



MONEY SMART

Grades 6 - 8

GOT QUESTIONS? CONTACT OUR SOLUTION CENTER

Call Toll-Free at (833) 732-8351

Hours of Operation: Monday – Friday

8:30 am until 5:00 pm

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Lesson 1: The Path to Success

CAREER PRE-ASSESSMENT



Name: _____

"I like," or "I am interested in" (check all that apply). Once completed review the Answer Key on pg. 16 & 17 to determine which career field(s) you are most interested.

A

- | | | |
|------------------------------------|---|---|
| <input type="checkbox"/> Gardening | <input type="checkbox"/> Protecting the Environment | <input type="checkbox"/> Being Outdoors |
| <input type="checkbox"/> Animals | <input type="checkbox"/> Recycling | <input type="checkbox"/> Analyzing Food |
| <input type="checkbox"/> Science | <input type="checkbox"/> Preventing Pollution | <input type="checkbox"/> Nutrition |

B

- | | | |
|---|--|---|
| <input type="checkbox"/> Business | <input type="checkbox"/> Organizing Events | <input type="checkbox"/> Math |
| <input type="checkbox"/> Keeping Track of Money | <input type="checkbox"/> Selling Products | <input type="checkbox"/> Entertainment |
| <input type="checkbox"/> Being the Boss | <input type="checkbox"/> Working with Others | <input type="checkbox"/> Being Friendly |

C

- | | | |
|--------------------------------------|--|---|
| <input type="checkbox"/> Computers | <input type="checkbox"/> Communicating | <input type="checkbox"/> Newspapers/Magazines |
| <input type="checkbox"/> Video Games | <input type="checkbox"/> The Internet | <input type="checkbox"/> Television |
| <input type="checkbox"/> Art | <input type="checkbox"/> Multimedia | <input type="checkbox"/> Performing |

D

- | | | |
|--|--|---|
| <input type="checkbox"/> Building Things | <input type="checkbox"/> Working with My Hands | <input type="checkbox"/> Science Fairs |
| <input type="checkbox"/> Fixing Things | <input type="checkbox"/> Solving Problems | <input type="checkbox"/> Building & Architecture |
| <input type="checkbox"/> Transportation | <input type="checkbox"/> Scientific Research | <input type="checkbox"/> Science, Technology, Engineering, & Math |

E

- | | | |
|--|--|--|
| <input type="checkbox"/> Health | <input type="checkbox"/> The Human Body | <input type="checkbox"/> Solving Problems |
| <input type="checkbox"/> Working with People | <input type="checkbox"/> Taking Care of People | <input type="checkbox"/> Counseling Others |
| <input type="checkbox"/> Doing Lab Work | <input type="checkbox"/> Nutrition | <input type="checkbox"/> Science |

F

- | | | |
|--|--|--|
| <input type="checkbox"/> Working with People | <input type="checkbox"/> Books & Reading | <input type="checkbox"/> English |
| <input type="checkbox"/> Government | <input type="checkbox"/> Rules & Laws | <input type="checkbox"/> Caring for Others |
| <input type="checkbox"/> Positively Influencing Others | <input type="checkbox"/> Public Speaking | <input type="checkbox"/> Other Cultures |

Lesson 1: The Path to Success CAREER PRE-ASSESSMENT



Answer Key

Most checks in

A

You are interested in the **“Agriculture, Food, and Natural Resources”** career field!
Jobs that might suit you include: ecologist, farmer or livestock manager, botanist, environmental advocate, wildlife biologist, veterinarian

Be sure to study extra hard in: biology, environmental science, business, government

Look for opportunities: working with animals, protecting the environment, shadowing work with livestock or crops

Student organizations that may interest you: 4-H, Citizen Science Association, Future Farmers of America, Junior Achievement, Business Professionals of America

B

You are interested in the **“Business, Management, and Administration”** career field!

Jobs that might suit you include: banker, entrepreneur, store/hotel manager or owner, marketing manager, accountant, finance director, investment fund manager

Be sure to study extra hard in: math, government, psychology

Look for opportunities: starting a business, managing your own savings or checking account, planning events, serving as a leader of a club

Student organizations that may interest you: Junior Achievement, Business Professionals of America, Boy Scouts or Girl Scouts

C

You are interested in the **“Technology, Communications and Information Systems”** career field!

