

INVEST IN YOURSELF



Advanced Level
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RECOMMENDED GRADE LEVELS	AVERAGE TIME TO COMPLETE	EACH LESSON PLAN IS DESIGNED AND CONTINUALLY EVALUATED "BY EDUCATORS, FOR EDUCATORS." THANK YOU TO THE FOLLOWING EDUCATORS FOR DEVELOPING COMPONENTS OF THIS LESSON PLAN.
10-12	Anticipatory Set & Facilitation: 110 minutes Conclusion/Assessment Options: 10-40 minutes <i>Time does not include the vocabulary activity or potential modifications.</i>	<ul style="list-style-type: none"> Shelly Stanton, Business Educator, Billings West High School, Billings, Montana Kim Knoche, Family and Consumer Sciences Educator, Forsyth, Montana

NATIONAL STANDARDS	LESSON PLAN OBJECTIVES
<p>The curriculum is aligned to the following national standards:</p> <ul style="list-style-type: none"> National Standards for Financial Literacy American Association of Family and Consumer Sciences Council for Economic Education National Business Education National Jump\$tart Coalition Common Core English Language Arts 	<p>Upon completion of this lesson, participants will be able to:</p> <ul style="list-style-type: none"> Describe the difference between a job, occupation, and career Compare the relationship between income and educational level Analyze the effect of human capital on career development Identify the importance of developing transferable skills

MATERIALS		
MATERIALS PROVIDED IN THIS LESSON PLAN	MATERIALS SPECIFIC TO THIS LESSON PLAN BUT AVAILABLE AS A SEPARATE DOWNLOAD	MATERIALS TO ACQUIRE SEPARATELY DEPENDING ON OPTIONS TAUGHT
<ul style="list-style-type: none"> Anthony's Human Capital 2.3.1.A1 Invest in Yourself 2.3.1.A2 My Human Capital Quote 2.3.1.A3 My Transferrable Skills 2.3.1.A4 Valerie's Human Capital Timeline 2.3.1.A5 Invest in Yourself Vocabulary List 2.3.1.E1 Invest in Yourself Information Sheet 2.3.1.F1 Developing Transferrable Skills Round Robin Cards 2.3.1.H1 Education Level Cards 2.3.1.H2 Invest in Yourself Note Taking Guide 2.3.1.L1 	<ul style="list-style-type: none"> Invest in Yourself Answer Key 2.3.1.C1 Invest in Yourself PowerPoint presentation 2.3.1.G1 Earning Unit Multiple Choice Test Bank and Answer Key 2.3.0.M1 & C1 	<ul style="list-style-type: none"> Paper <i>Oh, the Places You'll Go!</i> by Dr. Seuss book Sticky notes Large pieces of butcher paper Markers Small balloons Masking tape Straws or popsicle sticks Medium sized container of play dough Toothpicks Marshmallows Newspaper Paperclips Building material and adhesive of your choice

RESOURCES

EXTERNAL RESOURCES

External resources referenced in this lesson plan:

- Maryland Go for It: www.mdgo4it.org
- Bureau of Labor Statistics – Industries at a Glance: www.bls.gov/iag
- Bureau of Labor Statistics – Occupational Outlook Handbook: www.bls.gov/ooh
- Consumer Jungle: www.consumerjungle.org
- WETFEET: www.wetfeet.com/articles

TAKE CHARGE TODAY RESOURCES

Similar lesson plan at a different level:

- Does Money Grow on Trees? 1.3.1

Optional lesson plan resources:

- Vocabulary Reinforcement Activities Active Learning Tool 3.0.36
- Technology Integration Options Active Learning Tool 3.0.50
- Tablet Applications for the Personal Finance Classroom Active Learning Tool 3.0.52

CONTENT

EDUCATOR MATERIALS

- Materials to support educators when preparing to teach this lesson plan are available on the Take Charge Today website.

PARTICIPANT READING

- Invest in Yourself Information Sheet 2.3.1.F1

LESSON FACILITATION

PREPARE

Visual indicators to help prepare the lesson

INSTRUCT

Instructions to conduct the lesson facilitation

CUSTOMIZE

Potential modifications to lesson facilitation

VOCABULARY ACTIVITY

Activity that may be conducted before, during and/or after instruction depending upon the activity and needs of participants.

Mini Dictionary



Approximate time: 20 minutes prior to instruction and 15 minutes at the end

Materials to prepare:

- 1 sheet of paper per participant
- *Vocabulary Reinforcement Activities Active Learning Tool 3.0.36* for Mini Dictionary 3.0.36.J5 directions

The object of this activity is for participants to work cooperatively to review vocabulary terms and definitions.

Before instruction:

1. Complete the Mini Dictionary 3.0.36.J5 vocabulary activity.
2. Choose eight terms from the *Invest in Yourself Vocabulary List 2.3.1.E1* or the *Invest in Yourself Information Sheet 2.3.1.F1*.
3. After conducting the activity, discuss the terms explored. Discussion questions include:
 - a. Do the definitions of job and career match how the terms are commonly used in conversation?



- b. What does the word occupation mean to you?
- c. What are ways you have heard the term “capital” used? How is the term similar to the term “human capital?”

After instruction:

4. Conduct the mini dictionary activity again, but instead of defining the word have participants use the word in a sentence.

ANTICIPATORY SET OPTIONS

There are two anticipatory set options provided for this lesson.

Option 1: Oh, the Places You’ll Go!

Option 2: Invest in Yourself Brainstorm

Option 1: Oh, the Places You’ll Go!



Approximate time: 15 minutes

Materials to prepare:

- 1 *Oh, the Places You’ll Go!* by Dr. Seuss book
 - 2 sticky notes per participant
 - 3 large sheets of butcher paper, each with one of the following labels:
 - Human capital
 - Transferable skills
 - Continuing education
1. Briefly describe what each butcher paper term means.
 2. Read the book *Oh, the Places You’ll Go!* by Dr. Seuss to the class.
 3. While reading, have participants write on their sticky notes, 1-2 quotes that they feel relates to any of the terms on the large pieces of paper.
 4. After reading, have participants indicate why their quote related to the term and post their sticky note on the appropriate large sheet of paper.
 5. Discuss the quotes. Examples include:
 - a. You’re on your own. And you know what you know. And you are the guy who’ll decide where to go.
 - b. You have brains in your head. You have feet in your shoes. You can steer yourself any direction you choose.
 - c. And when things start to happen, don’t worry. Don’t stew. Just go right along. You’ll start happening too.
 - d. On and on you will hike. And I know you’ll hike far and face up to your problems whatever they are.
 - e. So be sure when you step. Step with care and great tact and remember that Life’s a Great Balancing Act.
 - f. And, will you succeed? Yes! You will, indeed! 98 and $\frac{3}{4}$ percent guaranteed. Kid, You’ll Move Mountains.
 6. Just as the book describes, “your present self impacts your future self.” Today, they will learn about how they can invest in their human capital, transferable skills and education to be qualified for a variety of job opportunities, and a future that creates well-being.



