

Does Money Grow on Trees?



Introductory Level

Where Does Money Come From?



- Allowance
- Fundraising
- Gifts
- Interest



- Working
- Bonus
- Scholarships
- Borrowing

Working



Most common
form of earning
money

Work for pay at
various jobs and
occupations



What is a Job?



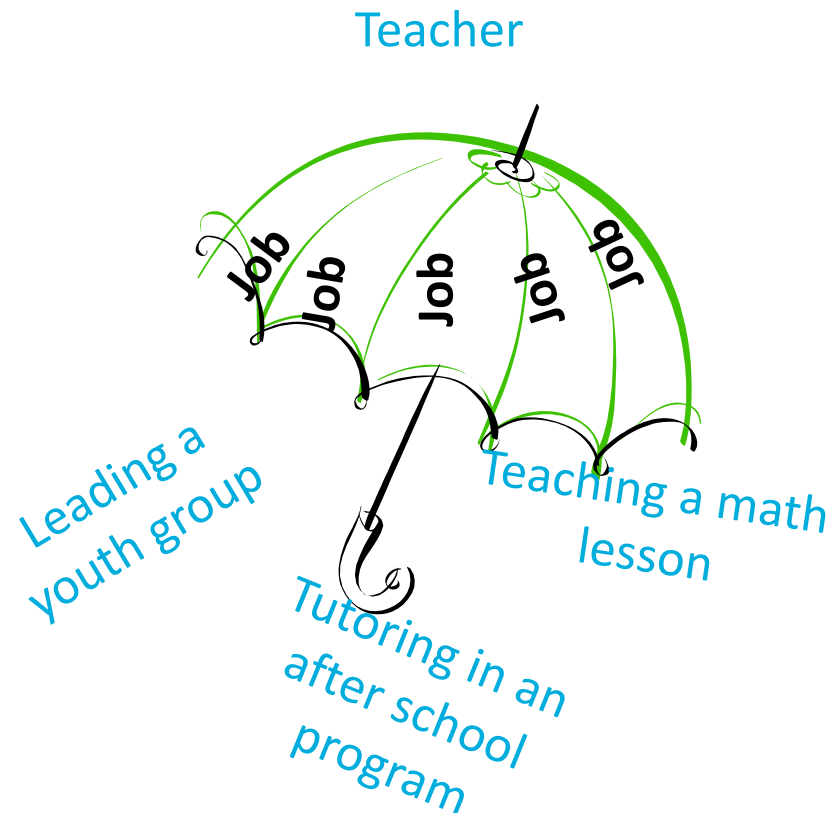
- A specific task done as a part of the routine of one's occupation
- Examples:
 - Stocking shelves at a grocery store
 - Taking a patient's blood pressure
 - Teaching students how to add numbers



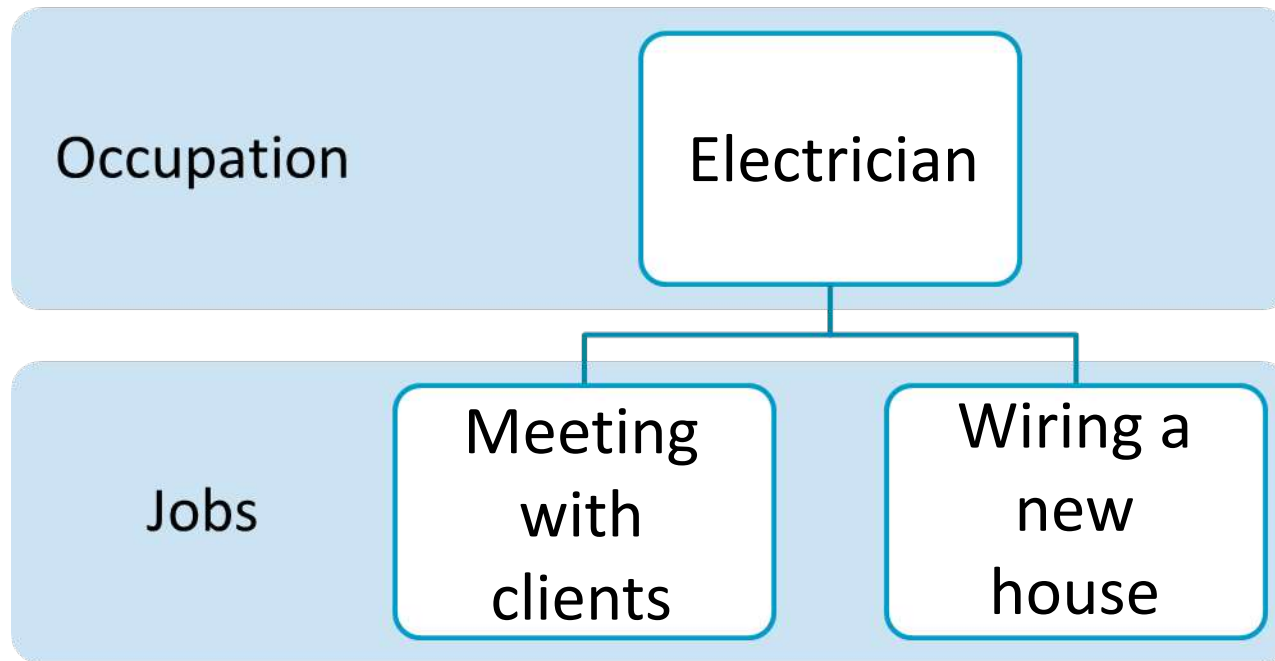
What is an Occupation?



