MIDDLE SCHOOL ACTIVITY BOOK
Instructor's Guide
MIDDLE SCHOOL ACTIVITIES

The activities in this book have been created to help counselors and students meet the Pennsylvania Career Education and Work Standards at the middle school level. The 8th grade benchmarks are referenced below; however, these activities can also be used to address the 5th grade benchmarks.

Activities are organized in the four areas of knowledge and then labeled by the competency they match. Additional lesson plans that meet the standards are available at PHEAA.org.
A. Relate careers to individual interests, abilities, and aptitudes.
B. Relate careers to personal interests, abilities, and aptitudes.
C. Explain how both traditional and non-traditional careers offer or hinder career opportunities.
D. Explain the relationship of career training programs to employment opportunities.
E. Analyze the economic factors that impact employment opportunities, such as but not limited to: competition, geographic location, global influences, job growth, job openings, labor supply, potential advancement, potential earnings, salaries/benefits, unemployment.
F. Analyze the relationship of school subjects, extracurricular activities, and community experiences to career preparation.
G. Create an individualized career plan, such as but not limited to: assessment and continued development of career portfolio, career goals, cluster/pathway opportunities, individual interests and abilities, training/education requirements and financing.

1. Goal Setting (G)
2. Learning Styles (A)
3. Learning and Earning (D)
4. Learning Styles (B)
5. Let’s Get Organized (G)
6. Matching Careers with School Subjects (F)
7. When Is Your Best Study Time? (E)
8. A Career Puzzle (E)
9. A Career Puzzle (E)
10. Are You a “People Person”? (B)
11. Are You a Fan of Math and Science? (B)
12. Career Exploration (A)
13. Exploring Careers (H)
14. Health Careers (C)
15. Matching Careers with Major Subjects (F)
16. Occupational Clusters (F)
17. Research a Career (B)
18. Take a Look Around (B)
19. Interview Your Friends (A)
20. Career Interviews (A)
21. TV Time (C)
22. Want to Work Outdoors? (B)
23. Clusters, Careers, and Majors (D)
24. College Majors (D)
25. High School Courses (F)
26. Higher Education Options (D)
27. Training Needed for Jobs (D)
28. Colleges (D)
29. Paying for College (G)
30. Career Puzzle (A)
A. Identify effective speaking and listening skills used in job skills.

B. Evaluate resources available in researching job opportunities, such as but not limited to: PA CareerLinks, Internet (O*Net), networking, newspapers, professional associations, resource books.

C. Prepare a draft of career acquisition documents, such as but not limited to: job application, letter of appreciation following an interview, letter of introduction, request for letter of recommendation, resume.

D. Develop an individualized career portfolio including components, such as but not limited to: achievements, awards/recognitions, career exploration results, career plans, community service involvement projects, interests/hobbies, personal career goals, selected school work, self-inventories.

E. Explain, in the career acquisition process, the importance of the essential workplace skills/knowledge, such as but not limited to: commitment, communication, dependability, health/safety, laws & regulations, personal initiative, self-advocacy, scheduling/time management, team building, technical literacy, technology.

31. What Kind of Student are You? (D)
32. Are You a Leader? (D)
33. Stress (E)
34. Workplace Traits (E)
35. Communication Skills (A)
36. Work Habits (E)
37. Mis-Communication (A)
38. What Employers Want (E)
A. Determine attitudes and work habits that support career retention advancement.

B. Analyze the role of each participant’s contribution to a team setting.

C. Explain and demonstrate conflict resolution skills: constructive criticism, group dynamics, managing/leadership, mediation, negotiation, problem solving.

D. Analyze Budgets and pay statements, such as but not limited to: charitable contributions, expenses, gross pay, net pay, other income, savings, taxes.

E. Identify and apply time management strategies as they relate to both personal and work situations.

F. Identify characteristics of the changing workplace including Americans with Disabilities Act accommodations, and explain their impact on employment.

G. Identify formal and informal lifelong learning opportunities that support career retention and advancement.

39. Time Management (E)  43. How Much Does That Cost? (D)
40. A Weekly Expense Report (D)  44. Money, Money, Money (Word Search) (D)
41. Do I Really Need That? (D)  45. Paychecks and Taxes (D)
42. Easy Money (D)  46. Rate Job Stress (C)
Entrepreneurship

A. Compare and contrast entrepreneurship to traditional employment, such as but not limited to: benefits, job security, operating costs, wages.

B. Evaluate how entrepreneurial character traits influence career opportunities.

C. Identify and describe the basic components of a business plan, such as but not limited to: business idea, competitive analysis, daily operations, finances/budget, marketing, productive resources (human, capital, natural), sales forecasting.

47. Ways to Make Money (A)

48. Famous Entrepreneurs (B)

49. Business Plan Project (B)

Academic Development

50. A Message about Homework (Word Decrypt)

51. Becoming a Good Note Taker

52. Becoming a Good Student (Word Search)

53. Homework is Practice

54. How Much Are You Studying?

55. Study Habits (Word Search)
Goal Setting
(13.1.8G)

Setting goals is a good way to keep track of things you need to accomplish. There are two types of goals. **Short-Term goals** are things that you want to happen soon, like learning new soccer skills or passing next week’s math test. **Long-Term goals** are things you want to happen over a period of years, like graduating high school or going to college.

It’s important to set both short-term and long-term goals. It’s also important that you take steps toward reaching your goals by working hard and staying focused.

List some of your short-term and long-term goals, and explain the steps you are going to take to reach these goals.

**Short-Term Goals:**

1. __________________________________________________________________________
   __________________________________________________________________________

2. __________________________________________________________________________
   __________________________________________________________________________

**Long-Term Goals:**

1. __________________________________________________________________________
   __________________________________________________________________________

2. __________________________________________________________________________
Learning Styles
(13.1.8A)

Everyone learns differently with no one way being better than the other. There are three main learning styles. **Visual** learners learn best by seeing things, **Auditory** learners learn best by hearing things, and **Tactile** learners learn best by doing things hands on. With each style, there are things you can do to help you learn better.

Can you match these study tips with the learning style they best relate to?
Use "V" for visual, "A" for auditory, and "T" for tactile.

1. Have your eyesight checked on a regular basis.
2. Study new material by reading it out loud.
3. Trace words with your finger to learn spelling.
4. Sit near the front of the class.
5. Try to visualize things you hear or things that are read to you.
6. Have your hearing checked on a regular basis.
7. Use hands-on activities like touching, building, or drawing.
8. Use flash cards to learn new information.
9. Record yourself learning spelling words and then listen to the recording.
10. Use a computer so you are learning through the sense of touch.

To discover your learning style and get tips that can help you learn more visit EducationPlanner.org. From there, click on the Student Section, then Self-Assessment and finally the Learning Style Quiz.
Learning & Earning
(13.1.8D)

Word Decrypt

Decrypt this phrase to see why doing well in school is so important. (Hint: 1=A, 2=B, 3=C)

— — — — — — — — — — — — — — — ,
20 8 5 13 15 18 5 25 15 21 12 5 1 18 14

— — — — — — — — — — — — — — !
20 8 5 13 15 18 5 25 15 21 5 1 18 14

Studies show that people who have more education earn more money. For example:

- A high school dropout earns about $24,000 per year.
- A high school graduate earns about $33,000 per year.
- College graduates often earn $35,000 to $65,000 per year.