Use the Oh, The Places You’ll Go application. Refer to *Tablet Applications for the Personal Finance Classroom Active Learning Tool* 3.0.52.

Option 2: Invest in Yourself Brainstorm



Approximate time: 10 minutes

Materials to prepare:

- 1 large piece of paper per 3-5 participants
 - Markers
1. Break participants into groups of 3-5 and provide each group with a large piece of paper and some markers.
 2. In groups, ask participants to create three columns with a header. The header should read “Invest in Yourself” and the three column titles should read:
 - Invest in your human capital (skills and education)
 - Invest in your net worth (saving and investment tools)
 - Invest in your social capital (network of family and friends)

Invest in Yourself			
Human Capital	Net Worth	Social Capital	Other

3. After the chart is created have students list as many items as they can under “Investing in Yourself”
4. Ask participants to share the thoughts they recorded and discuss. Discussion questions include:
 - What does investing in yourself mean?
 - Why is investing in yourself is important?
 - What are ways you can invest in yourself?
 - How does investing in yourself impact your future?
5. Explain that today they will learn more about the concept of “investing in yourself.”

RECOMMENDED FACILITATION OPTIONS

Facilitation: PowerPoint Presentation



Approximate time: 75 minutes

Materials to prepare:

- *Invest in Yourself PowerPoint presentation* 2.3.1.G1
- *1 Developing Transferable Skills Round Robin Cards* 2.3.1.H1 per group of 3-5
- *1 Education Level Card* 2.3.1.H2 per group of 3-5
- 1 set of building supplies per group of 3-5. Examples of building supplies include:
 - 15 small balloons and a roll of masking tape per group
 - 20 straws or popsicle sticks and a medium sized container of play dough per group
 - 25 toothpicks and 15 marshmallows per group
 - A stack of newspaper and 25 paperclips per group
 - Or enough building material and adhesive of your choice per group
- Optional: *1 Anthony’s Human Capital* 2.3.1.A1 per person

Present the *Invest in Yourself PowerPoint presentation* 2.3.1.G1.

Part 1: How do you become qualified for a job?

1. Slide 1: Introduction
 - a. Divide participants into five groups to discuss PowerPoint prompts

The *Invest in Yourself Note Taking Guide* 2.3.1.L1 is provided but not included as part of the recommended facilitation instructions or approximate time.

- and conduct the activities.
2. Slide 2: What is a job?
 - a. Ask participants if they have had a job and what the job is/was.
 - b. Ask participants to share what jobs their family members have had.
 3. Slide 3: How do you become qualified for jobs?
 - a. Explain that when people apply for a job, employers evaluate who is the most qualified person for the position. Individuals who are the most employable are those who have invested in their human capital and transferable skills.
 4. Slide 4: What is human capital?
 - a. Discuss the definition of human capital and ask participants to brainstorm how they can invest in their human capital. Examples include:
 - i. Working at different jobs
 - ii. Going to school
 - iii. Volunteering
 - iv. Attending workshops
 - v. Extra-curricular activities
 - vi. Reading
 5. Slide 5: What are transferable skills?
 - a. Discuss the definition of transferable skills and identify examples. Examples include:
 - i. Creativity
 - ii. Cooperation
 - iii. Ability to organize
 - iv. Listening skills
 6. Slide 6: Categories of Transferable Skills
 - a. Explain that the list of transferable skills is endless but can be organized into categories:
 - i. Interpersonal Skills: Also known as people or soft skills. These allow you to positively relate to, communicate with, influence, and inspire others. Some examples: delegating, coaching, listening, presenting, cooperation.
 - ii. Analytical skills: These are the intellectual skills that enable you to identify and analyze problems and find solutions. Some examples: research, data gathering, data analysis, creativity, and risk analysis.
 - iii. Technical Skills: These are specific, practical hands-on skills like computer proficiency and the ability to work with and/or repair specific machinery and software.
 - iv. Organizational Skills: These are the skills that allow you to sort data, plan, arrange projects, maintain accurate records, and coordinate multiple resources/tasks. Some examples: prioritizing, time management, task management, and resource management.
 - b. Have participants identify one transferable skill they possess in each category and share with their group.
 7. Slide 7: Developing Transferable Skills Round Robin
 - a. Conduct the Transferable Skills Round Robin activity.



Enhance the discussion by having participants read articles on the Consumer Jungle or WETFEET websites.



- i. Split participants into 5 groups. More groups may be used if the *Developing Transferable Skills Round Robin Cards* 2.3.1.H1 cards are used more than once.
 - ii. Provide each group with one *Developing Transferable Skills Round Robin Cards* 2.3.1.H1 card.
 - iii. Explain the activity directions:
 - 1. Participants work with their group to identify and record one action to develop the transferable skill listed on the card.
 - 2. When finished, pass the card to the next group.
 - 3. They should not repeat an action that was previously listed by another group.
 - 4. Continue until all cards are complete.
- 8. Slide 8: Round Robin Reflection
 - a. Have each group share.
 - b. Discuss some of the actions recorded for each transferable skill.
 - i. Stress that transferable skills can be gained through a variety of activities if an individual becomes involved and takes advantage of opportunities.
 - 1. Creativity - Take a class (art, design, foreign language), participate in an organization such as speech and drama, 4-H, Girl Scouts, Boy Scouts, work with young kids, volunteer
 - 2. Organization - Have a part-time job, participate in a sport, use electronic time saving tools such as Evernote or OneNote, talk to an adult about ways they stay organized
 - 3. Clear communication & teamwork - Participate in group projects, participate in student organizations, take classes, attend leadership trainings, have a part-time job, participate in a sport
 - 4. Critical thinking/problem-solving – Participate in sports, complete group projects, enroll in challenging elective classes, engage in meaningful discussions, enhance reading and writing skills
 - 5. Technology – Participate in collaborative online environments, attend in person or online presentations, take business or computer classes, have a job that uses technology, personally research tools, talk to others, use technology for learning (not just entertainment).

Place the *Developing Transferable Skills Round Robin Cards* 2.3.1.H1 around the room and have participants move from card to card.

Enhance the activity by identifying local student opportunities.

Part 2: Why develop your career?