Jobs that might suit you include: game designer, website developer, performing artist, social media marketer, data systems designer

Be sure to study extra hard in: technology, physics, math, visual or performing arts, speech/public speaking

Look for opportunities: creating a webpage, using multimedia in school projects, joining the school play, working on the student newspaper

Student organizations that may interest you: Drama Club, Speech and Debate, Business Professionals of America, Computer Club

Lesson 1: The Path to Success

CAREER PRE-ASSESSMENT



Answer Key

Most checks in

D

You are interested in the “**Engineering, Manufacturing, and Technology**” career field!

Jobs that might suit you include: engineer, construction manager, statistician, architect, auto mechanic, pilot

Be sure to study extra hard in: math, physics, technology, art

Look for opportunities: entering science fairs, learning CAD, visiting a repair shop, apprenticeship

Student organizations that may interest you: Math Club, Engineering Club, Science Club

E

You are interested in the “**Health Science**” careerfield!

Jobs that might suit you include: physician, dentist, nurse, laboratory scientist, athletic trainer, medical assistant, midwife, physical therapist

Be sure to study extra hard in: biology, health, anatomy/physiology

Look for opportunities: volunteering at a hospital or nursing home, attending health fairs, managing a sportsteam

Student organizations that may interest you: Health Club; Science Club; Family, Career, and Community Leaders of America

F

You are interested in the “**Human Services**” career field!

Jobs that might suit you include: educator, politician, foreign ambassador, day-care owner, police officer, librarian, counselor, event specialist

Be sure to study extra hard in: English, social studies, psychology, government, foreign languages

Look for opportunities: coaching a team, volunteering at a local politician’s office, providing child care, learning a language

Student organizations that may interest you: Future Teachers of America, Big Brothers/Big Sisters, Speech and Debate, ROTC, Mock Trial

EQUAL MIX OF MORE THAN ONE?

You have multiple career interests! Write down your top three as possible career fields and look into each in more detail.

Lesson 2: Bread and Butter TAX IMPACT



Name: _____

Explore and select a career for this activity at www.careeronestop.org/GetMyFuture/default.aspx. Use the *See more wages* button in the *How much does it pay?* box in the Occupation profile you select to see the yearly salary.

Education: _____

Salary: _____

Locate your salary in the Taxable Income column.

The tax is: _____

Taxable Income Is:	The Tax Is:
Not over \$9,075	10% of the taxable income
Over \$9,526 but not over \$38,700	\$952.50 plus 12% of the excess over \$9,525
Over \$38,701 but not over \$82,500	\$4,453.50 plus 22% of the excess over \$38,700
Over \$82,501 but not over \$157,500	\$14,089.50 plus 24% of the excess over \$82,500
Over \$157,501 but not over \$200,000	\$32,3089.50 plus 32% of the excess over \$157,500
Over \$200,001 but not over \$500,000	\$45,689.50 plus 35% of the excess over \$200,000
Over \$500,001	\$150,689.50 plus 37% of the excess over \$500,000

EXAMPLE:

If my salary is \$35,000, then I am looking at the second row. The tax is: \$907.50 plus 15% of the excess over \$9,075.

Compute to determine how much you will pay in taxes:

$\$35,000 - \$9,075 =$
 $\$25,925 \times .15 =$
 $\$3,888.75 + \$907.50 =$
 I will pay \$4,796.25 in taxes

Compute to determine how much you will pay in taxes:

Compute to determine how much income you will have after taxes:

$\$35,000 - \$4,796.25 =$
 I will have \$30,203.75 left

Compute to determine how much income you will have after taxes:

Compute to determine the percentage of your salary that is federal income tax:

$\$4,796.23 / \$35,000 =$
 $.137 \times 100 = 13.7\%$ of my earned income goes to federal income tax

Compute to determine the percentage of your salary that is federal income tax:

Lesson 3: Designing a Dream FINANCIAL VALUES AND GOALS



Name: _____

Record your top two financial values and give a justification for each. See table for examples.

SAMPLE Financial Values	Financial Goals:
Education	paying for part of my college tuition
Charitable Giving	donating money and time every holiday season
Retirement	saving enough money to live a comfortable life
Family	buying my mom a car
Investment	making money by investing in a company's stock
Entertainment	buying a gaming system
Travel	visiting my relatives in another state
Lifestyle	buying a home

MY #1 FINANCIAL VALUE:

because

Financial Goal:

Possible Cost:

Long-Term or Short-Term?

Possible Roadblock to My Goal:

Roadblock Solution:

MY #2 FINANCIAL VALUE:

because

Financial Goal:

Possible Cost:

Long-Term or Short-Term?

Possible Roadblock to My Goal:

Roadblock Solution: