



# INVEST IN YOURSELF

## ADVANCED LEVEL



**TAKE CHARGE TODAY**

Financial Education for a Better Future



# What is a job?

- **Job** – an activity through which an individual can earn money
- Most people have several jobs during their lifetime



Have you had a job?



What jobs have your family members had?



# How do you become qualified for jobs?

Human  
capital

Transferable  
skills

Invest  
in  
yourself



# What is human capital?

**Human capital** - the skills, knowledge, and experiences possessed by an individual



How can a person invest in their human capital?



# What are transferable skills?

**Transferable skills** - versatile skills that are applied to personal and professional roles

Creativity

Listening



# Categories of Transferable Skills

Explanation

Example



What is a transferable skill  
you possess in each category?



# Developing Transferable Skills Round Robin

1. As a group, 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. Don't repeat an action that was listed by another group
4. Continue until all cards are complete









**Career** - lifetime journey of building and applying skills, knowledge, and experiences in paid employment positions



# Why develop your career?



# Why develop your career?

Standard of  
living

Lifestyle

Level of goods  
and services you  
desire

Level of goods and  
services you  
currently have



# How do you invest in yourself?



What type of informal and formal training  
are you currently participating in?





# Post-secondary education

Prerequisite = high school diploma or passing of GED test



Prerequisite = Bachelor's degree

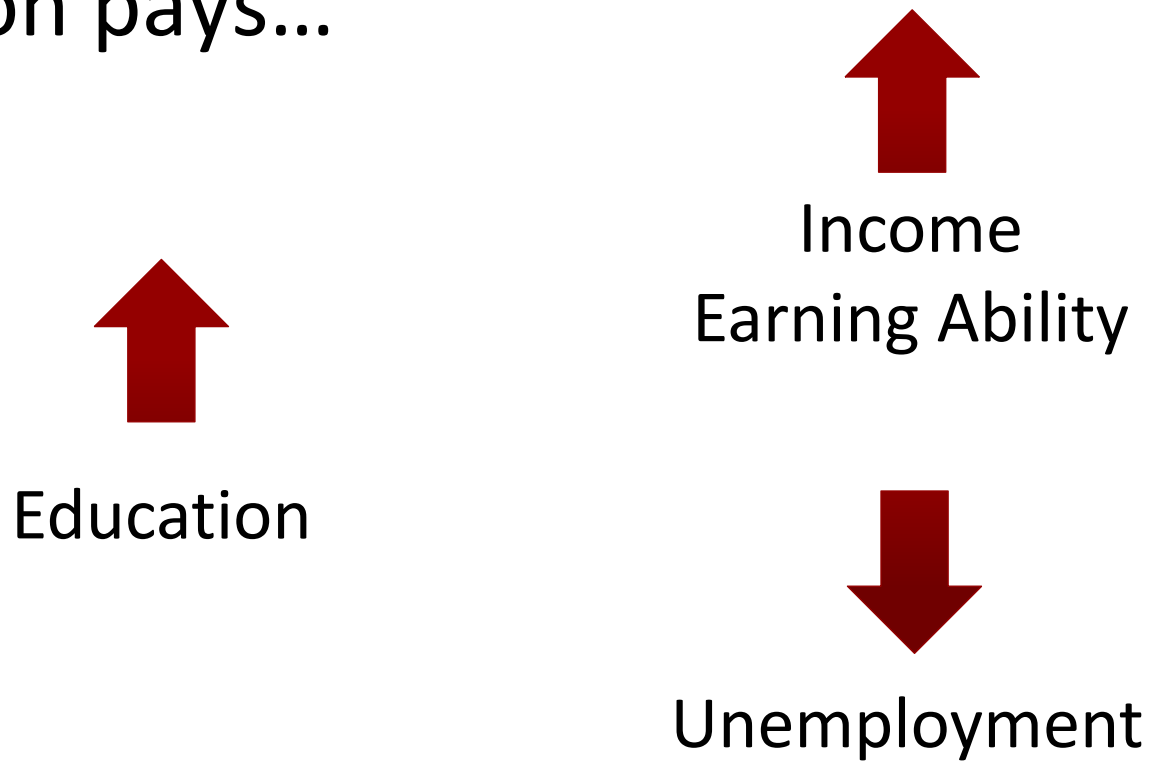


# Where can post-secondary education occur?





# Education pays...

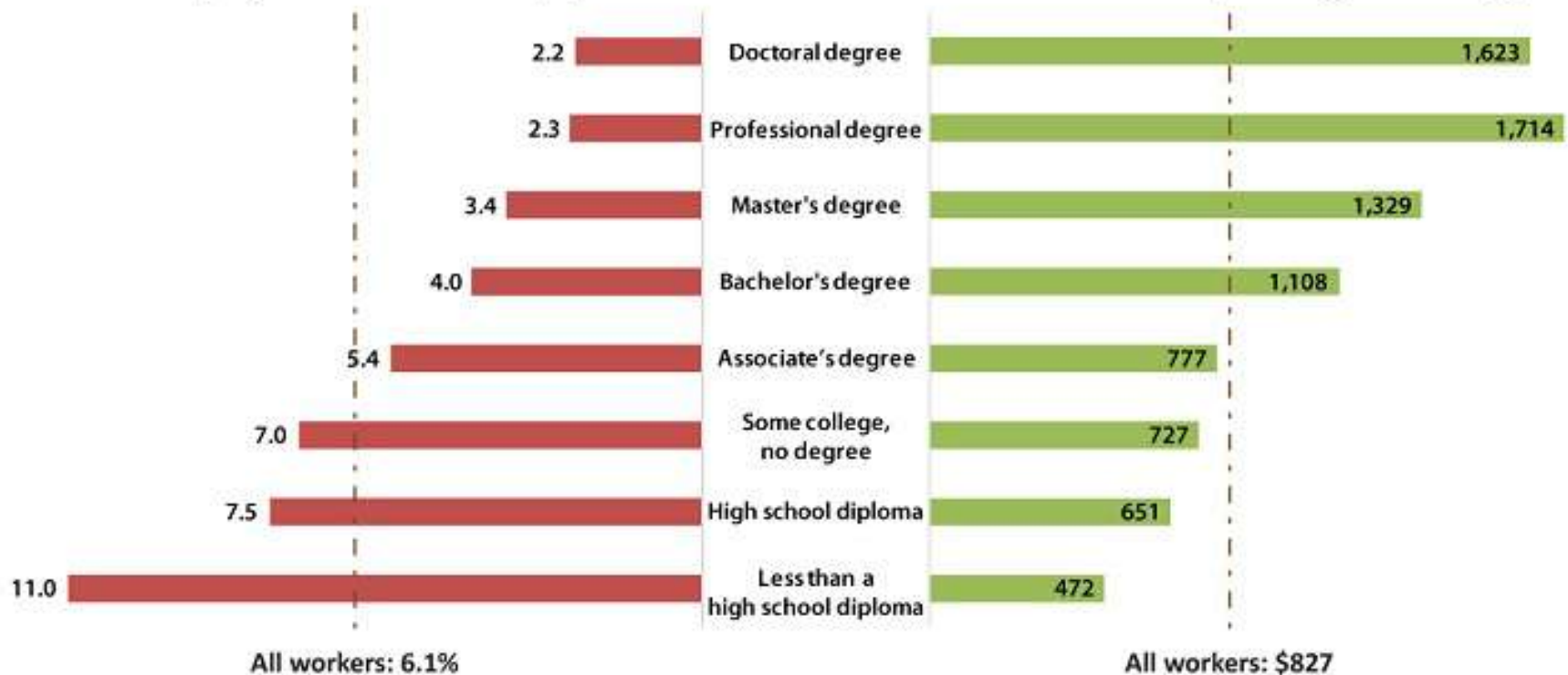




## Earnings and unemployment rates by educational attainment

Unemployment rate in 2013 (%)

Median weekly earnings in 2013 (\$)



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.  
