**Instructional Guidelines for *Financial Freedom***

**Chapter 3: Searching for a Job and Earning Income**

In this chapter, students explore options for earning an income: 1) self-employment (becoming an entrepreneur); or, 2) working for someone else. Students consider questions such as: Can I handle a job and keep my grades up? What kind of job do I want? What kind of business do I want to start? How much money can I expect to earn? How do I organize a job search, write a resume, and interview? The lesson culminates with students choosing between: starting a business or working for someone else.

**Lesson Instructions (***Financial Freedom* page numbers are in parentheses)

1. **Introduction (21):** Students read the paragraph closely, predicting what the chapter will include. Explain that the final activity will be to create an argument about their earning income decision: find a job or start a business.
   1. **Before reading activity (21):** Students record what they know about earning income.
   2. **During reading:** While reading the text and websites, students take notes.
2. **Making a Decision: Getting a Job (23):** Students participate in a decision-making activity about getting a job. Upon completion, students share their concerns with the group.
3. **Working for Someone Else (24-34):** Students examine issues surrounding working for someone else by conducting interviews, participating in a job search, filling in mock applications, and creating resumes. Remind them to take notes or highlight important points.
   1. **Working for Someone Else (24):** Interview: Students interview people about their jobs. They evaluate their research and discuss how their findings will impact their decisions.
   2. **The Job Search (25):** Students read the job search tips, taking notes, as they prepare for the next step.
   3. **Application (26-27):** Students use the information gathered to fill in a mock application. Discuss any concerns.
   4. **Dress Appropriately (28):** Students find images of professionally dressed workers and then sketch themselves dressed for success. Point out that different careers require different attire.
   5. **Putting Together a Resume (29-33):** Students work through this self-directed activity. Then, they share their resumes with each other. What attributes do they think are desirable? How do they plan to follow-up?
   6. **Keeping a List (34):** Students record details of their job search on the Job Contact Sheet. How can this be helpful in seeking a job?
4. **Working for Yourself (35-36):** Before reading, ask students what they know about entrepreneurs, creating a visual during the brainstorm. Then ask students to read pages 35-36, examining different forms of entrepreneur: *entrepreneur, entrepreneurship, entrepreneurial.* To make relevant connections, students conduct online research about local entrepreneurs­.
5. **Go It Alone or Have Partners (37):** Students conduct research on Sole Proprietorships and Partnerships, listing the advantages and disadvantages of each, and explaining their choice.
6. **Business Plan (38):** Students create a business plan, individually or in small groups.
7. **Taxes & Overall Financials (39-40):** Conduct business research and complete the Start Up Cost and Recurring Cost worksheets.
8. **The Choice is Yours (41):** (May be used as an assessment)

Using evidence from the text and research, students create an argument about whether they would like to be an entrepreneur or work for someone else. The arguments can be composed as an essay, newspaper article, a blog post, a slideshow, or a movie.

**NGSSS Standards for Financial Literacy**

[SS.912.FL.1.1:](http://www.cpalms.org/Public/PreviewStandard/Preview/8552) Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.

[SS.912.FL.1.2:](http://www.cpalms.org/Public/PreviewStandard/Preview/8553) Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.

[SS.912.FL.1.3:](http://www.cpalms.org/Public/PreviewStandard/Preview/8554) Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.

[SS.912.FL.1.4:](http://www.cpalms.org/Public/PreviewStandard/Preview/8555) Analyze the reasons why the wage or salary paid to workers in jobs is usually determined by the labor market and that businesses are generally willing to pay more productive workers higher wages or salaries than less productive workers.

[SS.912.FL.1.6:](http://www.cpalms.org/Public/PreviewStandard/Preview/8557) Explain that taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals and that the major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes

**Language Arts Florida Standards**

LAFS.1112.L.3.4: Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11–12 reading and content, choosing flexibly from a range of strategies.

LAFS.1112.L.3.6: Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

LAFS.1112.RI.1.1: Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain.

LAFS.1112.RI.1.2: Determine two or more central ideas of a text and analyze their development over the course of the text, including how they interact and build on one another to provide a complex analysis; provide an objective summary of the text.

LAFS.1112.RI.2.4: Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze how an author uses and refines the meaning of a key term or terms over the course of a text (e.g., how Madison defines faction in Federalist No. 10).

LAFS.1112.RI.3.7: Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.

LAFS.1112.SL.1.1: (If using discussion) Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.

LAFS.1112.SL.1.2: Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.

LAFS.1112.WHST.1.1: Write arguments focused on *discipline-specific content.*

LAFS.1112.WHST.2.6: (if using digital media to publish argument article) Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.

LAFS.1112.WHST.3.7: Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

LAFS.1112.WHST.1.2: Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

LAFS.1112.WHST.3.9: Draw evidence from informational texts to support analysis, reflection, and research.