- 9. Slide 9-11: Why develop your career?
 - a. Developing your career has many benefits:
 - i. Developing a career helps a person become more qualified for a variety of jobs.
 - ii. Developing a career enhances well-being.
 - 1. High well-being comes from feeling good about

one's life. Careers that contribute to high well-being create feelings of success, result in meaningful work, and are enjoyable. Investing in a career that creates these feelings will enhance a person's overall well-being.

- iii. Developing a career offers the potential to earn more money
 - 1. Earning more money provides the opportunity for a person to move from a current level of living to a desired standard of living.

Part 3: How do you invest in yourself?

10. Slide 12: How do you invest in yourself?

- a. Explain that one of the most common and rewarding forms of investing in yourself is through continuing education.
- b. Continuing education consists of informal training and formal training:
- c. Occurs through social interactions, networking, life's experiences, and reading. Training for a specific set of new skills provided by experts in a particular field. Have participants determine what types of informal and formal training they are currently participating in.
 - i. Examples of informal training include: Meeting people through organizations, attending competitions, reading, etc.
 - ii. Examples of formal training include: going to school, taking elective classes, participating in organizations, attending workshops or conferences, participating in sports, etc.

11. Slide 13: Training often results in...

- a. Formal training often results in greater job security, increased employability, increased career earnings, and is often required for jobs that require advanced skills. Informal training results in meeting new people, enhancing skills and increased knowledge.

12. Slide 14: Post-secondary education

- a. Post-secondary education is a common form of formal training.
- b. A prerequisite to post-secondary education is a high school diploma or passing of the general education development test (GED).
- c. Use the Post-Secondary Education table from the *Invest in Yourself Information Sheet 2.3.1.F1* as a reference if needed.



13. Slide 15: Post-secondary education

- a. A bachelor's degree is a prerequisite to a masters, doctorate, or professional degree.
- b. Discuss these forms of post-secondary education using the Post-Secondary Education table from the *Invest in Yourself Information Sheet 2.3.1.F1* as a reference if needed.

14. Slide 16: Where can post-secondary education occur?

- a. The type of post-secondary education will determine where the training will occur. Training can occur at community colleges, technical/vocational schools, colleges, universities, private institutions, and academies.

Part 4: Education pays

15. Slide 17-18: Education pays...

- a. Education has an effect on earning potential.
- b. Generally, the more education, the more money an individual will earn over a lifetime. In addition to affecting income, education also affects unemployment rates. Those with more education tend to have lower rates of unemployment.



16. Slide 19-20: Education Tower

- a. Conduct the Education Tower activity.
 - i. Explain the directions. Groups will build the tallest free-standing tower using only the supplies provided.
 - ii. Each group will have a different education level. The education level will determine what limitations the group will have to work with to build the tower.
 - iii. Split participants into groups of 3-5.
 - iv. Provide each group with one *Education Level Card* 2.3.1.H2.
 - v. Each group will need building supplies and an adhesive. Some options include:
 1. 15 small balloons and a roll of masking tape per group
 2. 20 straws and a medium sized container of play dough per group
 3. 25 toothpicks and 15 marshmallows per group
 4. A stack of newspaper and 25 paperclips per group
 5. Or enough building material and adhesive of your choice per group
 - vi. Ask one person in each group to read their education level and the description of their skills/limitations from their *Education Level Card* 2.3.1.H2.
 - vii. Give participants 5-10 minutes to build the tallest free-standing tower using only the given supplies.

17. Slide 21: Education Tower Discussion

- a. Follow the activity with discussion questions to reinforce the correlation between education level and employee skills.
 - i. Which group had to work the hardest to build the tower? Why?
 - ii. Why were some groups more successful than others?
 - iii. How did the education level relate to the degree of the assigned limitations?
 - iv. How does the activity relate and not relate to real life?
 - v. How might a person get those “skills” needed for the opportunity to add to their occupational level and earn a higher income in real life?



Optional: Part 5: Anthony’s Human Capital

18. Slide 22: Anthony’s story

- a. Provide each participant with one *Anthony’s Human Capital* 2.3.1.A1.
- b. Have participants work in groups of 3-5 to read Anthony’s story.

19. Slide 23: Anthony

- a. Have participants underline actions Anthony took that contributed to

Complete *Anthony’s Human Capital* 2.3.1.A1 with or without the PowerPoint.

- his human capital on *Anthony's Human Capital* 2.3.1.A1.
- b. Use the answers on slide 29 to discuss.
20. Slide 24: Anthony
- a. Have participants circle the transferable skills Anthony mentioned in his story on *Anthony's Human Capital* 2.3.1.A1.
 - b. Use the answers on slide 30 to discuss.
 - c. For question 3 on *Anthony's Human Capital* 2.3.1.A1 have participants choose two of those transferable skills and explain in the table what Anthony did to gain those skills.
 - d. Discuss.
21. Slide 25: Continuing Education
- a. Have participants record what informal and formal training Anthony received. Discuss.
22. Slide 26: Discussion
- a. Have participants answer questions 6, 7, and 8 on *Anthony's Human Capital* 2.3.1.A1. Discuss.







Optional: Part 6: Pursuing Continuing Education

23. Slide 27: Occupation and Industry
- a. Jobs are divided into different groupings known as occupations and industries. Discuss the definitions.
24. Slide 28: Occupation and Industry Example
- a. Use the example to illustrate how occupations may be found in many industries.
 - b. Jenny's occupation is accountant. Jenny is employed as an accountant for a company that creates electronics, which is within the manufacturing industry. However, her occupation (accountant) makes her qualified to hold different jobs within various industries. For example, she could change jobs and become the accountant for a large hotel. In this case, she would be working within the leisure and hospitality industry.
 - c. Stress the importance of having an occupation that has job flexibility.
25. Slide 29: Occupation and Industry Example
- a. Use the example to illustrate how continuing education can change a person's occupation within the same industry.
 - b. Jacob's occupation is an elementary school teacher. Jacob is employed as a second grade teacher at an elementary school, which is within the education and health services industry. If he were to obtain a Master's degree in Education Administration, Education Leadership, or a similar area of study he could potentially become an elementary school principal, although he would still work in the same industry.
 - c. Stress the importance of choosing an occupation that has the potential for career advancement through formal and informal training.
26. Slide 30: Jobs, Occupations, and Industries
- a. Knowing what types of jobs, occupations, and industries you are interested in helps you to identify the best type of continuing education to meet your needs.

For additional occupation examples visit the Bureau of Labor Statistics Occupational Outlook Handbook.

For additional industry examples, visit the Bureau of Labor Statistics Industries at a Glance.



