

# EDUCATOR'S RESOURCE GUIDE – FAME 2010



## **What Do You Like To Do? - Where Would You Like To Go? – It's All a Matter of Money!**

### **Overview**

This series creatively takes students on a journey of self discovery. In, *What Do You Like To Do?*, students discover how their current interests may lead to career interests. *Where Would You Like To Go?*, shows that there are options for education after high school, defining higher education terms, concepts, and possibilities. Some of the biggest barriers for young people today surround money management and financial literacy. *It's All a Matter of Money!* allows students to think about the primary uses of money including earning, saving, spending, and giving money. At the end of this booklet students will be able to create their own budget – most likely for the first time!

Based on feedback from teachers and counselors in Maine Elementary Schools, FAME has designed this series to be used as one full program or separately in any order. While the concepts of each workbook are supported in the others, they can also be understood independent of one another. . Realizing that time is valuable, FAME encourages teachers and school counselors to make these publications fit the needs of your classes and your programs.

The staff at FAME is excited to offer this new program and reach students in elementary school with building block materials that focus on career aspirations, college aspirations, and money management. The Maine Education Learning Results Guides were referenced when creating the materials in order to assist educators of elementary aged students in their goal of meeting these standards. Please provide feedback and suggestions for future programs to FAME staff by sending an e-mail to [education@famemaine.com](mailto:education@famemaine.com) or calling 1-800-228-3734.

# What Do You Like To Do?



**CASH AND HIS DOG MAX WOULD LIKE TO HELP  
YOU FIND CAREERS THAT MATCH YOUR INTERESTS**

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# What Are You Interested In?

### PAGE 1

**Objective:** Students begin to consider their interests both in school and out of school and relate those interests to career possibilities.

**Activities:**

- 1) Help students connect interests with careers – Some examples:
  - a. Animals –veterinary tech, veterinarian, pet groomer, farmer
  - b. Being Healthy – nutritionist, exercise instructor, physical education teacher, health educator
  - c. Computers – computer programmer or tech, CAD engineer, videogame designer
  - d. Drawing – comic book author, illustrator, artist, art instructor, architect
  - e. Hair & Makeup – cosmetologist, hair stylist, salon or day spa owner, cosmetology school instructor
  - f. Helping Others – social worker, school counselor, non-profit program coordinator, teacher
  - g. Problem Solving – law enforcement officer, detective, medical researcher, research and development assistant, engineer
  - h. Sports – coach, sports writer or broadcaster, athletic trainer, umpire, referee
  - i. Traveling – pilot, flight attendant, tour guide, travel agent, international business relations associate or manager
- 2) Help students think of additional interests and talents that they have or that they think some people have that relate well to certain jobs.

# What Are The Tools They Use?

## PAGE 2

**Objective:** Further consideration of the role of people in different jobs and the tools that they use to do their jobs.