Source: Current Population Survey, U.S. Bureau of Labor Statistics, U.S. Department of Labor



# Education Tower



# Education Tower



# Education Tower Discussion



# Read Anthony's story



- Worked for his dad's construction company
- Played basketball
- Volunteered at the Boys and Girls Club
- Went to college
- Gave campus tours to incoming freshmen
- Obtained a Bachelor's degree in business
- Worked for a construction company specializing in commercial building
- Worked as a sales representative





**Circle the transferable skills Anthony has gained.**

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

Discipline	Working for his dad's construction company
Patience	Working for his dad's construction company
Presenting	Giving campus tours to incoming freshmen
Communication	Attending college
Construction	Working for construction companies
Teamwork	Playing basketball





# Continuing Education

- Working for and observing his dad's construction company
- Volunteering at the Boys and Girls Club
- Advisory relationship with college advisor
- Gave campus tours to incoming freshmen
- Bachelor's degree in business
- Training for commercial building



# Discussion



We were  
confused by  
wording- sim

w/o the deg  
what would  
options hav  
been?



# Occupation and Industry



## Jenny's Occupation Accountant

Industry  
Manufacturing

Current Job:  
*Accountant for an  
electronics  
company*

Industry  
Leisure and  
Hospitality

Potential Job:  
Hotel  
accountant



Occupation  
Elementary  
school teacher

Industry  
Education and  
Health Services

Current Job:  
*Teaching  
second grade*

Formal training  
Receives a  
Master's  
degree in  
education

Occupation  
Elementary,  
Middle, and High  
School Principals

Industry  
Education and  
Health Services

Potential Job:  
Elementary  
school

principal





# Career Clusters



# Your present self impacts your future self



How are you currently investing  
in your human capital?