- A wide category of jobs with similar characteristics
- What other **jobs** fall under the occupation or “umbrella” of a teacher?



Mind Mapping



Your Turn!

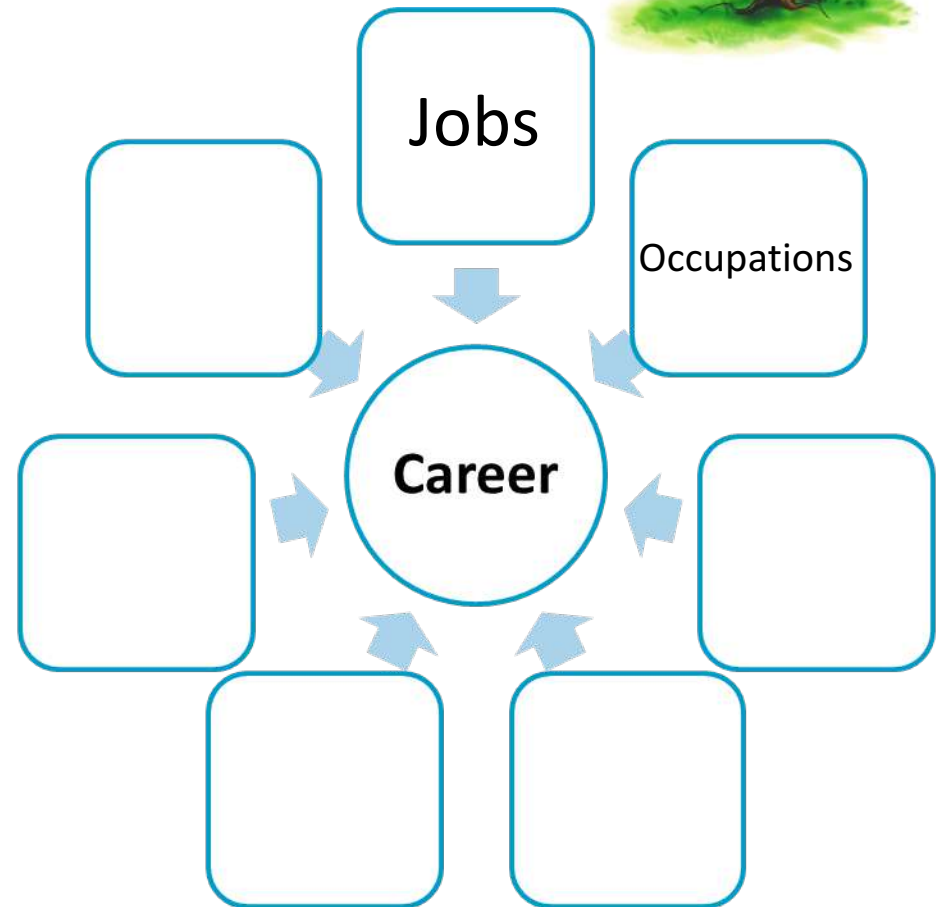


Occupation

Jobs

What is a Career?