As you get older, you’re going to want your own place and a car. You are also going to need to pay heat, electricity, water and food! These things can be expensive and require a good job. And to get a good job you need a good education.

Doing well in middle school will help you do well in high school. It all starts with your education, because the more you learn the more you earn!
Learning Styles on EducationPlanner.org

(13.1.8B)

Everyone learns in different ways called “learning styles”. Although there are several different learning styles, we all have one that seems to work the best for us.

Visit EducationPlanner.org. In the Student section, click on Self-Assessment and then the Learning Style Quiz. After taking the quiz, answer the questions below.

What is your learning style? ________________________________

People with this learning style learn best by ________________________________.

Based on your style, what are some things you can do to learn better? Put an “X” next to the ones that you think will work well for you.

1. ______________________________________________________________________
2. ______________________________________________________________________
3. ______________________________________________________________________
4. ______________________________________________________________________
5. ______________________________________________________________________
6. ______________________________________________________________________
7. ______________________________________________________________________
8. ______________________________________________________________________

Use these tips every day to learn more and become a better student.
Let's Get Organized

(13.1.8G)

Organization is an important part of being a good student. Becoming organized is simply a matter of making outlines, charts, or lists. Here is a simple exercise on making an organized list. All you have to do is look around your bedroom!

Using the categories below, make a list of things you find in your bedroom.

<table>
<thead>
<tr>
<th>Furniture</th>
<th>School Items</th>
<th>Entertainment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Clothing</th>
<th>Other &quot;Stuff&quot;</th>
<th>Sports/Hobbies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>
# Matching Careers with School Subjects

(13.1.8F)

Draw a line between the careers and the school subjects they best relate to. Then see if you can think of another career that would fit that same subject, and put it in the space (________) next to the subject.

<table>
<thead>
<tr>
<th>Career</th>
<th>Subject</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choreographer</td>
<td>Math</td>
</tr>
<tr>
<td>Fashion Designer</td>
<td>Science</td>
</tr>
<tr>
<td>Recreational Therapist</td>
<td>Music</td>
</tr>
<tr>
<td>Editor</td>
<td>Art</td>
</tr>
<tr>
<td>Lawyer</td>
<td>Physical Education</td>
</tr>
<tr>
<td>Accountant</td>
<td>Language Arts</td>
</tr>
<tr>
<td>Marine Biologist</td>
<td>Social Studies</td>
</tr>
</tbody>
</table>


### When Is Your Best Study Time?

(13.1.8E)

One thing you can do to become a better student is to find the best time for you to study. Maybe it is right after school, after dinner, or maybe you study best later in the evening.

On the chart below, put an "X" in the timeframe where you spend time studying this week. Then go back over the chart and see if you can figure out which block of time seems to work best for you.

<table>
<thead>
<tr>
<th></th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
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</thead>
<tbody>
<tr>
<td>3:00 - 4:00</td>
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<td>5:00 - 6:00</td>
<td>______</td>
<td>______</td>
<td>______</td>
<td>______</td>
<td>______</td>
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<tr>
<td>6:00 - 7:00</td>
<td>______</td>
<td>______</td>
<td>______</td>
<td>______</td>
<td>______</td>
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<tr>
<td>8:00 - 9:00</td>
<td>______</td>
<td>______</td>
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<td>______</td>
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<tr>
<td>9:00 - 10:00</td>
<td>______</td>
<td>______</td>
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<td>______</td>
<td>______</td>
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<tr>
<td>10:00 - 11:00</td>
<td>______</td>
<td>______</td>
<td>______</td>
<td>______</td>
<td>______</td>
</tr>
</tbody>
</table>

When is YOUR best time to study? Find the time that works best for you, and try to study at that time every day.

Studying on the weekends is very important, even if it is just for a little bit. Make up your own chart on the back of this page to include times for the morning, afternoon, and evening on Saturday and Sunday.
**A Career Puzzle**

(13.1.8E)

Unscramble the words to find eleven careers, and then solve the clue at the end.

- ticelath reintar
- galel sisnatats
- trecniaciel
- lensoucro
- stiranocot
- gassame tripshate
- tiwerr
- derilos
- adenitici
- ayrx cnicniaeth
- tolip

Now, list the letters from the shaded boxes and unscramble the key word. Here’s a clue – you need to do some of this to find out about careers.

Word Bank:

Counselor, Pilot, Athletic Trainer, Soldier, Writer, Legal Assistant, X-Ray Technician, Cartoonist, Massage Therapist, Dietician, Electrician
A Career Puzzle

(13.1.8E)

Unscramble these words to find nine careers, and then solve the riddle at the end.

latned yitsneghi
hretace
ritecahtc
towresfa dienesgr
fech
iclope firecof
ootdrc
laspsrseeno
runes

Now, list the letters from the shaded boxes, and then unscramble the key word. Here’s a clue – to be any of these things, you’ll need this!!

__________________________
unscramble key word

Word Bank:
Software Designer, Doctor, Nurse, Dental Hygienist, Teacher, Salesperson, Police Officer, Architect, Chef
Are You a "People Person"?
(13.1.8B)

Do you get along well with other people? Do you like to help others with their problems? Are you good at showing people how to do things? Has anyone ever called you a “people person”? If so, you might want to consider a career in which you work with people every day. There are many careers like this to choose from, and we come in contact with people in these careers every day.

List as many careers as you can that involve working with people.

1. ____________________________________ 11. ____________________________________
2. ____________________________________ 12. ____________________________________
3. ____________________________________ 13. ____________________________________
4. ____________________________________ 14. ____________________________________
5. ____________________________________ 15. ____________________________________
6. ____________________________________ 16. ____________________________________
7. ____________________________________ 17. ____________________________________
8. ____________________________________ 18. ____________________________________
9. ____________________________________ 19. ____________________________________
10. ____________________________________ 20. ____________________________________

If you are a “people person”, give some thought to going into one of the careers you put on your list. Visit EducationPlanner.org to research careers working with people.
Are You a Fan of Math & Science?
(13.1.8B)

How are you doing in math and science? Are these two of your favorite subjects? If so, you might want to consider careers in which math and science are very important. But even if you do NOT like math or science very well, many careers require that you have a good background in these two subjects.

List as many careers as you can that require good math and science skills.