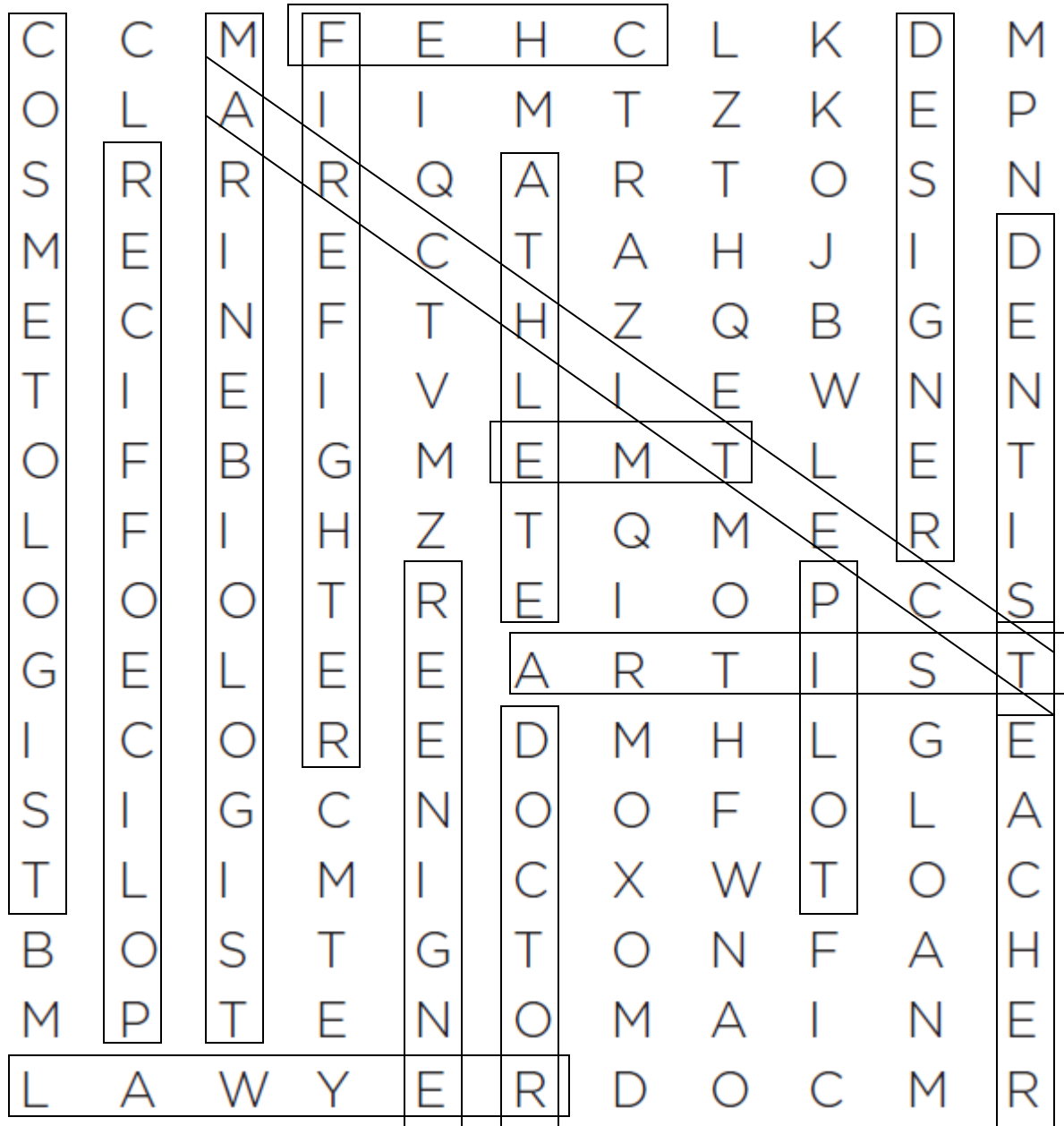
**Activities:**

- 1) See if any of your students can list a tool for each of the given professions.
- 2) See how many more jobs students can think of and the tools that go with each job.

# Can You Find The Job?

PAGE 3

**Objective:** Fun word search to familiarize students with careers that they may not have heard of before.



**Activities:**

- 1) Ask students to work in teams to find all of the careers in the search puzzle.
- 2) Ask students to tell you about one of the jobs listed.
- 3) Ask students to share what subject they might need to study to prepare them for that job.

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## Who Do You Know & What Do They Do?

### PAGE 4

**Objective:** Help students understand the world of work around them. All students know people who do different types of work and many times students don't realize just how many different jobs people do.

### Activities:

- 1) Ask students to make a list of 10 people they know who work at different jobs. Ask them to list the jobs that those people do.
- 2) Have each student list four or five jobs that they are interested in.
- 3) Have students take this page home and talk with parents about people they know and the jobs that they do. Ask students to work with their parents to identify people who work in the jobs that students are interested in.

# **My Top Career Choice Is...**

## **Other Careers That I Think I Would Like Are...**

### **Activities:**

- 1) Let students be creative and illustrate the job that they are most interested in.
- 2) Ask students to write a creative description of the job they think will be fun.

