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## **Career and Personal Finance** **Online Learning Modules** **Middle School**

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### **Abstract.**

Students self-assess throughout the modules and research careers to understand the education level needed as well as potential salary. Students learn and practice budgeting vocabulary by viewing a video followed by writing a rap. Then, students read and practice inputting income & expenses in their proper location to balance a checking account register. Finally, students utilize their chosen career and make choices about their future wants & needs to determine how much money they would have after their monthly income is spent. Students are assessed on content vocabulary and determining cause & effect relationships between education & income. Students also have an opportunity for group collaboration through a jigsaw activity.

Students learn, categorize, and demonstrate comprehension of 10 content vocabulary terms: budget, income, expense, track, bill, need, want, save, spend, & tax. Students see that a minimum of 10% of their income is reserved for savings; that taxes and insurance also account for approximately 30% of a reduction in their gross income in Virginia. They also learn that their choices on needs as well as wants influences their budget decisions; and that their future career choice determines their income which impacts their financial outcome. This is assessed to see if students understand the cause & effect relationship between education & income via analyzing charts & graphs.

### **Materials.**

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-Computer with internet\*

-Access to Google Slides, Forms, and Sheets (or the equivalent)

-Access to Flocabulary Website

\*For students who did not have a computer & internet there was a modified paper copy version provided.

- [VCEE -Resouces- Career-Planning-Personal-Finance.docx](#)
- [VCEE -Resouces- Career-Planning-Personal-Finance.pdf](#)

### **Time required.**

2-3 hours (2 weeks of Modules for Distance/Remote Learning)

### **Economic or personal finance concepts.**

1. Career planning starts with self-assessment.
2. There is a correlation among skills, education, and income.
3. Higher skill and/or education levels generally lead to higher incomes.
4. Being fiscally responsible includes making careful spending decisions, saving and investing for the future, having insurance, keeping to a budget.
5. People who have invested in their own human capital have the potential to produce more, earn more, and choose a career that is satisfying to them.

### **Virginia Standards of Learning (SOLs).**



CE 14: The student will apply social science skills to understand personal finance and career opportunities by

- a) identifying talents, interests, and aspirations that influence career choice;
- b) identifying human capital such as attitudes and behaviors that strengthen the individual work ethic and promote career success;
- c) identifying human capital such as abilities, skills, and education and the changing supply of and demand for them in the economy;
- e) describing the importance of education to lifelong personal finances; and
- f) analyzing the financial responsibilities of citizenship, including evaluating common forms of credit, savings, investments, purchases,

### **Student learning outcomes.**

Students learn that career planning begins with self-assessment by:

- 1) identifying & writing their dream job if money isn't an issue; 2) identifying if they already know their career path or if they are still undecided; 3) writing in Google Forms about their future life goals; 4) writing & narrowing their career path based upon education levels, job description, salary, employment levels; and 5) writing why the career appeals to them.

Students learn that education levels lead to higher incomes by:

- 1) researching their job outlook from the federal Bureau of Labor Statistics by: 2) participating in the "Claim to Fame" website budget activity; and 3) by writing and recording their career, education level needed for the career, annual income, and monthly income.

Students also learn about being fiscally responsible by tracking each of their monthly expenses based on their choices of necessary & desired expenses.

Each of these activities as a whole teach students that they are determining their worth as human capital.



## Procedure

Introduction: This is a career and budgeting model that was designed for remote student learning and posted through Google Classroom during school closures in May 2020. There were 4 teachers who posted the designed curriculum: myself, who wrote and designed the modules; Cesar, the dual language civics & economics teacher who translated all modules and corresponding documents; Educator 3, a 31 year veteran who retired this year & who self-reports as being anti-learning technology (he was able to navigate and complete all posts); as well as Educator 4, a 1st year teacher who also needed help and guidance with technology as well as learning the content. I present to you this background of teachers to demonstrate that all teachers were successful in navigating, posting, responding to questions, & providing feedback.

Student population: More than 75% of students are on free/reduced lunch status. The demographics are 53% Latinx/Hispanic, 29% White (including Middle Eastern), 10% Black, 5% 2 or more ethnicities, & 2% Asian. Our school district also has more than 50 languages spoken by our students and families. I provide this to you to demonstrate that the material is accessible to all students and can be enriched as well.