1. ___________________________________ 11. ___________________________________
2. ___________________________________ 12. ___________________________________
3. ___________________________________ 13. ___________________________________
4. ___________________________________ 14. ___________________________________
5. ___________________________________ 15. ___________________________________
6. ___________________________________ 16. ___________________________________
7. ___________________________________ 17. ___________________________________
8. ___________________________________ 18. ___________________________________
9. ___________________________________ 19. ___________________________________
10. __________________________________  20. ___________________________________

For more careers ideas using math and science visit EducationPlanner.org.
**Make a Word - Career Exploration**

(13.1.8A)

A big part of career exploration is opening your mind to all the possibilities that are out there for you. Using the letters in the words

**Career Exploration**

See how many words you can form, and think of a career that each word relates to. Here are a few to get you started:

<table>
<thead>
<tr>
<th>Word</th>
<th>Career</th>
<th>Word</th>
<th>Career</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car</td>
<td>Cab driver</td>
<td>Tree</td>
<td>Lumberjack</td>
</tr>
<tr>
<td>Tree</td>
<td>Lumberjack</td>
<td></td>
<td>Baker</td>
</tr>
<tr>
<td>Pie</td>
<td>Baker</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See how many words you can form, and think of a career that each word relates to. Here are a few to get you started:
Exploring Careers
(13.1.8H)

Word Decrypt

Decrypt the phrase below to find a tool that can help you explore careers.
(Hint: A = 26, B = 25, C = 24, D = 23, etc.)

```
7 12 22 3 11 15 12 9 22 24 26 9 22 22 9 8
7 19 26 7 18 13 7 22 9 22 8 7 2 12 6 6 8 22
22 23 6 24 26 7 18 12 13 11 15 26 13 13 22 9 12 9 20
```

This website is a tool that can help you in many ways. You can take a personality test, search for careers, discover your learning style, and get tips on how to become a better student. During your high school years, you can use the site to search for colleges, learn how to pay for college and get tips for scholarships. Additionally, there is information on the site for your parents, so be sure to tell them about EducationPlanner.org and MySmartBorrowing.org.

Use the spaces below to keep a list of all the parts of the site you have used.

________________________________________
________________________________________
________________________________________
________________________________________
________________________________________
________________________________________
________________________________________
________________________________________
Health Careers
(13.1.8C)

Word Search

There are many careers in the Health field. Nineteen of them are hidden in the puzzle below. Which ones might interest you?

A C S A Y L R E D R O P T T O W
U T V U Q V D R U X P M N S S S
N P O D I A T R I S T A U I V N
A P B I J B H R E N I X R T N P
I U S O P F E T K L C U S N K S
C O R L I H R K C L I Z E O M Y
I G T O N Q A P A R A M E D I C
T R N G A A P R N L N Y J D S H
E H A I V J I Z M O Y D W H X I
I M D S F E S C T A E P M T O A
D E N T I S T E I A C G I R B T
L H E A I F W Y L S R I R O F R
Q G T T S I N E I G Y H S U C I
Z N T J P G I E H D D H Q T S S
K N A I C I N H C E T H P B W T
P S Y C H O L O G I S T O C N G

Aide Attendant Audiologist Dentist
Dietician Hygienist Nurse Optician Orderly
Orthodontist Paramedic Pharmacist Physician Podiatrist
Psychiatrist Psychologist Surgeon Technician Therapist

PHEAA Middle School Activity Book
Matching Careers with Major Subjects

(13.1.8F)

Four of your most important subjects in school are Math, English, Science, and Social Studies. Can you match some careers with the subject they best relate to? List the careers under each subject area where you think they belong.

Math

____________________

____________________

____________________

English

____________________

____________________

____________________

Science

____________________

____________________

____________________

Social Studies

____________________

____________________

____________________

Here are twelve careers to put on the list:

Lawyer
Reporter
Paralegal

Mayor
Nurse
Engineer

Pharmacist
Police Officer
Bank Manager

Accountant
Writer
Veterinarian

Circle the careers that might interest you. Do these match your favorite school subjects? Can you think of more careers for each subject?

Math

____________________

____________________

____________________

English

____________________

____________________

____________________

Science

____________________

____________________

____________________

Social Studies

____________________

____________________

____________________
Occupational Clusters
(13.1.8F)

Word Search

Find the ten occupational "clusters" hidden in the puzzle below. Then list a career next to each cluster.

Q B E F S R E T U P M O C L R S
E T S Y R U R Z M Y F R P U A L
N D R A E Q U P R N O F G F H M
G R U C Y S T N E M N R E V O G
I D N C W B L E R O K T L M S M
N F Q J A B U N B C Y L E H P U
E I N J L T C F S O D C P T I I
E R A P F Y I M S C H S J K T J
R E M R A F R O E A L E P T A V
I F S H E D G Y N R W E A H L N
N I E C Z G A I I P E G X L I T
G G L H P Z C Y S E Q H I W T J
F H A A C Z X T U N H K C B Y H
K T S A D B G C B T L O I A U V
W E B M A S T E R E R E W M V N E O
E R Q N O I T C U R T S N O C T

Agriculture ___________________________________ Engineering _________________________
Business ___________________________________ Government _________________________
Computers __________________________________ Health ____________________________
Construction _______________________________ Hospitality ________________________
Education _________________________________ Safety _____________________________
Research a Career
(13.1.8B)

In this activity you’ll be using EducationPlanner.org to research a career. In the Student Section, click on “Find Careers”, and then pick from any of the following activities: Career Cluster Activity, Which Careers Match Your Skills or Career Search.

Once you have found something of interest, find the answers to these important questions by clicking on the tabs across the screen:

DESCRIPTION: What do people in this career do?
______________________________________________

_____________________________________________________________________________________

EXPERIENCE: How much education will you need?
______________________________________________

_____________________________________________________________________________________

KNOWLEDGE: What high school subjects will be important?
______________________________________________

_____________________________________________________________________________________

SKILLS: What skills are most important?
______________________________________________

_____________________________________________________________________________________

SALARY: How much money can you make?
______________________________________________

Researching careers can be interesting, but it’s important that you consider the education, knowledge, and skills that are required. Be sure to compare these requirements with your own interests and abilities. Then use your high school years to get yourself well prepared for any career field you choose.
Take a Look Around
(13.1.8B)

Careers are everywhere. Take a look around your community, and you’ll notice many people doing many kinds of jobs. Take a look at who is hiring and what they are doing in their careers.

List one of the biggest employers in your community (it could be a hospital, a school, a construction company, etc.) __________________________________________________________

What careers are involved in working for that employer?

________________________  ______________________  ______________________
________________________  ______________________  ______________________
________________________  ______________________  ______________________
________________________  ______________________  ______________________

Who do you know that works for this employer, and what are their careers?

<table>
<thead>
<tr>
<th>Name</th>
<th>Career</th>
</tr>
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<tbody>
<tr>
<td></td>
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</tbody>
</table>

Do you think you would you like to work for this company? ___________________________

If so, what career is looking good to you? ___________________________

Why do you think this would be a good company to work for? ___________________________
## Interview

### Your Friends

(13.1.8A)

Talk to ten of your friends and find out what their favorite subject is and two careers they might be interested in. Make a list of the results below:

<table>
<thead>
<tr>
<th>Name</th>
<th>Favorite Subject</th>
<th>Career #1</th>
<th>Career #2</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

Now, circle the names of the friends whose interests are similar to yours. Do you see any patterns? Are the people who share your interests also some of your close friends?
One of the best ways you can learn about careers is to talk to people who are in them. By doing this, you can find out what they do, if they enjoy it, and how much education is needed to go into that field.

The people who are the easiest to talk to are your relatives, friends, and neighbors. Talk with five people you know and ask them the following: name, their career, how long they have been in that career, and how much education they have (high school, college, etc.).

<table>
<thead>
<tr>
<th>Name</th>
<th>Career</th>
<th>#Yrs.</th>
<th>Education</th>
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</tbody>
</table>

Do any of these careers sound interesting? List which one[s], and explain why: If not, explain why:

___________________________________________________________________________________
___________________________________________________________________________________
___________________________________________________________________________________
Some of the television shows you watch may have characters with jobs. List the career they are in and the skills they need for that career. Try to think of twelve different careers.