<p>27. Slide 31: Career Clusters</p> <ol style="list-style-type: none"> Some high schools offer career clusters to help students prepare for employment. Discuss any career clusters your school may offer. <p>28. Slide 32: Your present self-impacts your future self</p> <ol style="list-style-type: none"> Begin thinking today about how you will invest in yourself to be qualified for a variety of job opportunities in the future that create well-being. Have participants determine how they are currently investing in their human capital. 	
<p>CONCLUSION OPTIONS</p> <p>There are two conclusion options provided for this lesson.</p> <p>Option 1: Reinforcement worksheet</p> <p>Option 2: My Human Capital Quote</p>	
<p style="text-align: center;">Option 1: Reinforcement worksheet</p> <p> <u>Approximate time:</u> 20 minutes</p> <p><u>Materials to prepare:</u></p> <ul style="list-style-type: none"> 1 <i>Invest in Yourself</i> 2.3.1.A2 per participant <ol style="list-style-type: none"> Complete the <i>Invest in Yourself</i> 2.3.1.A2 reinforcement worksheet. 	
<p style="text-align: center;">Option 2: My Human Capital Quote</p> <p> <u>Approximate time:</u> 10 minutes</p> <p><u>Materials to prepare:</u></p> <ul style="list-style-type: none"> 1 <i>My Human Capital Quote</i> 2.3.1.A3 per participant <ol style="list-style-type: none"> Complete <i>My Human Capital Quote</i> 2.3.1.A3 by having participants identify a quote that best describes their approach to investing in human capital. 	<p>Encourage participants to find their own quote relating to the concept of human capital and investing in yourself.</p>
<p>ASSESSMENT OPTIONS</p> <p>There are two assessment options provided for this lesson.</p> <p>Option 1: My Transferable Skills</p> <p>Option 2: Valerie's Human Capital Timeline</p>	
<p style="text-align: center;">Option 1: My Transferable Skills</p> <p> <u>Approximate time:</u> 15 minutes</p> <p><u>Materials to prepare:</u></p> <ul style="list-style-type: none"> 1 <i>My Transferable Skills</i> 2.3.1.A4 per participant <ol style="list-style-type: none"> Complete <i>My Transferable Skills</i> 2.3.1.A4. 	<p>Have participants create a word cloud with the transferable skills they hope to gain. Refer to <i>Technology Integration Options Active Learning Tool</i> 3.0.50 for assistance with word clouds.</p> 
<p style="text-align: center;">Option 2: Valerie's Human Capital Timeline</p> <p> <u>Approximate time:</u> 20 minutes</p> <p><u>Materials to prepare:</u></p> <ul style="list-style-type: none"> 1 <i>Valerie's Human Capital Timeline</i> 2.3.1.A5 per participant <ol style="list-style-type: none"> Complete <i>Valerie's Human Capital Timeline</i> 2.3.1.A5. 	<p>Refer to <i>Technology Integration Options Active Learning Tool</i> 3.0.50 for assistance with online timeline creators.</p> 



Invest in Yourself Vocabulary List

	TERM	DEFINITION
1	Career	A lifetime journey of building and applying skills, knowledge, and experiences in paid employment positions
2	Career cluster	Grouping of occupations and industries based on the knowledge and skills required
3	Formal continuing education	Training for a specific set of new skills provided by experts in a particular field
4	Human capital	The skills, knowledge, and experiences possessed by an individual
5	Industry	Group of establishments (businesses) that produce similar products or provide similar services
6	Informal continuing education	Occurs through social interactions, networking, life's experiences, and reading
7	Job	An activity through which an individual can earn money
8	Lifestyle	Your habits, attitudes, tastes, moral standards and the amount of goods and services that you consume
9	Occupation	Grouping of jobs that perform similar tasks
10	Standard of living	The level of material comfort as measured by the goods, services, and luxuries you are able to purchase
11	Transferable skills	Versatile skills that are applied to personal and professional roles

Invest in Yourself Note Taking Guide

	Total Points Earned
	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Directions: Use the prompts provided to take notes during the lesson.

How do you become qualified for a job?

What is a job?	What is human capital?	Examples include:
	What are transferable skills?	Examples include:

Four Categories of Transferable Skills

Label the boxes below.

	Interpersonal	Analytical	Technical	Organization
Explanation				
Example				

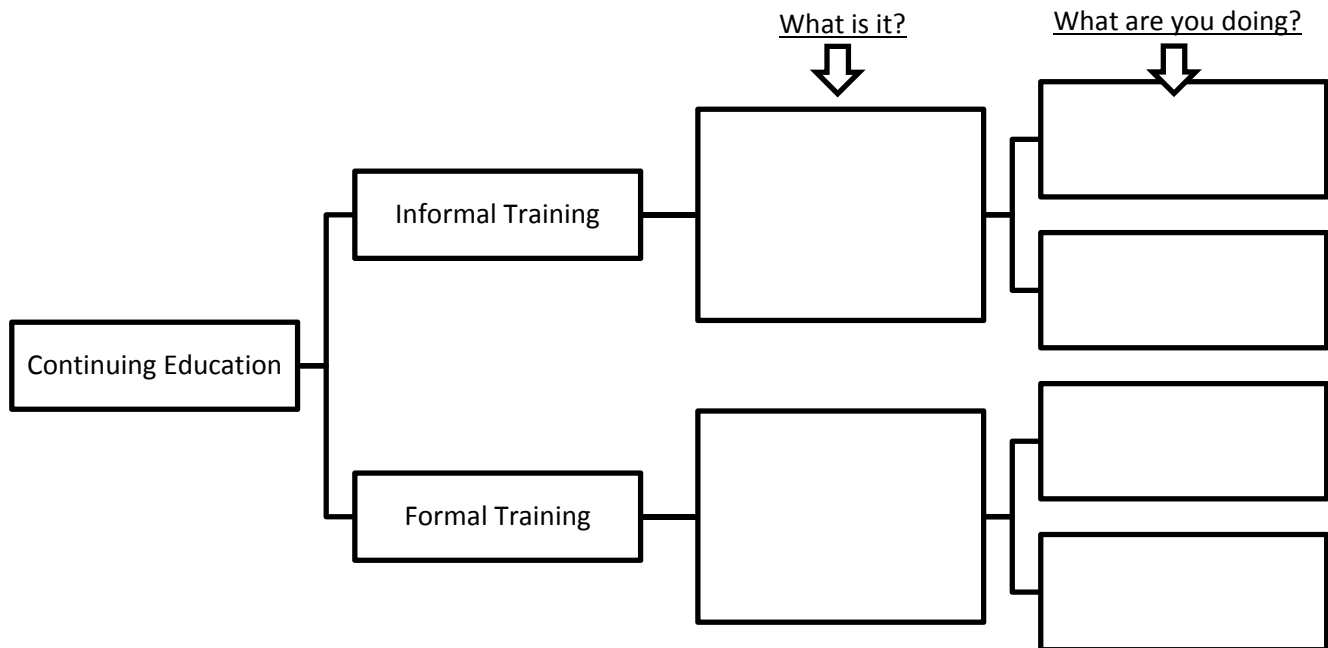
Why Develop Your Career?