- A lifetime journey of building and making good use of your skills, knowledge, and experiences
- Many different factors influence and help build a person's career

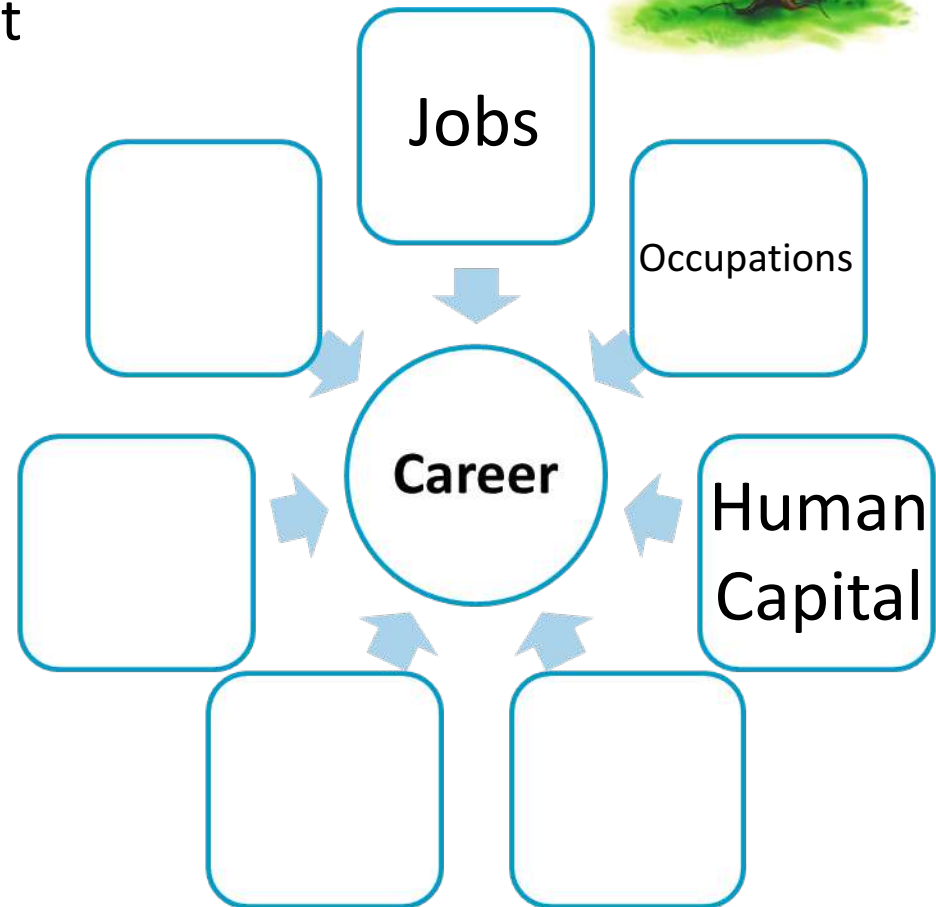


Human Capital



- Process of self-investment
 - Working
 - Going to school
 - Volunteering
- Self-investment is crucial to building a career

Identify one form of self-investment that you have completed.