<table>
<thead>
<tr>
<th>TV Character</th>
<th>Career</th>
<th>Skills</th>
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</thead>
<tbody>
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</tbody>
</table>
Working Outdoors
(13.1.8B)

Are you tired of being stuck inside? Do you get “cabin fever” every winter? If so, you may want to consider a career in which you work outdoors. There are many to choose from with some being year-round and others being seasonal.

List as many careers as you can that involve working mostly outdoors.

1. ____________________________________________
2. ____________________________________________
3. ____________________________________________
4. ____________________________________________
5. ____________________________________________
6. ____________________________________________
7. ____________________________________________
8. ____________________________________________
9. ____________________________________________
10. ____________________________________________
11. ____________________________________________
12. ____________________________________________
13. ____________________________________________
14. ____________________________________________
15. ____________________________________________
16. ____________________________________________
17. ____________________________________________
18. ____________________________________________
19. ____________________________________________
20. ____________________________________________

Knowing what you like and dislike is a big part of career exploration. If you like being outdoors, you might want to consider one of the careers you put on your list!
Clusters, Careers and Majors
(13.1.8D)

During middle school you spend a lot of time exploring careers. In eighth grade you need to think a lot about your high school coursework. At some point you need to pull it all together, and decide what you want to do after high school.

From the lists below, match the occupation and the college major to the career clusters given (simply put the matching letter on the lines). Linking clusters and careers to academic areas lets you lay out a path that can help you through your high school years and with college selection.

<table>
<thead>
<tr>
<th>Clusters</th>
<th>Careers</th>
<th>Majors</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Arts and Design</td>
<td>____ Teacher</td>
<td>____ Culinary Arts</td>
</tr>
<tr>
<td>B. Business</td>
<td>____ Chef</td>
<td>____ Finance</td>
</tr>
<tr>
<td>C. Construction</td>
<td>____ Counselor</td>
<td>____ Civil Technology</td>
</tr>
<tr>
<td>D. Education</td>
<td>____ Police Officer</td>
<td>____ Psychology</td>
</tr>
<tr>
<td>E. Engineering</td>
<td>____ Stock Broker</td>
<td>____ Fitness Management</td>
</tr>
<tr>
<td>F. Health Care</td>
<td>____ Creative Writer</td>
<td>____ Criminal Justice</td>
</tr>
<tr>
<td>G. Hospitality</td>
<td>____ Block Mason</td>
<td>____ English</td>
</tr>
<tr>
<td>H. Personal Care</td>
<td>____ Pharmacist</td>
<td>____ Masonry</td>
</tr>
<tr>
<td>I. Protective Service</td>
<td>____ Surveyor</td>
<td>____ Elementary Ed.</td>
</tr>
<tr>
<td>J. Social Services</td>
<td>____ Personal Trainer</td>
<td>____ Chemistry</td>
</tr>
</tbody>
</table>

Now try to come up with your own cluster, career, and major based on things you are interested in doing.

<table>
<thead>
<tr>
<th>Clusters</th>
<th>Careers</th>
<th>Majors</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>
College Majors
(13.1.8D)

Word Search

In college, what you decide to study is called your “major”. Your major should be based on your career choice. Find the thirty majors hidden in the puzzle below.

A Y E P Y G O L O H C Y S P K B
F Z N L W N J B M H I C R H G I
V I G G N I D L E W I S E O E O
W A L K B Y A Z U E E C T T C L
J B I M K E A I N I V I U O A O
C I S U M V M C D D I N P G R G
R L H F J R E Y R H T O M R P Y
I C P O I U T G A S O R O A E R
M O Q R N S N N M S M T C P N T
I D I E E U H O A E O C W H T S
N F E N R M P E I N T E F Y R I
O D P S H O E A R T U L C V Y T
L Q I I I I E G D S I A E F N C N
O N S C N G R O M F E I T L A E
G E R S E C N A N I F S V D X D
Y T I L A T I P S O H H T A M U

Art  Criminology  English  History  Photography
Automotive  Dance  Film  Hospitality  Pre-Med
Aviation  Dentistry  Finance  Law  Psychology
Biology  Design  Fisheries  Math  Science
Carpentry  Drama  Fitness  Music  Surveying
Computers  Electronics  Forensics  Nursing  Welding
High School Courses

Word Search

In high school you may have the option to choose some of your courses. These selections should be based very heavily on the careers you are considering. Below are twenty-five courses that you might be able to take in high school.

Algebra  Civics  Geometry  History  Sociology
Art  Computers  Geography  Music  Spanish
Biology  Economics  Government  Photography  Statistics
Calculus  English  Gym  Physics  Technology
Chemistry  French  Health  Psychology  Trigonometry
When you hear the word “college”, how many years do you think it means? Most people will say four and while that’s one option, there are many more.

College includes just about anything that happens after high school and should be based on the career you want to go into.

There are several different kinds of degrees:

- **Certificates** can be for training that takes as little as 6-8 weeks, or as long as two years.
- An **Associate's Degree** is usually a two-year degree.
- A **Bachelor's Degree** is a four-year degree.
- A **Master's Degree** usually takes two more years after a Bachelor’s Degree has been earned, for a total of six years.
- A **Doctoral or Law degree** usually takes four more years after a Bachelor’s Degree has been earned, for a total of eight years.

Try to think of careers that might require each kind of degree:

<table>
<thead>
<tr>
<th>Certificate</th>
<th>Associate's</th>
<th>Bachelor's</th>
<th>Master's</th>
<th>Doctoral</th>
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</table>
Training Needed for Jobs

(13.1.8D)

There are several different kinds of degrees that you can obtain after high school. Certificates and Associate’s degrees can be earned at technical schools and community colleges. Bachelor’s, Master’s, and Doctoral degrees must be earned at colleges and universities. The degree will depend on the career field you choose.

Can you guess how much education each job below requires? Answer (1) if two years or less, (2) if Bachelor’s degree, or (3) if it will take a Master’s or Doctorate Degree.

1. Correctional Officer
2. Home Health Aide
3. Computer Software Engineer
4. Truck Driver
5. Personal/Home Care Aide
6. Medical Assistant
7. Social Worker
8. Engineer
9. Carpenter
10. Dental Assistant
11. Pharmacy Technician
12. Athletic Trainer

It is important to note that you don’t need to go to college forever to get a good job. It is, however, important to receive some kind of training after high school.
List colleges that are near you or ones you have heard of before. (Colleges you have heard of just because of football bowl games or the big basketball tournaments don’t count!)

Think of radio commercials, TV ads, or billboards you may have seen or colleges you drive past, colleges that friends or relatives are at or have gone to. List the town or state they are located in and one thing you know about that school.

<table>
<thead>
<tr>
<th>College</th>
<th>Location</th>
<th>One thing I know about this school</th>
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</thead>
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</tbody>
</table>
Paying for College

(13.1.8G)

Is college expensive or inexpensive? Is the cost going up or down? Is it going up a little or a lot?

College can be expensive, and the cost is going up every year. Many students think that their families cannot afford to send them to college, so they give up on the idea of being able to go. But students can get money to help them pay for college. It’s called Financial Aid, and this matching game will help you learn more about it.