What is a career?

Two reasons to develop your career include:

How do you invest in yourself?

One of the most common and rewarding forms of investing in yourself is continuing education.



Two benefits of formal training and two benefits of informal training include:

Post-secondary education

Type of training	Explanation
<i>Prerequisite = high school diploma or passing of GED test</i>	
Formal training with no degree	
Some college, no degree	
Associate	
Bachelor's	
<i>Prerequisite = Bachelor's degree</i>	
Master's	
Doctorate	
Professional	



Developing Transferable Skills Round Robin Cards

Creativity

2.3.1.H1

Identify one action that could be taken to help develop this analytical transferable skill.

1.

2.

3.

4.

5.

Organization

2.3.1.H1

Identify one action that could be taken to help develop this transferable skill.

1.

2.

3.

4.

5.

<u>Clear Communication & Teamwork</u> 2.3.1.H1
Identify one action that could be taken to help develop this interpersonal transferable skill.
1.
2.
3.
4.
5.

<u>Critical Thinking/Problem Solving</u> 2.3.1.H1
Identify one action that could be taken to help develop this analytical transferable skill.
1.
2.
3.
4.
5.

<u>Technology</u> 2.3.1.H1
Identify one action that could be taken to help develop this technical transferable skill.
1.
2.
3.
4.
5.

Education Level Cards

2.3.1.H2

High School Dropout

Team members can use one hand only; the other must be kept behind their back and all communication must be completed nonverbally.

2.3.1.H2

High School Graduate

Team members can use one hand only and the other must be kept behind their back but may communicate verbally.

2.3.1.H2

Associate Degree

Team members have full use of their hands but all communication must be completed nonverbally.

2.3.1.H2

College Degree

Team members have full use of their hands and the team must designate only one person who may talk. The others must communicate nonverbally.

2.3.1.H2

Professional Degree

Because these individuals have obtained the highest level of education, they have no limitations for building a tower.

Anthony's Human Capital

	Total Points Earned
9	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Anthony was born and raised in an urban community in the southwest. Anthony's dad owned his own construction company, so Anthony spent many hours at different building sites observing the art of construction. During high school, he began working for his dad's construction company. Anthony looked forward to summertime when he wasn't in school and could work full-time building houses. Anthony also enjoyed playing basketball and volunteering at the local Boys and Girls Club.

Anthony's dad always stressed the importance of expanding potential employment options. Therefore, after high school, Anthony took his father's advice and decided that it was important for him to go to college. Anthony pursued a bachelor's degree in business management in hopes of learning how to run his own construction business. During his time in college, Anthony was very thankful for the discipline and patience he learned while playing basketball and volunteering in the community, because it helped him succeed in his college courses. Anthony developed a great relationship with this college advisor who inspired him to increase his presentation skills by becoming involved with a student organization that gave campus tours to incoming freshmen.

When Anthony graduated from college, the construction business was booming. Construction companies were hiring workers left and right. Anthony's experience in construction along with his degree in business and the strong communication skills he developed in college made him highly qualified for jobs. He was hired immediately by a large construction firm that specialized in commercial building. This construction company paid for Anthony to attend several trainings to learn new skills in commercial building.

Unfortunately, the construction boom didn't last very long. The construction company Anthony was employed with had to lay off several workers - Anthony included. As Anthony searched for employment, he discovered that other construction companies were in the same position of laying off workers rather than hiring. He began searching for jobs. His degree, along with experience in commercial building construction, helped him earn a job as a sales representative for a commercial building supplier. Anthony often thinks about how his life experiences have helped him succeed. Even the teamwork experience he received while playing basketball in high school has helped him in his current position as a sales representative. Anthony still has a goal to start his own construction business one day. He knows the skills and experience from his current position as a sales representative will help him reach this goal.

Directions:

1. Underline any actions Anthony took that contributed to his human capital.
2. Circle or highlight the transferable skills Anthony has gained.

3. Choose two transferable skills and explain what Anthony did to gain those skills.

Transferable skill	What did Anthony do to gain this skill?
1.	
2.	

4. What informal training has Anthony received?

5. What formal training has Anthony received?

6. How did investing in his human capital help Anthony when the construction business went through a down time?

7. If Anthony had stayed in the construction business and not completed his degree in Business, what options would he have if he was laid off from his job?

8. What is one way Anthony could continue his education via formal training?

Invest in Yourself

	Total Points Earned
23	Total Points Possible (1 point each unless specified)
	Percentage

Name _____

Date _____

Class _____

Directions: Match the following terms with the correct statement.

- _____ 1. An activity through which an individual can earn money
- _____ 2. Grouping of jobs that perform similar tasks
- _____ 3. Skills, knowledge and experiences possessed by an individual
- _____ 4. A life journey of building and applying skills, knowledge, and experiences in paid employment positions.
- _____ 5. Group of establishments that produce similar products or provide similar services.
- _____ 6. Versatile skills that are applied to personal and professional roles

- A. Human capital
- B. Career
- C. Job
- D. Transferable skills
- E. Occupation
- F. Industry

Directions: Answer the following questions with complete sentences.

- 7. Explain why building human capital starts as early as elementary school.

- 8. What are two ways you have already contributed to your personal human capital? Explain why. (2 points)

- 9. What are two ways you could continue to build to your personal human capital in the next five years? (2 points)

10. Provide an example of a transferable skill you have in each of the four categories. Explain how you developed that skill: (8 points)

	Transferable skill	How did you develop this skill?
Interpersonal		
Analytical		
Technical		
Organizational		

11. What is the difference between lifestyle and standard of living?

Directions:

In high school, Monica worked part-time after school and on weekends washing dishes at the restaurant in her small town. When Monica attended college, her experience working in restaurants helped her secure a job as a server at a popular local restaurant. Monica studied to be an engineer and continued to work as a server throughout college. Monica was very successful in college and received a bachelor's degree in engineering. She recently began her first job in the engineering field. Monica has found that her jobs as a dishwasher in high school and a server in college have helped her become a better engineer.