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## **Additional follow up activities:**

### *“What Do You Like To Do?”*

- 1) Encourage students to research different careers by doing a job shadow activity. Ask students if they have ever participated in a “Take Your Kids to Work Day” and if so, ask them to share their experience.
- 2) For homework or as a project, ask students to talk with their family members to create a career family tree.
- 3) Use this as a starting point to read a book about their career interest and create a book report. Students can create a mobile, a poster or collage, a diorama, or dress up as a character who will tell other students about their job. Let the students be creative!
- 4) Use FAME's web based career search to look for more career information and to find careers that match student interests.

## **Additional Online Resources Available to Supplement “What Do You Like To Do?” workbook:**

- FAME's Web site has several resources available including career search and online interactive game “Get A Life” - [www.famemaine.com/education](http://www.famemaine.com/education)
- Mapping Your Future provides career, college, and financial literacy information for students and families – [www.mappingyourfuture.org](http://www.mappingyourfuture.org)
- Career One Stop is sponsored by the U.S. Department of Labor and helps people find information about career and educational opportunities across the nation. Visit the section titled “Students and Career Advisors” to explore careers and interests – [www.careeronestop.org](http://www.careeronestop.org)



# Where Would You Like To Go?



**CASH AND HIS DOG MAX WANT TO HELP YOU  
FIGURE OUT WHAT TO DO AFTER HIGH SCHOOL**

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# What Is A College Or University?

### PAGE 1

**Objective:** Teach students the basic vocabulary used when discussing post-secondary education (higher education).

**Answer Key:**

CAMPUS	I
DEGREE	B
ASSOCIATE DEGREE	F
BACHELOR'S DEGREE	C
UNDERGRADUATE	H
COMMUNITY COLLEGE	A
COLLEGE	D
UNIVERSITY	G
CERTIFICATE	E

**Activities:**

- 1) Work with the class together to find the right definitions for each word.
- 2) Ask students to work in pairs or as a team and research in the dictionary the meaning of each word to find the correct match.

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## Will I Need To Go To College To Be A ...

### PAGE 2

**Objective:** Help students to understand that careers/ jobs require different levels of education ranging from high school diploma, Certificate, Associate Degree, Bachelor's Degree, Master's Degree, up to a Doctoral Degree.

### Answer Key

TEACHER	YES – BACHELOR'S DEGREE MOST COMMON EDUCATIONAL LEVEL
VETERINARIAN	YES – DOCTORAL / PROFESSIONAL DEGREE
DENTAL HYGIENIST	YES – ASSOCIATE DEGREE OR HIGHER
REAL ESTATE AGENT	YES – CERTIFICATE OR HIGHER
CUSTODIAN	NO – SOME DO HAVE CERTIFICATE OR A DEGREE
AIRPLANE PILOT	YES – BACHELOR'S DEGREE MOST COMMON EDUCATIONAL LEVEL
CIVIL ENGINEER	YES – BACHELOR'S DEGREE MOST COMMON EDUCATIONAL LEVEL
HEATING & PLUMBING SPECIALIST	YES – CERTIFICATE PROGRAM; LONG TERM ON THE JOB TRAINING
ELECTRICIAN	YES – CERTIFICATE PROGRAM; LONG TERM ON THE JOB TRAINING
ARCHITECT	YES – BACHELOR'S DEGREE MOST COMMON EDUCATIONAL LEVEL

### Activities:

- 1) After students have determined the education level for each career, discuss why there are different degree's required for different careers. For example:
  - a. Teacher –Bachelor's Degree is required because it takes time to learn the subject(s) that they teach and they need to know how to teach all students in a way that will help the student learn as much as possible.
  - b. Veterinarian – Doctoral Degree is required because a Veterinarian is trained to work with all types of animals and must have a good understanding of chemistry, anatomy & physiology, biology, and other sciences and math. Similar to a Physician, this is not something that can be mastered very quickly.