See if you can match these financial aid terms with their meanings:

____  1. Grants a. Part time jobs for college students
____  2. Scholarships b. Provides financial aid to college students
____  3. Loans c. Based on your family income
____  4. Work Study d. Free money based on financial need
____  5. Financial need e. Boy Scouts, Lions Club, individuals
____  6. Merit awards f. Money you have to pay back
____  7. Government g. They give money to their own students
____  8. Colleges h. You need good grades to get these
____  9. Private awards i. Money that is not based on financial need

Each year, college students get billions of dollars in financial aid to help them pay for college. Visit our EducationPlanner.org and MySmartBorrowing.org web sites for more information.
Career Puzzle
(13.1.8A)

Marie, Alex, Jose, and Angela want to someday have jobs which allow them to be able to use their talents in some way. One of them wants to be a teacher, one wants to be a journalist, one wants to be a mechanic, and one wants to be a cartoonist. From the clues below, see if you can figure what they want to be:

• Angela and Alex live on the same block as the student who is good at giving speeches.
• Jose and Marie are not very artistic.
• Angela is an excellent writer.
• One of the boys is good at taking things apart and fixing things.

What does each student want to be?

Marie______________________________________________

Alex_______________________________________________

Jose_______________________________________________

Angela____________________________________________
What Kind of Student Are You?
(13.2.8D)

Put a checkmark under the column that best describes your study habits.

<table>
<thead>
<tr>
<th></th>
<th>Mostly True</th>
<th>Sometimes True</th>
<th>Not True</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I do my homework.</td>
<td>_________</td>
<td>_________</td>
<td>_________</td>
</tr>
<tr>
<td>2. I take good notes in class.</td>
<td>_________</td>
<td>_________</td>
<td>_________</td>
</tr>
<tr>
<td>3. I understand things that I have read.</td>
<td>_________</td>
<td>_________</td>
<td>_________</td>
</tr>
<tr>
<td>4. I get started on my homework in class.</td>
<td>_________</td>
<td>_________</td>
<td>_________</td>
</tr>
<tr>
<td>5. I have what I need for class with me.</td>
<td>_________</td>
<td>_________</td>
<td>_________</td>
</tr>
<tr>
<td>6. I get along well with my teachers.</td>
<td>_________</td>
<td>_________</td>
<td>_________</td>
</tr>
<tr>
<td>7. I use tricks to memorize information.</td>
<td>_________</td>
<td>_________</td>
<td>_________</td>
</tr>
<tr>
<td>8. I am good at taking tests.</td>
<td>_________</td>
<td>_________</td>
<td>_________</td>
</tr>
<tr>
<td>9. I ask and answer questions in class.</td>
<td>_________</td>
<td>_________</td>
<td>_________</td>
</tr>
<tr>
<td>10. I am happy with my grades.</td>
<td>_________</td>
<td>_________</td>
<td>_________</td>
</tr>
</tbody>
</table>

**Scoring:** Give two points for each “Mostly True” answer, one point for each “Sometimes True” and no points for each “Not True.” Put your point total here: ____

- **15 - 20 Points:** You are a very good student. Keep up the good work!
- **10 - 14 Points:** You are doing pretty well, but could be doing a bit better.
- **5 - 9 Points:** You are probably not getting very good grades. Talk to your teachers about ways you can improve.
- **0 - 4 Points:** Looks like you have a lot of work to do. You need to start right now to improve your study habits. Talk to your teachers about things you can do to get better grades.
Are You a Leader?
(13.2.8D)

Leadership is a very important character trait. Good leaders are responsible, decisive, confident, and hard working. Some people are natural leaders, while others have to work very hard to develop leadership skills.

Rate yourself on each of the statements listed below.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Mostly True</th>
<th>Sometimes True</th>
<th>Not True</th>
</tr>
</thead>
<tbody>
<tr>
<td>I take responsibility for my own actions.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I understand how things should be done.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>I like to make sure things are done right.</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>I give directions without being bossy.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I show people how things should be done.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am good at making decisions.</td>
<td></td>
<td></td>
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<tr>
<td>I come up with solutions to problems.</td>
<td></td>
<td></td>
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<tr>
<td>I like to be in charge of things.</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>People think I am a hard worker.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>People look to me for help or guidance.</td>
<td></td>
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</tr>
</tbody>
</table>

Scoring: Give two points for each “Mostly True” answer, one point for each “Sometimes True” and no points for each “Not True”. Total Points: ___

15 - 20 Points: Outstanding! You have very good leadership skills. Keep up the good work, and look for opportunities to let your leadership skills shine.

10 - 14 Points: You are becoming a good leader. Keep working at building your leadership skills.

5 – 9 Points: You’re doing OK. It looks like you’ve got some work to do to improve your leadership skills.

0 – 4 Points: You tend to follow others, and that’s OK. But learning some leadership skills can be beneficial throughout life too!
Another word for stress is pressure. Having a certain amount of stress (or pressure) in your life can actually be good for you. It can keep you focused on the task at hand and motivate you to do your best.

Having too much stress in your life can be a bad thing. Not being able to handle stress can lead to physical, mental, and emotional problems. Recognizing good and bad stress, knowing where it comes from, and learning how to manage it are all important.

One of the best ways to relieve stress is to do things that take your mind off of what is bothering you. These can be physical activities (running) or relaxation activities (reading). What are some of the things you do to relieve stress and relax?

<table>
<thead>
<tr>
<th>Physical Activities</th>
<th>Relaxation Activities</th>
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</table>
Workplace Skills
(13.2.8E)

Word Search

Find the eighteen workplace skills hidden in the puzzle below.

B D F N O I T A C I N U M M O C
G A S O V Y S A W Z W D C F T O
Z U C U C B V S O O K N O Y N N
Y S E T R U O C E C E Y O L E S
T T F A M T S R N N J J P Z M I
I G F I E C H E W I R M E K T D
L W O L C X I A P B D I R E I E
I A R C N E N T H U S I A S M R
B B T H E G A I I D L F T F M A
A K H T G E N V S Z C V I M O T
D I S C I P L I N E E N O L C I
N R V P L T O T R U Q N N U T O
E Q I R I G U Y G A H E S D P N
P A B I D Z J D K S C R T H Y M
E C H A R A C T E R O R N S I Q
D C J E C N E D I F N O C P Q P

Attitude  Commitment  Cooperation  Discipline
Caring  Communication  Courtesy  Effort
Character  Confidence  Creativity  Enthusiasm
Citizenship  Consideration  Dependability  Fairness
                      Diligence  Focus
A very important skill for students to have is communication skills. There are two forms of communication – incoming and outgoing.

Can you come up with examples of how you use communication skills? List the ways in which you communicate with others:

<table>
<thead>
<tr>
<th>Incoming</th>
<th>Outgoing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Listening</td>
<td>Speaking</td>
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<tr>
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<td></td>
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</table>

Take notice that some forms of communication are verbal, while others are non-verbal. Go back through the list and put a “V” (for verbal) or an “N” (for non-verbal) next to each skill.

Communication can be incoming and outgoing, as well as, verbal and non-verbal. It’s important to develop all of your communication skills so that you can better relate to the people around you.
Work Habits

(13.2.8E)

Your school habits will eventually lead to your work habits. How would you do if you went to work today based on your school habits?