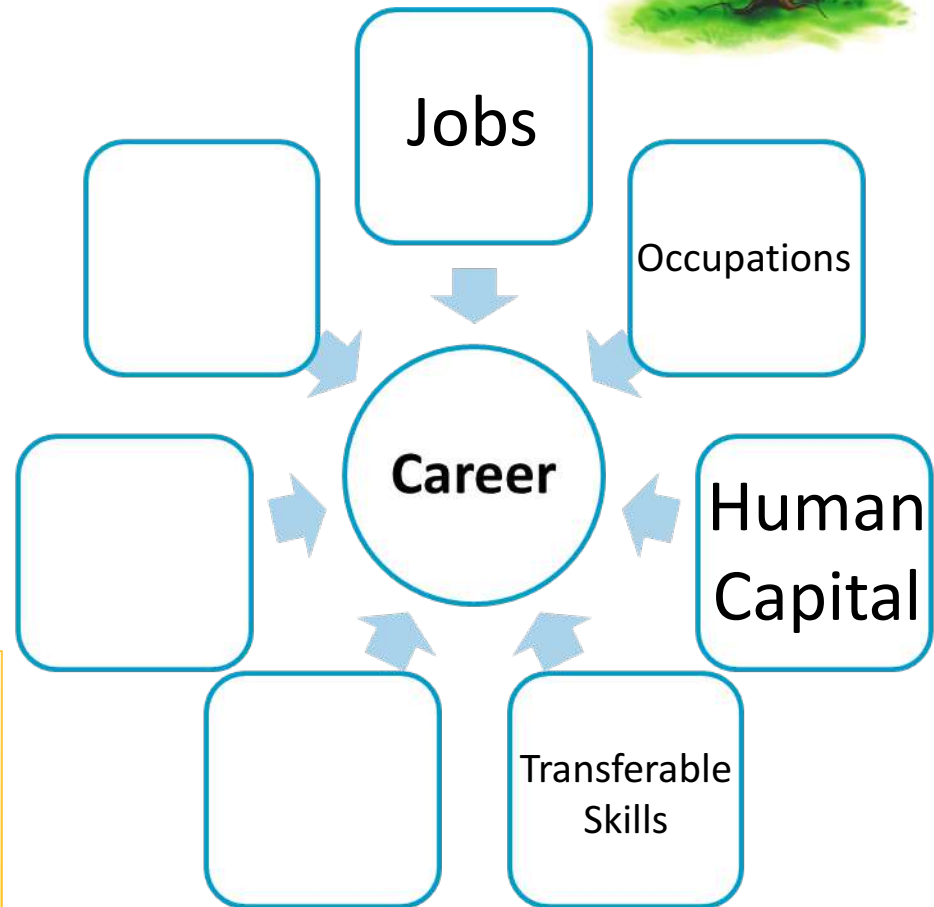


Transferable Skills



- Skills acquired through the process of self-investing
 - Ability to follow orders
 - Organization
 - Ability to communicate clearly
- Lead to future career success

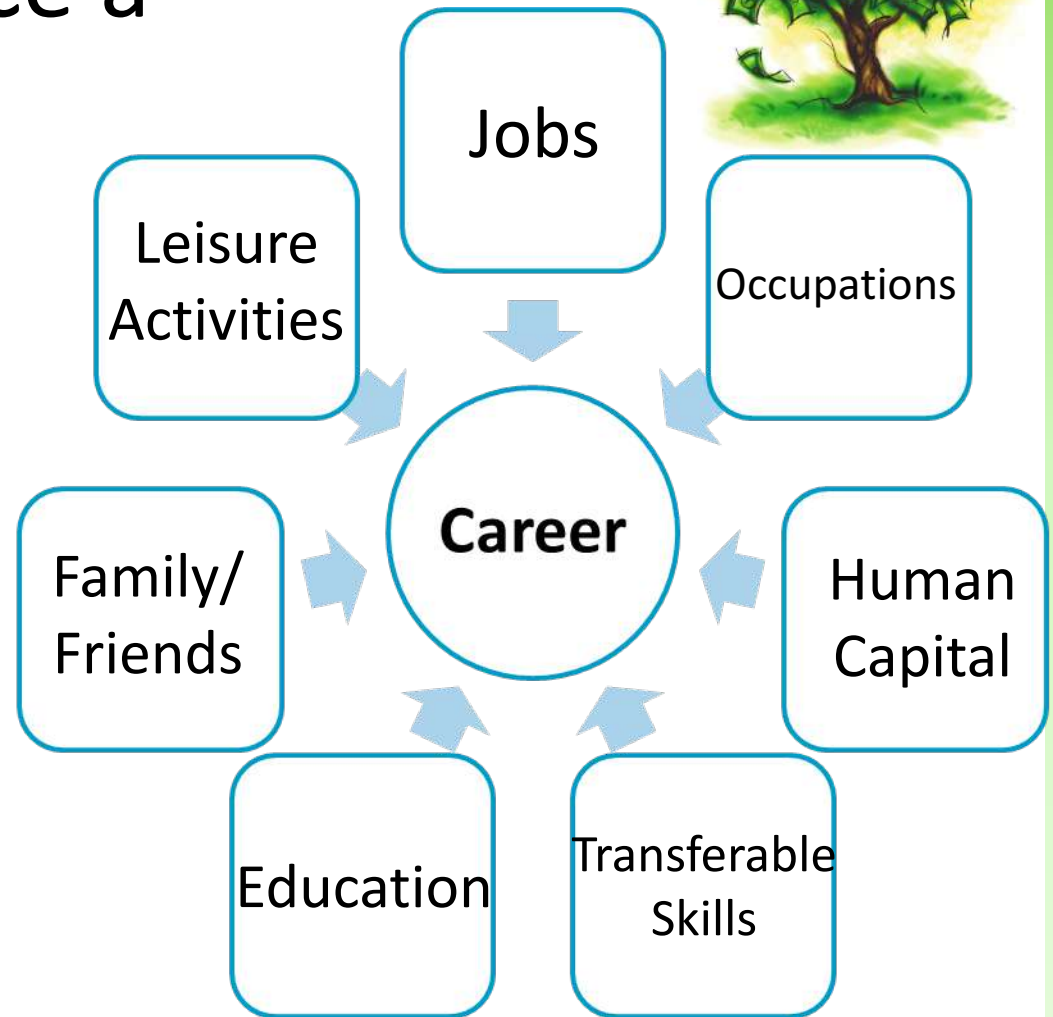
What are two transferable skills you have acquired?



What other factors could influence a career?