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- c. Dental Hygienist – Associate's Degree is required because there are many tools and instruments that a hygienist must use to clean and care for our teeth. Dental Hygienists must pass an exam to be given a license to practice in each state. Without the additional education received in college, they would be unlikely to pass the exam.
- d. Real Estate Agent – Employees in this job usually need one or two years of training involving both on-the-job experience and informal training with experienced professionals in this field. Although it is not required, many people in this job have at least an Associate's Degree.
- e. Custodian – No degree or certificate is required. Custodians usually learn on the job to complete the tasks that are required. In some cases, custodians decide to go to college or for additional training programs so that they can increase their skills and advance their career. In some cases custodians will become a Facilities Manager, an Environmental Engineer, or the Team Manager after completing additional educational requirements.
- f. Airplane Pilot – Bachelor's Degree plus a large amount of in-air training and practice flight time. Many professions require testing and licensure in order to do certain jobs. Airplane Pilot is one of these jobs. People wouldn't want to have a Pilot flying their plane if the Pilot hadn't been trained enough.
- g. Civil Engineer – Bachelor's Degree is the most commonly held degree for a civil engineer as well as significant on-the-job hands-on training. Civil Engineers often manage and direct staff members and the construction, preparation, or maintenance activities at a project site.
- h. Heating & Plumbing Specialist – Many Heating and Plumbing Specialists do have an associate's degree or higher. The most common educational level is a certificate and hours working hands-on with trained professionals before working alone on heating and plumbing systems.
- i. Electrician – Similar to Heating and Plumbing Specialists, Electricians may have an Associate's Degree or higher. At a minimum, Electricians need to complete many hours working with Master Certified Electricians prior to becoming licensed to do electrical work on their own.
- j. Architect – In most cases an Architect holds a Bachelor's Degree. Architects must have advanced communication and organizational skills as well as the ability to coordinate, train, supervise, or manage the activities of others to accomplish goals.

## True Or False? Statements About Education After High School

PAGE 3

**Objective:** Overcome some common misunderstandings about higher education.

**Answer Key:**

**True** **False** Only students with the best grades are able to go to college.

**True** **False** Not all colleges and universities are the same. What is the best option for one person may not be the best option for everyone.

**True** **False** Everyone should plan to have some type of education after high school in order to increase their skills and have more career options.

**True** **False** You should only start college or a training program after high school if you know what you want to do for a career.

**True** **False** The average high school graduate is likely to earn as much money during his or her lifetime as the average college graduate.

**True** **False** Many high school graduates start at a community college and then transfer to another college or university to receive their Bachelor's Degree.

**True** **False** There are many programs that help students learn about their educational opportunities after high school including Finance Authority of Maine (FAME).

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# What's Missing?

### PAGE 4

**Objective:** Students will think through the statements to determine what missing word or words are needed to make these statements true.