Rate yourself by putting a checkmark under the statements listed below that best describes you.

<table>
<thead>
<tr>
<th>Mostly True</th>
<th>Sometimes True</th>
<th>Not True</th>
</tr>
</thead>
<tbody>
<tr>
<td>I get up on time in the morning.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I get along with other people.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I go to school each day.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I keep my room neat and clean.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I listen to directions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I get homework done on time.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I do what I am told to do.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I get my chores done at home.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I follow rules at home and at school.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I do things without being asked.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Scoring: Give two points for each “Mostly True” answer, one point for each “Sometimes True” and no points for each “Not True”. Total points: ___

15 - 20 Points: Outstanding! You have very good work habits. Keep it up!

10 - 14 Points: You are doing well but could be doing a little bit better.

5 - 9 Points: Looks like you’ve got some work to do to improve your work habits.

0 - 4 Points: You would not last very long at a job. Start improving your work habits by making changes in your life to the items on the list that you rated as “not true”.

PHEAA Middle School Activity Book
Mis-Communication

(13.2.8A)

Some careers rely heavily on the ability to write and speak well. For example, people who write for the newspaper must write clearly so their meaning is not misunderstood. But sometimes things go wrong!

Review these actual headlines taken from newspapers. Do you see how a reader could take them the wrong way? How would you re-write the headline to make the meaning clearer?

"Something Went Wrong in Jet Crash, Experts Say"

"Eye Drops Off Shelf"

"Two Sisters Reunited After 18 Years in Checkout Line"

"Kids Make Nutritious Snacks"

"Hospitals are Sued by 7 Foot Doctors"

"Typhoon Rips Through Cemetery, Hundreds Dead"

When it comes to improving your writing skills, don’t get discouraged. Even the “experts” get it wrong sometimes.
What Employers Want

(13.2.8E)

In middle school, it is very important to learn about careers, become a better student and develop strong character traits. There’s a pretty good reason for all of this.

Below is list of things that employers look for when they hire people. Put a check next to any of these things that you have learned about this year.

______ Integrity  ______ Responsibility  ______ Dedication
______ Discipline  ______ Focus  ______ Awareness
______ Commitment  ______ Initiative  ______ Positive Attitude
______ Respect  ______ Leadership  ______ Communication
______ Motivation  ______ Goal Setting  ______ Confidence
______ Energy/Effort  ______ Teamwork  ______ Problem Solving
______ Education  ______ Computer Skills  ______ Decision Making

Employers want to hire good people. They want employees who are dependable, get along with others and are motivated. They often look for educated people with good character traits.
Managing your time is an important part of becoming a good student. For each study period, you should decide what you want to accomplish and how long you are going to spend on each subject or assignment. You should also set some deadlines and stick to them and don’t forget to schedule some short breaks.

Chose a night when you have a lot of studying to do and use this chart to help you manage your time.

Subject: __________________________________ Time frame: From _________ to __________
Task: __________________________________________________________________________
Break at: __________________________________ [No more than five minutes, then back at it!!!]

Subject: __________________________________ Time frame: From _________ to __________
Task: __________________________________________________________________________
Break at: __________________________________ [No more than five minutes, then back at it!!!]

Subject: __________________________________ Time frame: From _________ to __________
Task: __________________________________________________________________________
Break at: __________________________________ [No more than five minutes, then back at it!!!]

Subject: __________________________________ Time frame: From _________ to __________
Task: __________________________________________________________________________
Break at: __________________________________ [No more than five minutes, then back at it!!!]

Did you do a good job of managing your time and sticking to your schedule? Was this an effective study session? If so, treat yourself to a little reward!

My Reward Is: ________________________________________________________________
A Weekly Expense Report
(13.3.8D)

Do you know where your money is going each week? In this exercise, keep track of all the money you spend during the week.

Monday:  $_____ on ____________________  $_____ on ____________________
          $_____ on ____________________  $_____ on ____________________

Tuesday: $_____ on ____________________  $_____ on ____________________
          $_____ on ____________________  $_____ on ____________________

Wednesday: $_____ on ____________________  $_____ on ____________________
           $_____ on ____________________  $_____ on ____________________

Thursday:  $_____ on ____________________  $_____ on ____________________
           $_____ on ____________________  $_____ on ____________________

Friday: $_____ on ____________________  $_____ on ____________________
        $_____ on ____________________  $_____ on ____________________

Saturday: $_____ on ____________________  $_____ on ____________________
           $_____ on ____________________  $_____ on ____________________

Sunday: $_____ on ____________________  $_____ on ____________________
        $_____ on ____________________  $_____ on ____________________

What is the total you spent? $__________ . Did you buy some things you really didn’t need? Did you have any money left over? If so, what will you do with it – put it in the bank, buy something else or spend more next week? The choice is yours.
Do I Really Need That?

(13.3.8D)

You probably see a lot of things you would like to have. It can be easy to ask your parents to buy those things for you but what if you had to buy them for yourself? You may want to give a little more thought to how you spend your money.

For this exercise, think of an item that you would like to have – it could be clothing, new shoes, a video game, or anything at all. Imagine that you have to pay for it, and answer these questions:

What is the item I want?

Why do I want it?

Do I really need it?

How long will it last?

How much does it cost?

Can I afford it?

How will I pay for it?

Can I wait for it to go on sale?

Is it really worth it?

Will you still buy it?
Easy Money

(13.3.8D)

An easy way to make money is to put it in the bank and collect interest. This exercise will show you how much money can be made by putting it in the bank. You have to do some math, but when you see how much interest your money can earn it will be worth the trouble!

Assume you put $25 every month ($300 each year) into a savings account that pays 5% interest on your balance at the end of each year (5% of the Sub-Total column below). Do the math and see how much you would have in just a few years. The first few years have been calculated for you so you can see how the equation works.

<table>
<thead>
<tr>
<th>Year</th>
<th>Beginning Balance</th>
<th>Annual Contribution</th>
<th>Sub-Total</th>
<th>Earn 5% Interest</th>
<th>Year End Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$ 0.00</td>
<td>$ 300.00</td>
<td>$ 300.00</td>
<td>$ 15.00</td>
<td>$ 315.00</td>
</tr>
<tr>
<td>2</td>
<td>$ 315.00</td>
<td>$ 300.00</td>
<td>$ 615.00</td>
<td>$ 30.75</td>
<td>$ 645.75</td>
</tr>
<tr>
<td>3</td>
<td>$ 645.75</td>
<td>$ 300.00</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>4</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>5</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>6</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>7</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>8</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>9</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>10</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>11</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>12</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>13</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>14</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>15</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
</tbody>
</table>
**How Much Does That Cost?**

(13.3.8D)

Once you’re grown and on your own, you will be responsible for paying for everything in your life. You’ll need to decide what things you really need, and how much you’re going to pay for those things.

For each item below, indicate if it would be [1] Very important to have; [2] Somewhat important to have, or [3] Not very important. Then list how much you think each of these items would cost each month. (Ask your parents or a family member if you need help with some of these amounts.)