12. What are two ways Monica invested in her human capital?
13. What is one transferable skill Monica developed at her job as a dishwasher that helped her success in college? Explain.
14. What is one transferable skill Monica developed at her job as a server that has helped her in her occupation of engineering?
15. Would Monica be qualified for her new job as an engineer, without the formal training received by attending college? Explain.

My Human Capital Quote

	Total Points Earned
5	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Directions: Read the quotes below. Place a check mark next to the quote you feel best describes your approach to investing in your human capital.

- ☐ “Hard work beats talent when talent doesn’t work hard.” Kevin Durant
- ☐ “If a man empties his purse into his head, no man can take it away from him. An investment in knowledge always pays the best interest.” Benjamin Franklin
- ☐ “Investing in yourself is the best investment you will ever make. It will not only improve your life, it will improve the lives of all those around you.” Robin S. Sharma
- ☐ “Commit yourself to lifelong learning. The most valuable asset you'll ever have is your mind and what you put into it.” Brian Tracy
- ☐ “The major value in life is not what you get. The major value in life is what you become.” Jim Rohn
- ☐ “You’re not expected to know how; you're expected to learn how”. Michael S. Clouse
- ☐ “Success is something you attract by the person you become.” John Earl Shoaff

Provide at least two reasons why that quote describes your approach to investing in your human capital:

My Transferable Skills

	Total Points Earned
13	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Directions: Consider your personal transferable skills. Rank your skill level on a scale of 1-10. One (1) means that you need improvement in that skill area and ten (10) means you excel at the skill. (1/2 point per skill)

	<div>Needs Improvement ←————→ Excel</div>									
Skills List	1	2	3	4	5	6	7	8	9	10
Presenting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Listening	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Time management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Organization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Writing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Clear communication	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Patience	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Teamwork/ Cooperation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to coach/support others	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Computer proficiency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Research	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Problem solving	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Critical thinking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Creativity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Follow instructions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What five transferable skills did you rank low and need improvement? Write a SMART goal to identify how you can improve each skill. (5 points)

Transferable skill	Write a SMART goal to identify how you can improve this skill.
1.	
2.	
3.	
4.	
5.	

Valerie's Human Capital Timeline

	Total Points Earned
18	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Directions: Valerie is applying for a new job. A question in the application asks her to identify her human capital development. Read Valerie's story to help her answer this question.

In middle school, Valerie began babysitting for five families around her neighborhood. Babysitting made Valerie realize that she enjoyed working with children. Therefore, when she entered high school, she decided to take a child development class. As a part of class, Valerie conducted the "Story Hour" for toddlers and preschoolers once a month at the local library. Valerie enjoyed the time spent at Story Hour so much that she continued to volunteer at the library throughout high school.

During the summer, Valerie worked as a lifeguard at her local community pool. In this job, she became certified in CPR and First Aid, taught swim lessons and coached the swim team.

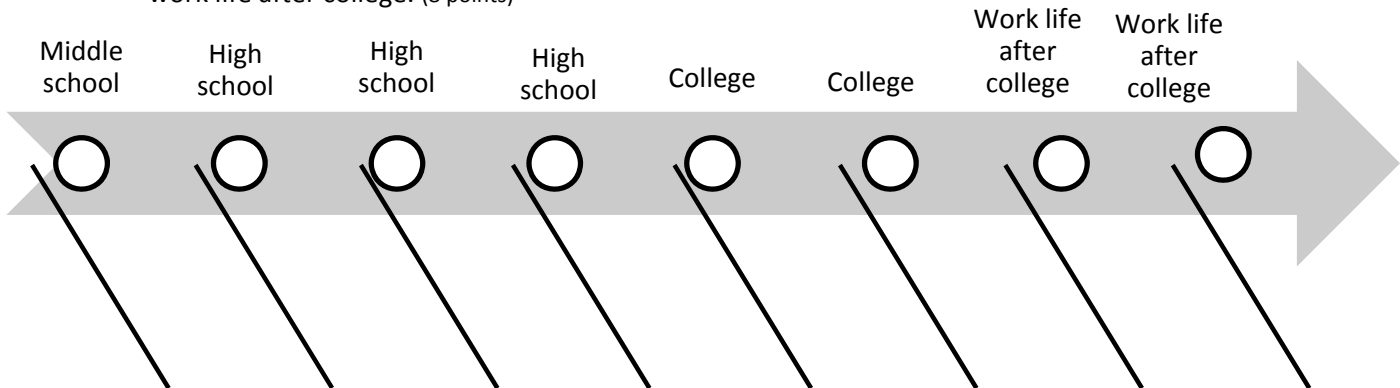
In high school Valerie joined a student organization where she helped create community service projects and fundraisers. This experience helped her develop her organization and ability to work with people. Her involvement gave her the opportunity to attend leadership trainings which were not only fun but enhanced her leadership skills.

After high school, Valerie decided to pursue a degree in athletic training. Valerie was glad she took time during her senior year in high school to become a Certified Nursing Assistant (CNA) because she was able to continue this work during college. During college, Valerie participated in intramural sports and used her fundraising experience to raise money for juvenile athletic foundations, a cause she was passionate about.

After completing her degree, she began searching for jobs. Her education and experiences as a babysitter, lifeguard, and CNA made her the perfect candidate for a position with an outstanding hospital. In this position, Valerie worked with seven different high school athletic programs evaluating athletes and developing training programs. Staying up-to-date with changes in her field is important, so Valerie made attending trainings a priority. These trainings cultivated in interest in the effects of massage on athletes, so Valerie decided to pursue becoming a certified massage therapist.

Soon, Valerie started a family. After her second child was born, she decided to go from full-time to part-time work to stay home with her children. Her massage therapy certification allowed her to have a flexible, part-time schedule doing massages only two days a week. Five years later, both of her children are in school and Valerie is ready to increase her work to full-time. Valerie found an amazing job with a university sports team. This is her dream job and she wants to show the prospective employer that she has spent her life preparing herself to be the type of employee they desire.

1. Create a timeline that outlines Valerie's human capital development by identifying ways she has developed her human capital in each of the four time spans: middle school, high school, college, and work life after college. (8 points)



2. While developing her human capital Valerie has developed a variety of **transferable skills**. In each area below, identify one transferable skill she has developed and explain how that skill will make her more employable. (4 points)

Interpersonal Skill: _____ Explain-	Analytical Skill: _____ Explain-
Technical Skill: _____ Explain-	Organizational Skill: _____ Explain-

3. What are **you** doing to develop your personal human capital and transferable skills currently and in the future? (6 points)

CURRENTLY	FUTURE

Invest in Yourself

Advanced Level

A **job** is an activity through which an individual can earn money. Working as a cook at a fast food restaurant, as a day care provider or as a cashier at your local home improvement center are examples of jobs. It is very likely you'll have more than one job during your lifetime.