These factors work together to create a career

How are you currently building your career?



A Day in the Life of Bill...



- Carefully read the story about a typical day in the life of Bill
- Use the information to answer the questions that follow
- Are there any questions?

Why would a person want to build their career?

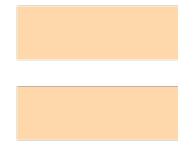


Build your career to earn money!

Building a
career



Self-
investment
(gaining
education,
skills,
experiences)



Opportunity
to earn more
money

Standard of Living



Earning
more
money



Opportunity
to live at
**standard of
living**
desired



Minimum
necessities,
comforts, or
luxuries
thought to be
essential

If you desire a higher standard of living, then
consider expanding your career by self-investing!

Education Matters



- Form of self-investment
- Increases career, occupation, and job opportunities
- Generally:



Education Matters



- Which education level has the *opportunity* to earn the highest income?

Education level	U.S. median income for each education level (2009)	Examples of occupations that require each education level
Not high school graduate	\$23,608	housekeeper, cashier
High school graduate	\$32,552	bus driver, home health aide
Vocational training- no degree	\$36,348	cosmetologist, fitness instructor

Education Matters (cont.)

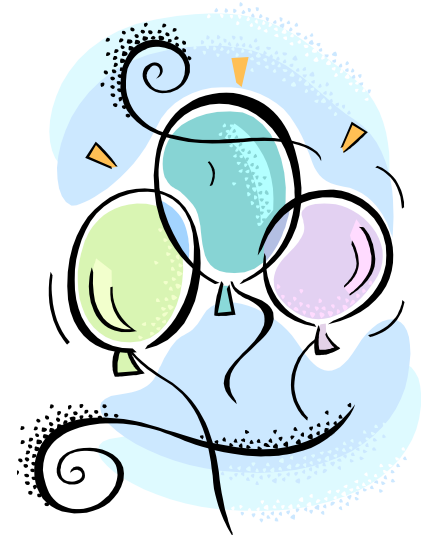


Education level	U.S. median income for each education level (2009)	Examples of occupations that require each education level
2-Year degree (Associate Degree)	\$39,572	paralegal, dental hygienist
4-Year Degree (Bachelor's Degree)	\$53,300	teacher, engineer, accountant
Master's Degree	\$65,364	physical therapist, psychologist
Professional or Doctorate Degree	\$79,664	attorney, physician, veterinarian

Education vs. Income Tower Activity



- **Goal:** Build the tallest free-standing tower using *only* the given supplies.
- **Challenge:** Each group has a different education level with certain skills/limitations.
 - High School dropout
 - High School graduate
 - Associate degree
 - Bachelor's degree
 - Doctorate degree
- **Solution:** Work together and good luck!



Education vs. Income Tower

Activity Directions



- **High School Dropout**
 - Can use one hand only, the other must be kept behind their back and all communication must be done nonverbally
- **High School Graduate**
 - Can use one hand only and the other must be kept behind their back
- **Associate degree**
 - Have full use of their hands but all communication must be done nonverbally
- **Bachelor's degree**
 - Have full use of their hands but the team must designate one person only who can talk; others must communicate nonverbally
- **Doctorate degree**
 - Have no limitations

Education vs. Income Tower

Activity Discussion



- Which group had to work the hardest to build the tower? Why?
- Why were some groups more successful than others?
- How did the education level relate to the degree of the assigned limitations?
- How might a person get the “skills” needed for the opportunity to add to their occupational level and earn a higher income?

Build your career for overall well-being!



Well-being - state of being happy, healthy and prosperous



Because people spend a large amount of their life working for pay



Well-being is affected by a person's career

What else would motivate a person to self-invest and build a career?



- Satisfaction from building and improving skills and knowledge

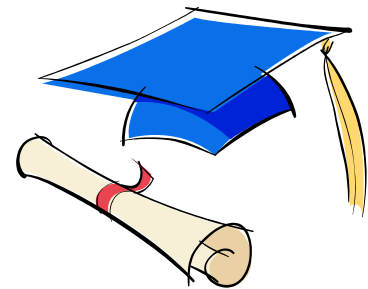
What would motivate you to self-invest and build your career?

How will you create money on your tree?



Fertilize Your Future!

- Begin self-investing and building your career now!
 - Reach the standard of living you desire
 - Ensure you are completing the jobs and occupations you desire = high level of well-being



What do you want to be when you grow up?



- What standard of living do you desire?
- What income level do you desire?
- What education level are you willing to obtain?
- Where do you want to live?

The answers to these questions may help you determine how to self-invest!