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apartment</td>
<td>$_____________</td>
</tr>
<tr>
<td>TV</td>
<td>$_____________</td>
</tr>
<tr>
<td>Car Payment</td>
<td>$_____________</td>
</tr>
<tr>
<td>Car Insurance</td>
<td>$_____________</td>
</tr>
<tr>
<td>Cell Phone</td>
<td>$_____________</td>
</tr>
<tr>
<td>Clothes</td>
<td>$_____________</td>
</tr>
<tr>
<td>Electricity</td>
<td>$_____________</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$_____________</td>
</tr>
<tr>
<td>Food</td>
<td>$_____________</td>
</tr>
<tr>
<td>Gasoline</td>
<td>$_____________</td>
</tr>
<tr>
<td>Heat</td>
<td>$_____________</td>
</tr>
<tr>
<td>Internet</td>
<td>$_____________</td>
</tr>
<tr>
<td>Newspaper</td>
<td>$_____________</td>
</tr>
<tr>
<td>Personal</td>
<td>$_____________</td>
</tr>
<tr>
<td>Savings</td>
<td>$_____________</td>
</tr>
<tr>
<td>Water</td>
<td>$_____________</td>
</tr>
</tbody>
</table>

Add it up – your total each month: $ ___________ X 12 = $ ___________ per year!

This will give you an idea of how much you’ll need to make each year to be able to have all the things you may want.
# Money, Money, Money

(13.3.8D)

## Word Search

Learning about money and how to manage it consists of many financial terms you will need to know. Thirty of these terms are hidden below. See if you can find them all.

```
I A I F E E S D E B I T B Q W E
N R N I R P T E Y U I I A C O P
T E C N A L A B A D S D F X G H
E D O A J A E T E K D L Z X E C
R N M N C S V R B S G N I V A S
E E E C B T C O M P O U N D N A
S L L E N I K F C M Q W T E R L
T E T O J C Y C H U H I N O P A
A D S F A H T G E J S K U L Z R
K X C N S N V H C H A M O N E Y
B E N M E Q I W K E C R C T K Y
U G I M G P O P I A S Y C N D Y
F R Y G A H X J N K L Z A X A C
C A V B W N T E G D U B M P Q W
P H W O R R O B I L L S E E R T
Y C U I O P T N E M E R I T E R
```

Account  Balance  Bank  Bills  Borrow  Budget  Cash  Charge  Checking  Compound  Credit  Debit  Debt  Expenses  Fees  Finance  Income  Interest  Lender  Loan  Money  Paycheck  Payment  Plastic  Repay  Retirement  Salary  Savings  Taxes  Wages
Paychecks & Taxes

(13.3.8D)

Many students don’t realize that they will not quite get what they think in their paycheck. Your employer will take a variety of taxes right out of your pay, making the amount you get not the same as what you have earned…and what you expected!

Based on the number of hours worked, the hourly pay rate, and the income tax deductions listed calculate what your take home pay would be in each of these examples:

Example #1

<table>
<thead>
<tr>
<th>PAY:</th>
<th>20 hours X $7.25 per hour</th>
<th>=</th>
<th>$ ____________</th>
</tr>
</thead>
<tbody>
<tr>
<td>TAXES:</td>
<td>Social Security Tax (7.65%)</td>
<td>$ ____________</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Federal Income Tax (10%)</td>
<td>$ ____________</td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Income Tax (3%)</td>
<td>$ ____________</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Local Income Tax (1%)</td>
<td>$ ____________</td>
<td></td>
</tr>
<tr>
<td>TOTAL TAXES:</td>
<td>$ ____________</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PAY MINUS TAXES $ \_\_\_\_\_\_\_\_\_\_\_\_ ("Take Home Pay")

Example #2

<table>
<thead>
<tr>
<th>PAY:</th>
<th>40 hours X $12.00 per hour</th>
<th>=</th>
<th>$ ____________</th>
</tr>
</thead>
<tbody>
<tr>
<td>TAXES:</td>
<td>Social Security Tax (7.65%)</td>
<td>$ ____________</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Federal Income Tax (10%)</td>
<td>$ ____________</td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Income Tax (3%)</td>
<td>$ ____________</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Local Income Tax (1%)</td>
<td>$ ____________</td>
<td></td>
</tr>
<tr>
<td>TOTAL TAXES:</td>
<td>$ ____________</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PAY MINUS TAXES $ \_\_\_\_\_\_\_\_\_\_\_\_ ("Take Home Pay")
Rate Job Stress

(13.3.8C)

Stress can exist in the work place. Listed below are a number of jobs. Rate each job from 1 (low) to 10 (high) in terms of the amount of stress that you think goes along with it.

____ Middle School Teacher       ____ Auto Mechanic       ____ Hairdresser
____ Middle School Counselor     ____ Football Coach       ____ Nurse
____ Middle School Principal    ____ Electrician         ____ Minister
____ Bus Driver                  ____ Pilot              ____ Chef
____ Air Traffic Controller     ____ Police Officer      ____ Secretary
____ College Professor          ____ Actor              ____ Doctor
____ Athlete                     ____ Salesman          ____ Manager
____ Nuclear Engineer           ____ Checkout Clerk     ____ Waitress

Let’s think about your job, which right now is being a student. Rate the amount of stress you feel in each of your subjects:

____ Math                        ____ Gym
____ English                    ____ LUNCH!
____ Science                   ____ Other
____ Social Studies            ____ Other
Ways to Make Money
(13.4.8A)

Even though you are only in middle school, there are many ways you can still make money.

See how many ways you can think of to make money after school, on weekends, over the summer or on snow days. There are no right or wrong answers – just open your mind and be creative.

_________________________________________
_________________________________________
_________________________________________
_________________________________________
_________________________________________
_________________________________________
_________________________________________
_________________________________________
_________________________________________
_________________________________________
_________________________________________
_________________________________________
_________________________________________

Make a list of the ways to make money that you might want to try, and think about when you might be able to do it. Put an “A” for after school, “WD” for weekend, “S” for summer or “WIN” for winter.

(____) ________________________________  (____) ________________________________
(____) ________________________________  (____) ________________________________
(____) ________________________________  (____) ________________________________
Famous Entrepreneurs
(13.4.8B)

Research four of these famous entrepreneurs. How did they become famous and what for?

- Walt Disney ________________________________________________________________
- Henry Ford ________________________________________________________________
- Ben Cohen and Jerry Greenfield _____________________________________________
- Simon Cowell ______________________________________________________________
- Debbie Fields ______________________________________________________________
- Wayne Huizenga ____________________________________________________________
- Madame C.J. Walker ________________________________________________________
- Coco Chanel _______________________________________________________________
- Jerry Yang _________________________________________________________________
- Donald and Doris Fisher ____________________________________________________
- Ray Kroc _________________________________________________________________
- Pierre Omidyar _____________________________________________________________
- Dave Thomas ______________________________________________________________
- Sam Walton ________________________________________________________________
- Anita Roddick _____________________________________________________________

Why do you think these entrepreneurs were able to become so successful?