Recommended order to read to understand the objectives of the lesson:

1. Learning outcomes that are posted on the first slide.
2. The attached parent letter.
3. The formatives and jigsaw idea that are also attached.
4. There are detailed videos to view for each step of the lesson as well as how to post everything in Google Classroom.

Previous content/background knowledge taught: types of resources & types of businesses & circular flow of money.

Learning outcomes are posted on the first slide.

A rubric is attached.

There is also a parent letter to send that is attached.

Furthermore, a list of comment stems for positive feedback is also included based on some of





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the students' performances.

1. Before posting the assignment in Google Classroom, make sure that you make personal digital copies of the Google Forms on slide 5 (there are 2: one underneath Option A, and another underneath Option B) & slide 11 (there are 2: "Step 1" & "Step 3").

The Google Sheets are set up with formulas that have automatic calculations, if you change anything, then you also might need to adjust the formulas.

2. Try out each of the links yourself so that you can better assist students when they are navigating the assignment. Write your own rap for an example and rap it to them via video for extra fun!

3. Also, it is encouraged to make your own videos for direct instruction of how to navigate each week or assignment. These are found on slides: 2, 6-8, and 11.

4. Create a Flocabulary account or a "free trial" for 30 days if your district doesn't provide access. (or ask for access funding through [donorschoose.org](https://donorschoose.org))

5. The following is an overview of each slide which will walk you through the steps including video instructions:

#### WEEK 1:

Slide 1: Title Page & Learning Outcomes

Slide 2: View the Need Help? video for verbal and visual instructions.

Slide 3: Read the directions for the Module.

Slide 4: Watch the video and then write in a complete sentence the answer to the question: What is your dream job? (proper grammar, spelling, & punctuation are required) - *See Evaluation section below.*

Slide 5: Choose Option A or Option B based upon students own assessment of themselves with regards to career planning.

End Week 1---students submit assignment and teacher provides positive written formative feedback. Students are provided with a rubric within Google Classroom of Not Yet & Satisfactory that is assessed for slide 4 & slide 5's responses to the Google Form.

(See the Career Planning and Personal Finance Rubric that is attached for scoring, you can also customize your own.)

#### WEEK 2:

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Slide 6: View the Need Help? video for verbal and visual instructions.

Slide 7: Read the directions for the Module.

Slide 8: Visit Flocabulary website to watch the video (here is where Formative 1 would go), and then practice the 10 budgeting vocabulary terms by writing a rap.

Slide 9: Shows an example of a rap for students to view & a video of the performance.

Slide 10: If students are unable to write the rap in Flocabulary, then they can use the slide 6 to write upon directly and the word bank is supplied.

Slide 11: Students sequentially complete each of the steps, there is a how-to video for each step: Step 1) students read scenarios to practice balancing a checkbook in a spreadsheet by placing dollar amounts correctly as either income or an expense. Step 2) students take a pre-assessment about budgeting, choose a career, and then decide their wants and needs. Step 3) students record in a spreadsheet the decision that they made with a career, view the difference between their gross income versus monthly, and input the decisions that they made regarding wants and needs. (Here is where the Jigsaw & then Formative 2 would go)

#### ENRICHMENT:

Slide 12: Is a list of games categorized by difficulty that students choose to can play to practice building wealth.

Slide 13: Contains information on a worker's permit for students.

#### **Evaluation.**



Slide 4: The dream job

All students wrote in a complete sentence, however not all students elaborated on their reasoning. This tells me that there is a need for a student model paragraph, which students have now created, and a need for a required length or range of length.

Slide 5: self-assessments

More students chose to complete Option A (they knew what career they wanted) than Option B (still discovering their skills and interests). Many students chose to move out of Harrisonburg (with about half remaining in Harrisonburg or Virginia) and there was an interestingly large number of students who said that they would be living in Miami, FL. Some of the choices made sense with regards to occupation & education, however, this trend was observed in all classes from all of the economics teachers. Another special note was that not all students said that their future education & careers were their previously identified "dream jobs"

Slide 8: Students were able to use the 10 vocabulary words correctly in context when creating their lyrics.

Slide 11:

Step 1- The first comment that a student made was "This is so cool!" and when I inquired further, they stated "The way that it calculates stuff. I didn't know you could do that with google sheets."

Step 3- Another student wrote the following after I commented on their budget submission: "I liked this assignment. I had fun with it. I

agree that the housing budget is too much for me. I think renting with a roommate would be a better idea. Maybe even a couple of them so that I could have more money left over for the fun stuff." Also, student who chose careers with professional degrees had much higher salaries than the most expensive wants & needs choices could consume, so I often reminded them that if they would probably be taking out student loans and would need to account for much higher payments on those with their expenses.

Extension.





I have already created 2 additional Formatives and a Jigsaw lesson for the fall curriculum based on student data and observations. I have already attached these items into this lesson for planning.

In the future I would have students:

- 1) Present their research in person & create a presentation for viewing. This includes holding a contest for the best rap video lyrics & performance from slides 8/9.
- 2) Contact either a business for advice on their chosen career path or contact a post-high school educational center for information about their programs of study (Slides 4 & 5).
- 3) Create their own personal "checkbook register" and write their own formulas in Google Sheets with their own money for a period of one month (Slide 11, Step 1)
- 4) Research local expenses such as: housing, cars, phone & internet. (Slide 11, Step 3)
- 5) Compare their proposed expenses budget to a 50/30/20 rule budget and then have them write what they would modify based on that (Slide 11, Step 3)

### **Interdisciplinary aspects.**

World Language (Dual Spanish & Civics):

SI.3 The student will understand simple spoken and written Spanish presented through a variety of media and based on familiar topics.

1. Identify key words, cognates and some formulaic expressions when listening and reading.
2. Comprehend simple, culturally authentic oral and written materials, such as announcements, messages, and advertisements that use familiar vocabulary and formulaic expressions with significant contextual support.
3. Follow simple instructions, such as those about classroom procedures or for using computers and other classroom technology.

SI.5 The student will present information orally and in writing in Spanish, using a variety of familiar vocabulary, phrases, and structural patterns.

2. Present basic information about topics such as oneself, family members and others, events, interests, school, recreational activities, and personal belongings with emphasis on present time.
4. Demonstrate increasing attention to accurate word order, punctuation, accents and other

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diacritical marks, and spelling.

5. Write simple sentences on familiar topics in short paragraph style.

SI.9 The student will connect information about the Spanish language and Spanish speaking culture(s) with concepts studied in other subject areas.

1. Identify the use of Spanish language and cultures in other subject areas.

SIV.3 The student will understand spoken and written Spanish found in a variety of authentic sources

2. Understand and respond appropriately to increasingly complex instructions presented in informational materials, such as instructions for completing a customs declaration or interpretation of data.

SIV.7 The student will use Spanish to demonstrate increased understanding of the connections between content studied in the Spanish class and content studied in other subject areas.

3. Use authentic resources to support knowledge related to other subject areas.

Mathematics: (Balancing the checkbook): 8.4 The student will solve practical problems involving consumer applications. Practical problems may include, but are not limited to, those related to economics, sports, science, social science, transportation, and health. Some examples include problems involving the amount of a pay check per month.

Computer Technology: (navigating career resources & utilizing Google Sheets) C/T 6-8.5

Demonstrate digital citizenship by actively

participating in positive activities for personal and community wellbeing. B. Explore the potential of the Internet as a means of personal

learning and the respectful exchange of ideas and products. C/T 6-8.9 Analyze, synthesize, and evaluate information based on source validity and the appropriateness to specific tasks. B. Use various digital tools to organize, analyze, and synthesize data for learning tasks. • Use digital tools, such as graphic organizers, spreadsheets, and databases.

Family Life: (future planning involves making decisions) 9.14 The student will begin to identify educational and career goals. Descriptive Statement: Students formulate educational and career objectives. A "life goals" project provides the structure for achieving this objective and students complete activities that enable them to gain insight into the variety of personal and

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career options available to males and females. 10.8 The student will examine factors to be considered in life-goal planning. Descriptive Statement: Discussion includes lifelong career goals in relation to economics and continuing education, considering the possibilities of marriage and preparing for a family, and/or career development plans.

English: (writing & reading) 8.8 The student will edit writing for correct grammar, capitalization, punctuation, spelling, sentence structure, and paragraphing b) Use and punctuate correctly varied sentence structures to include conjunctions and transition words; g) Use correct spelling for frequently used words. 8.6 The student will read, comprehend, and analyze a variety of nonfiction texts. k) Evaluate, organize, and synthesize information for use in written and oral formats.

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