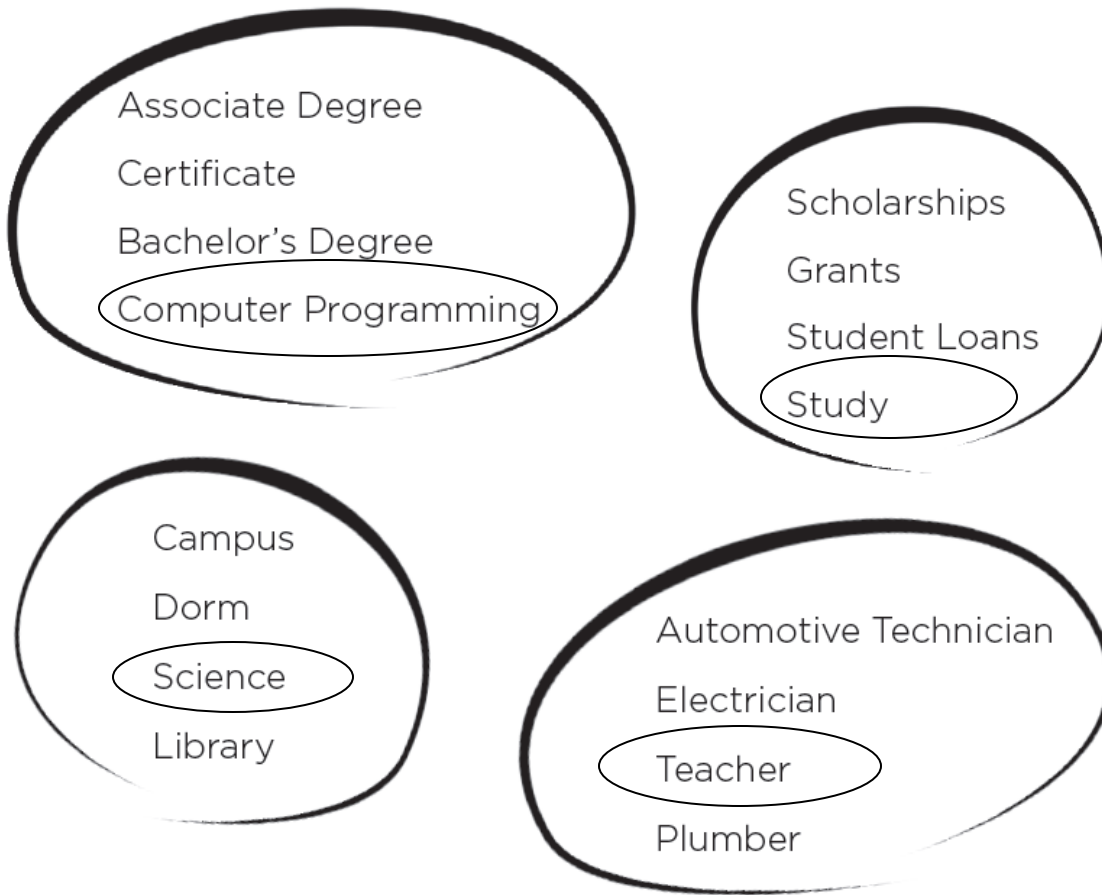
- 1) The cost of COLLEGE should not stop you from going.
- 2) I can increase my chances of being accepted into the college I would like to go to by getting good GRADES in my classes in school.
- 3) If I STUDY for my tests in school I will do better and get better grades.
- 4) COLLEGES &/OR UNIVERSITIES want to have students who do well in classes and who help in their community.
- 5) I can do COMMUNITY service to help others and be better prepared for college.

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# One Of These Things Just Doesn't Belong Here

PAGE 5

**Objective:** Understand some of the vocabulary associated with higher education and financial aid.



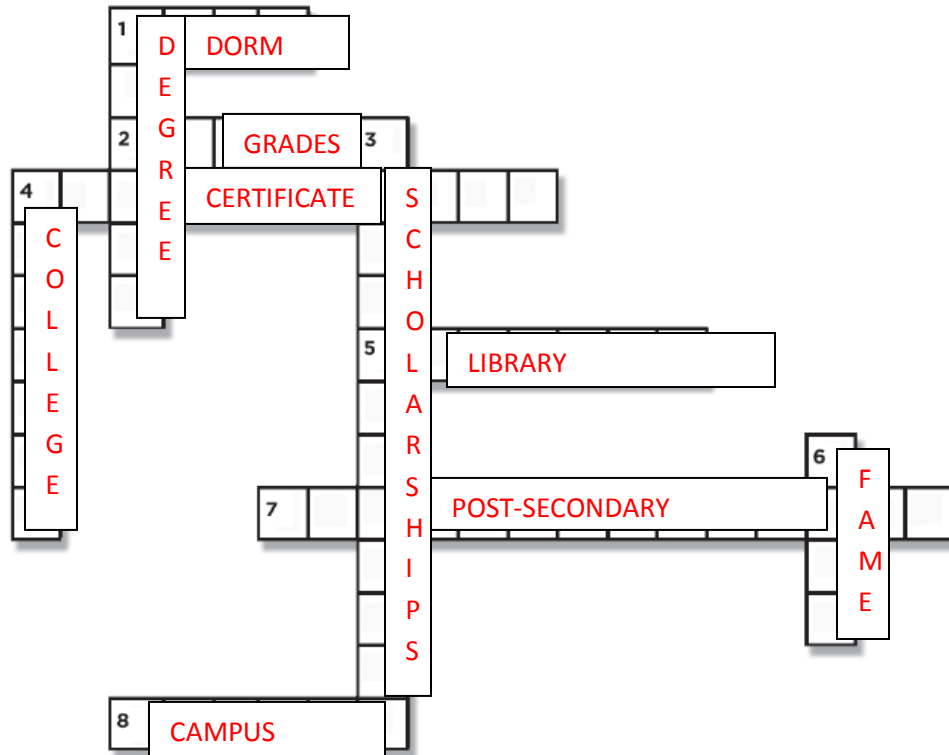
### Activities:

- 1) Circle the word that doesn't belong. Use a dictionary, web resources or pages earlier in the workbook to determine those words that go together and those that do not fit.
- 2) Ask students to work in groups and give each group one circle of words. Once they have their assigned words, ask them to define each word and give reasons why the word that doesn't belong is different than the other words.

# The World Of Career & College Is At Your Fingertips!

PAGE 6

**Objective:** Additional awareness of higher education terms and definitions.



## Across

- 1) When you live on a college campus your room is called a\_\_\_\_\_.
- 2) Getting good \_\_\_\_\_ in school helps you get into college.
- 4) A one year program at a technical or community college is usually called a \_\_\_\_\_ program.
- 5) The \_\_\_\_\_ is a great place to study and borrow books.
- 7) Another way to describe the type of school you attend after high school is \_\_\_\_\_ education.
- 8) A college \_\_\_\_\_ has many buildings including dorms, classroom buildings, and a dining hall.

## Down

- 1) An Associate or a Bachelor's \_\_\_\_\_ is earned from a college or university.
- 3) Earning \_\_\_\_\_ will help you pay for college.
- 4) A \_\_\_\_\_ or university are places to go to learn after high school.
- 6) \_\_\_\_\_ stands for Finance Authority of Maine. This is where you can get information about colleges, careers, and money.



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## **Additional Online Resources Available to Supplement: *"Where Would You Like To Go?"*:**

- FAME's Web site offers a Maine-based college search – [www.famemaine.com/education](http://www.famemaine.com/education)
- To search for colleges and universities that offer specific degree programs, are in specific locations, or provide great financial aid search [www.petersons.com](http://www.petersons.com)
- Find information about career options, preparing for college, finding the right college, and financial aid by visiting [www.going2college.org](http://www.going2college.org)
- Use the statistics that exist about education in the U.S. at the National Center for Education Statistics – [www.collegenavigator.gov](http://www.collegenavigator.gov)
- [www.college.gov](http://www.college.gov)

# It's All A Matter Of Money!



**CASH AND HIS DOG MAX WANT TO HELP YOU  
UNDERSTAND HOW TO MANAGE YOUR MONEY**

**FAME**

FINANCE AUTHORITY OF MAINE

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# Money, Money, Money!

### PAGE 1

**Objective:** Define money and help students understand that all money in the world is not the same. Help students start thinking about money and the uses of money. – **Resource:** Wikipedia.

1) Dollar (other than the U.S.)

Australia, New Zealand, Canada, Eastern Caribbean territories, Hong Kong, Taiwan, Singapore & Others

2) Euro

27 Member States of the European Union (EU) – Austria, Belgium, Cyprus, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, and Spain.

3) Peso

Mexico

4) Pound

Originated in England, may refer to a number of current mostly British and related currencies, and a number of now-obsolete currencies.

5) Franc

French Franc was the currency of France until it adopted the Euro in 1999 & the Swiss Franc still a major world currency today; Switzerland, Liechtenstein, and most of the Francophone countries of Africa.

### Activities:

- 1) Use web-based searches to find information about the types of money used around the world.
- 2) Have students do a project showing pictures & drawings of different types of currency.

## EDUCATOR'S RESOURCE GUIDE – FAME 2010

# Earn! Save! Spend! Give ...

### PAGE 2

Objective: Overview of the primary activities related to money. Help students begin thinking about what they can or would like to do with money.

#### Activities:

- 1) Students can complete each question on this page and then share their ideas with the class. Classmates can ask the student questions about their ideas.
- 2) Have students work in pairs or groups and have each team develop a plan to earn money (make up a company or way to work together to earn money for the whole team). Ask how the team will share the money they earn so that they can each do what they would like with their money.