Which of these entrepreneurs interests you the most and why?
Business Plan Project
(13.4.8B)

A business plan is a set of goals that a business wishes to achieve. It can include the reasons why the business can be successful and the plan for reaching the goals. It is made up of things such as:

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Idea</td>
<td>A business idea can come from looking at the world and seeing what is needed or can be something accidentally discovered.</td>
</tr>
<tr>
<td>Competitive Analysis</td>
<td>In business, you must identify your competition and find what their strengths and weaknesses are compared to your product.</td>
</tr>
<tr>
<td>Daily Operations</td>
<td>This is how the entire business works each and every day.</td>
</tr>
<tr>
<td>Finances/Budget</td>
<td>A business sets aside money to keep the business running and figures out how the money is going to be used.</td>
</tr>
<tr>
<td>Marketing</td>
<td>Businesses must do marketing to get their product to their customers. Marketing can include things such as printed materials, commercials, sales, pricing, packaging, and distribution.</td>
</tr>
<tr>
<td>Productive Resources</td>
<td>Natural, human, and capital resources are used to produce goods and services. Natural resources are the gifts from nature and the earth. Human resources are the people who work to produce the goods or service. Capital resources are goods produced and used to make other goods or services.</td>
</tr>
<tr>
<td>Sales Forecasting</td>
<td>Based on past sales, a business may be able to predict how much money they will make in the future.</td>
</tr>
</tbody>
</table>

The Assignment

Research a company’s business plan and report on the terms listed above. In addition, answer the following questions.

1. What is the business idea?
2. Who are their competitors?
3. How do they operate?
4. What is the company’s budget?
5. How do they market their product?

Be creative and have fun! You can add pictures, samples, graphs, chart, or drawings.
A Message About Homework

Word Decrypt

Decrypt the puzzle below for an important message about homework.
(Hint: 1 = A, 2 = B, 3 = C, etc.)

8 15 13 5 23 15 18 11 9 19 16 18 1 3 20 9 3 5

25 15 21 19 8 15 21 12 4 16 18 1 3 20 9 3 5 1 20

12 5 1 19 20 20 8 9 18 20 25 13 9 14 21 20 5 19

5 1 3 8 4 1 25

Think of homework as practice, not work. You won’t get better at things like sports, music or cheerleading unless you practice. The same applies towards school work.

You won’t get better unless you practice, and homework is just practice.
Becoming A Good Note Taker

As you go through middle and high school, it will be important to become a good note taker. When taking notes don’t try to write down everything that is being said; instead focus on the main ideas and supporting facts. Be sure to write things down in your own words so you can understand it later.

Becoming a good note taker takes practice. For this activity, ask a parent to explain their job, hobby, a household task, or a funny/scary personal experience. Take notes while they are talking, and then read your notes to see if you have captured the main points of what they said.

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

Keep practicing taking notes and you’ll find that you are becoming a better student!
Becoming A Good Student

Word Search

Hidden below are 32 words that have to do with becoming a good student. Can find them all?

Achieve  Ask  Behave  Brain  Books  Discover  Flashcards  Folder

Friends  Fun  Grades  Habits  Homework  Learn  Listen  Notes

Plan  Practice  Quality  Quiz  Read  Relax  Rest  Review

Schedule  School  Skills  Study  Test  Think  Work  Write
You may get tired of doing homework, but it really is important. Think of homework as practice, not work.

Here is a chance to turn “homework” into an activity that’s a little more fun. Using the letters in “Homework Is Practice”, see how many words you can make. You have 40 spaces – can you fill them all?

__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________
__________________  ______________  ______________  ______________  ______________

Remember, to become good at anything (including school), you have to practice, and Homework Is Practice!
How Much Are You Studying?

It is important that you get in the habit of studying **Every Day**, even on days when you don’t have any homework. If you spend thirty minutes each day reviewing notes or new material, this will help you remember things better!

For each day this week, write down how much time you spend studying, what you were doing (homework, studying for a quiz, working on a paper, etc.) and what subject(s) you focused on.

Monday: ____________________________________________________________

Tuesday: ____________________________________________________________

Wednesday: __________________________________________________________

Thursday: ____________________________________________________________

Friday: _______________________________________________________________

Saturday: _____________________________________________________________

Sunday: _______________________________________________________________

Are you studying at least thirty minutes each day??
Study Habits

Twenty words are hidden below and play an important role in developing good study habits. Can you find them all?

R E N N A L P G K O O B T X E T
E A O H Y E Y A K I F S G J Z H
S X T B U A K E R R I N Q G J P
P C E U Z R A F O E L O H M K A
O L B I O N S D W C N I N M K K
N C O W D I E F E E I H T O I P B
S V O W V N T S M T R S S O Q S
I B K U T G T Z O C V E A J C R
B K V J E W A X H A G U T Y M E
I X V C B T U B W R A Q T N Z H
L L O O H C S D R P E E I K D C
I C U W S H R E I G F F T N L A
T Q Z S I N O I T A D N U O F E
Y D U T S J Q K I P Q L D M M T
D Q T I R P R G N I D A E R O N
Y T D E Z I N A G R O O T O N P

Attitude
Foundation
Homework
Learning
Notebook
Organized
Parents
Planner
Practice
Questions
Quiz
Reading
Responsibility
School
Study
Teachers
Test
Textbook
Work
Writing
ANSWERS TO ACTIVITIES

#2: 1-V; 2-A; 3-T; 4-V&A; 5-V; 6-A; 7-V; 8-V; 9-A; 10-T

#3: The more you learn, the more you earn.

#6: Choreographer – music; fashion designer – art; recreational therapist – physical education; editor – language arts; lawyer – social studies; accountant – math; marine biologist – science.

#8: 1) athletic trainer; 2) legal assistant; 3) electrician; 4) counselor; 5) cartoonist; 6) massage therapist; 7) writer; 8) soldier; 9) dietician; 10) x-ray technician; 11) pilot; key word – EXPLORATION

#9: 1) dental hygienist; 2) teacher; 3) architect; 4) software designer; 5) chef; 6) police officer; 7) doctor; 8) salesperson; 9) nurse; key word – EDUCATION

#13: To explore careers that interest you, use EducationPlanner.org

#15: Math – accountant, bank manager, and engineer; English – paralegal, reporter, and writer; Science – nurse, pharmacist, and veterinarian; Social Studies – lawyer, mayor, and police officer


#27: 1) Bachelor’s degree; 2) Two years or less; 3) Bachelor’s degree; 4) Two years or less; 5) Two years or less; 6) Two years or less; 7) Bachelor’s degree; 8) Bachelor’s degree; 9) Two years or less; 10) Two years or less; 11) Two years or less; 12) Bachelor’s degree

#29: 1) d; 2) h; 3) f; 4) a; 5) c; 6) i; 7) b; 8) g; 9) e

#30: Marie – teacher; Alex – cartoonist; Jose – mechanic; Angela – journalist

#42: Year-end balance after five years is $1,740.57, after ten years is $3,962.04, and after fifteen years is $6,797.25. Total payments made over fifteen years are $4,500, and total interest earned over fifteen years is $2,297.25.

#45: In Example #1, pay is $145.00, taxes total $31.39, and take home pay is $113.61. In Example #2, pay is $480.00, taxes total $103.92, and take home pay is $376.08.

#50: Homework is practice. You should practice at least thirty minutes each day.
Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation’s leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, financial aid processing, outreach and other student aid programs.

PHEAA’s earnings are used to support its public service mission and to pay its operating costs, including administration of the Pennsylvania State Grant and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers. PHEAA conducts its student loan servicing activities nationally as American Education Services (AES) and FedLoan Servicing.

For the latest financial aid information that you need to know, including student aid tips, upcoming deadlines and free financial aid workshops, like us on Facebook.