A **career** is an occupation or profession requiring special training; it's a lifetime journey of building and applying skills, knowledge and experiences in paid employment positions. A health care professional, a teacher and even a member of a professional sports team are examples of careers. Careers normally span many years, and possibly a lifetime.

When hiring new workers, employers evaluate applications to determine who is most qualified to fill the advertised position. You will be considered the most employable applicant if you invest in your human capital and develop your transferable skills. This investment could lead to a career.

Human capital refers to the skills, knowledge and experiences possessed by an individual. It is the result of investing in yourself. By working and gaining experience at different jobs, going to school, volunteering, attending workshops, participating in activities, reading, etc. you are investing in your human capital.

Transferable skills are versatile skills that are applied to personal and professional roles. Your ability to organize, clearly communicate, problem solve, and be creative are examples of valuable skills that can be used on the job or transferred to a variety of other jobs you may wish to pursue.



Transferable skills that are useful across many jobs can be organized into four categories:

Interpersonal Skills, also known as people skills or soft skills, allow you to positively relate to, communicate with, influence, and inspire others. Some examples of interpersonal skills are delegating, coaching, listening, presenting and demonstrating cooperation between yourself and others.

Analytical skills are the intellectual skills that enable you to identify and analyze problems and find solutions. If you develop your analytical skills, you will be able to research topics, gather and analyze data, be creative and identify risks.

Technical Skills are specific skills such as computer proficiency and your ability to work with and/or repair specific equipment, instruments or software.

Organizational Skills provide you with an opportunity to demonstrate your ability to sort data, plan, arrange projects, maintain accurate records and coordinate multiple resources/tasks. Solid organizational skills make it possible for you to prioritize and manage time, tasks and resources.

Why develop your career?

A **career** is a lifetime journey of building and applying skills, knowledge and experiences in paid employment positions.

In addition to making you more qualified for a variety of jobs, developing your career has many benefits:

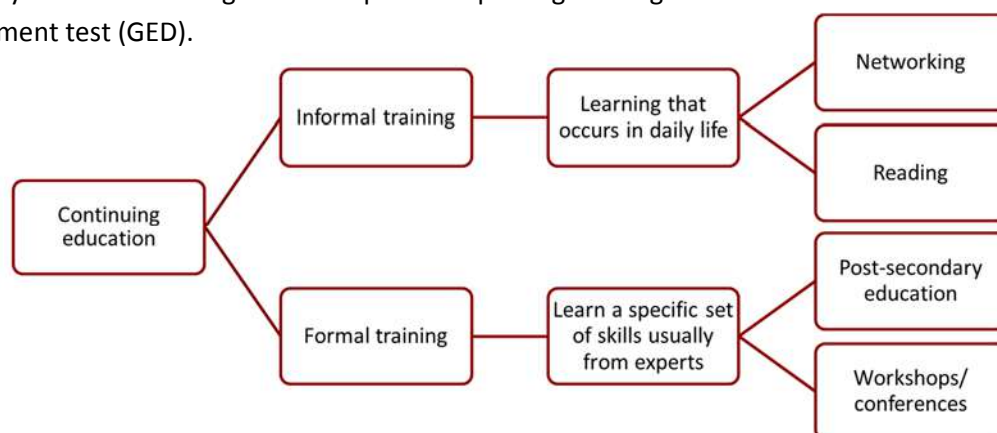
- **Enhanced Well-Being** – An elevated sense of well-being comes from feeling good about your life. Developing your career opportunities contributes to a secure feeling of well-being, creates an outlook of success, results in meaningful work and can be a personally rewarding process. Investing in a career that creates these feelings will contribute your well-being.
- **Greater Earnings** – By investing in your human capital to advance your career, you create the opportunity to earn more money. This in turn creates the potential for you to elevate your current lifestyle to a higher standard of living. Your current level of **lifestyle** is defined by your habits, attitudes, tastes, moral standards and the amount of goods and services that you consume. Your **standard of living** is the level of material comfort as measured by the goods, services and luxuries you are able to purchase.

How do you invest in yourself?

Continuing education is one of the most common career-enhancing forms of investing in yourself.

- **Informal** continuing education occurs through social interactions, networking, life's experiences, reading, etc.
- **Formal** continuing education helps you learn a specific set of new skills. Experts in a particular field provide this type of training. Formal continuing education includes post-secondary education, workshops, conferences and on-the-job training provided by your employer. These classes are often required for jobs that demand advanced skills (teaching, medical field, business and even real estate).
 - Post-secondary education is a form of formal training. A prerequisite to post-secondary education is a high school diploma or passing of the general education development test (GED).

Advancing your skills through continuing education typically results in greater job security, increased employability and increased career earnings.



Post-Secondary Education

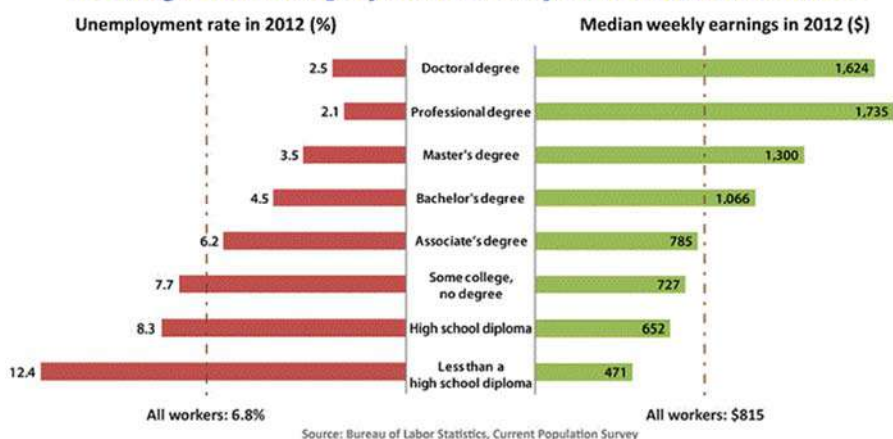
	Explanation	What is awarded?	Where can training occur?
Formal training with no degree	<ul style="list-style-type: none"> Different forms of training to become a specialist in one area 	Certificate or Non-Certificate: <ul style="list-style-type: none"> May be awarded a certificate as acknowledgement that the person is qualified within the particular area 	A variety of post-secondary institutions: <ul style="list-style-type: none"> Community colleges Technical/vocational schools Colleges Universities Private institutions Academies
Some college, no degree completed	<ul style="list-style-type: none"> Attend college but do not complete the requirements needed to obtain an official degree <div> Not completing a degree can be an expensive investment if the cost of education is greater than the available earnings from the eligible jobs </div>	No degree - a transcript of the classes taken may make these individuals more qualified for a particular job versus those with no formal training in the area	<ul style="list-style-type: none"> Community colleges Technical/vocational schools Colleges Universities
Associate	<ul style="list-style-type: none"> Also referred to as a two-year degree although time of completion varies 	Associate degree in a specific area of study	<ul style="list-style-type: none"> Community colleges Technical/vocational schools Colleges Universities
Bachelor's	<ul style="list-style-type: none"> Also referred to as a four-year degree although time of completion varies Most common form of degree awarded from colleges and universities 	Bachelor's degree in a specific area of study	<ul style="list-style-type: none"> Colleges Universities
Master's	<ul style="list-style-type: none"> Must have a Bachelor's degree to pursue a Master's degree Requires an average of two or more years of college or university study 	Master's degree in a specific area of study	<ul style="list-style-type: none"> Colleges Universities
Doctorate	<ul style="list-style-type: none"> Must have at least a Bachelor's degree, although also having a Master's degree is a common requirement for those entering into a doctorate study program Time of completion varies depending upon the area of study but is an average of four or five years in addition to the time already spent to obtain a bachelor and/or master's degree 	Doctorate degree in a specific area of study	<ul style="list-style-type: none"> Colleges Universities
Professional	<ul style="list-style-type: none"> Special type of advanced degree required by some occupations such as physicians and attorneys Often recognized by a professional standards board for that occupation Time to complete varies depending upon the area of study and specialization 	Professional degree in a specific area of study	<ul style="list-style-type: none"> Colleges Universities

Education pays...

Education has an effect on your earning potential. Generally, the more education you acquire the better potential you have to earn more money over a lifetime. In addition to affecting income, those with more education tend to have lower rates of unemployment. View the “Education Pays...” table to see the relationship between education and income and education and unemployment.

Education pays in the form of higher earnings and lower unemployment rates.

Earnings and unemployment rates by educational attainment



What levels of education are you interested in pursuing?

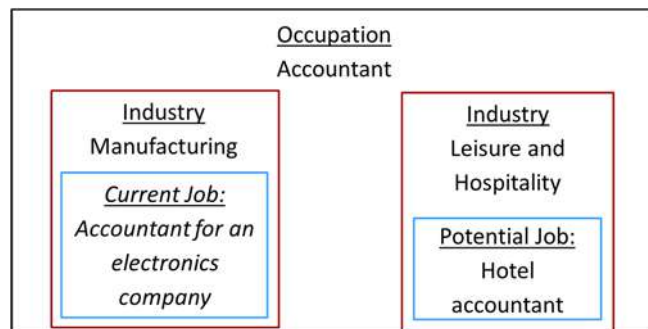
Pursuing continuing education

Jobs are divided into different groupings known as occupations and industries. These groupings help you determine what type of continuing education to pursue to become qualified for the jobs that interest you.

- **Occupation** - An **occupation** is a grouping of jobs that perform similar tasks.
- **Industry** - An **industry** is a group of establishments (businesses) that produce similar products or provides similar services. Within an industry there could be employees in many occupations. Some occupations are concentrated in a particular industry; other occupations are found in many industries.

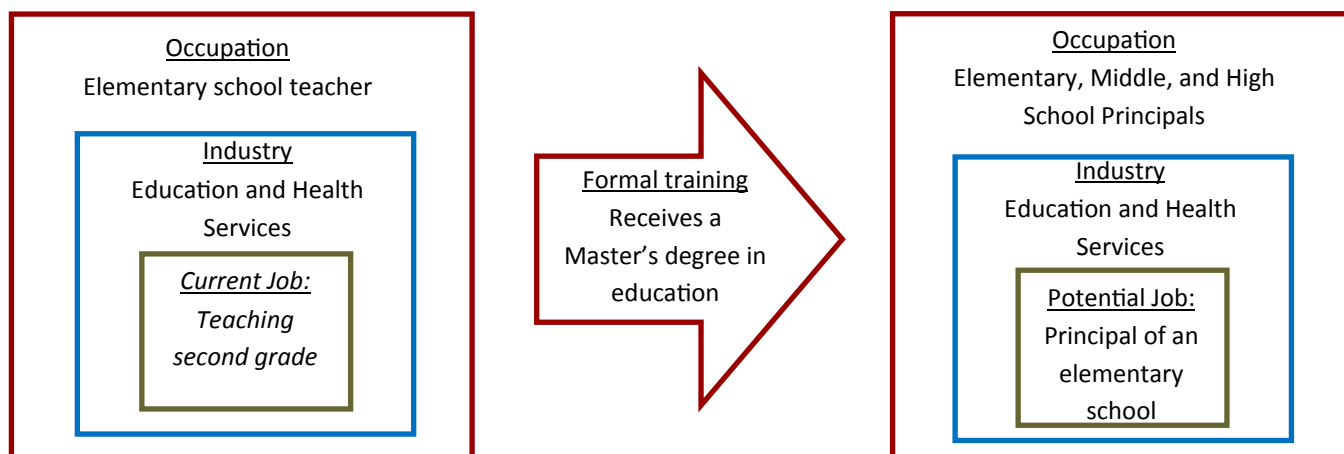
Jenny's occupation = Accountant

Jenny is employed as an accountant for a company that creates electronics, which is within the manufacturing industry. However, her occupation (accountant) makes her qualified to hold different jobs within various industries. For example, she could change jobs and become the accountant for a large hotel. In this case, she would be working within the leisure and hospitality industry.



Jacob's occupation = Elementary school teacher

Jacob is employed as a second grade teacher at an elementary school that is within the education and health services industry. If he were to obtain a Master's degree in Education Administration, Education Leadership, or a similar area of study he could become an elementary school principal, although he would still work in the same industry.



Tip: Choose an occupation that allows for career advancement as a result of formal and informal training.

Knowing the types of jobs, occupations, and industries that interest you helps you to identify the type of continuing education that will meet your needs. Many high schools offer career clusters to help students prepare for employment. A **career cluster** is a grouping of occupations and industries based on the knowledge and skills required. Find out if you can begin taking classes, shadow someone at a job that interests you, earn internships, etc. to prepare for your continuing education and employment.

A Lifetime of Jobs Which Create Well-Being

Your present self impacts your future self.

Begin thinking today about how you will invest in your human capital, transferable skills and education to be qualified for a variety of job opportunities in the future that create a better well-being for yourself.

How are you currently investing in your human capital?