## EDUCATOR'S RESOURCE GUIDE – FAME 2010

# Earn! Save! Spend! Give ...

### PAGE 3

Objective: Introduce the idea of saving money and terms that may be used when discussing saving.

#### Activities:

- 1) Discuss the ideas students have about saving money.
- 2) All of the terms listed are related to saving in some way. Assign each student with word(s) to define and have the students share the definitions of each saving related term with the class.

**Circle the words below that relate to saving in some way.  
After you circle all of the correct words choose one to define.**

Bonds	Credit Union	Fees	CD
Club Account	Investment	Debt	Mutual Fund
Interest	FDIC Insured	NCUA Insured	College
Incentives	Retirement	Bank	Piggybank

## EDUCATOR'S RESOURCE GUIDE – FAME 2010

# Earn! Save! Spend! Give ...

### PAGE 4

**Objective:** Give an example of how they can save earnings toward a purchase that students may make.

**Activities:**

- 1) Work through the math problem with students.
  - a.  $\$64 \text{ divided by } \$5 = 12.8$  which means it will take 13 weeks to earn enough money to buy the game.
- 2) Ask students to share items that they have earned the money to buy or used money from birthdays or other holidays to purchase.
- 3) Ask students if they know how much the items that they would like to buy actually cost. Many students don't have a sense of how much things cost.

## EDUCATOR'S RESOURCE GUIDE – FAME 2010

# Earn! Save! Spend! Give ...

### PAGE 5

**Objective:** Giving is one of the important r things that people do with money. This activity will help each student think about places that could benefit from their donation and help them understand what a donation is.

### Activities:

- 1) Discuss some common charitable organizations that students might be familiar with. Ask students if they already support any community organizations. Have all of the students write a description or draw a picture that describes the organization that they would be interested in making a donation to.

# Money, Money, Money!

PAGE 6

**Objective:** Students will create their first budget using this worksheet.

**Activities:**

- 1) Discuss any questions the students have about earnings, savings, donations, and items they would like to purchase. Complete the budget section to determine how much money the student has to put toward purchasing their item. Help students determine how many weeks it will take to have enough money to buy the item they would like.

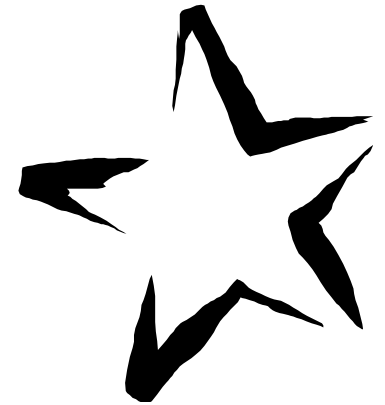


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## **Additional Online Resources Available to Supplement: *"It's All A Matter Of Money!"*:**

- FAME Money Management Resources web page was added to the FAME Web site recently to help students, parents, educators, and advisors learn about money management. For information about saving, debt management, responsible borrowing, the dangers of credits cards, and so much more – [www.famemaine.com/education](http://www.famemaine.com/education)
- Jump\$tart Coalition is a national coalition of organizations dedicated to improving the financial literacy of pre-kindergarten through college-age youth by providing advocacy, research, standards and educational resources. [www.jumpstart.org](http://www.jumpstart.org)
- U.S Bureau of Engraving and Printing offers Youth Education training materials and educational games & resources – [www.moneyfactory.gov](http://www.moneyfactory.gov)

# CASH & MAX THINK YOU'VE GOT STAR POTENTIAL!!!



This certificate is awarded to

\_\_\_\_\_  
Name of Recipient

For successfully completing  
**FAME's Career and Interest  
Workbook:**

*What Do You Like To Do?*

**FAME**  
FINANCE AUTHORITY OF MAINE



\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**CASH & MAX THINK  
YOU'RE GOING  
FAR IN LIFE!!!**

This certificate is awarded to

\_\_\_\_\_  
Name of Recipient

**For successfully completing  
FAME's Colleges & Universities  
Road Map:  
*Where Would You Like To Go?***

**FAME**  
FINANCE AUTHORITY OF MAINE



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Signature

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Date

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Signature

\_\_\_\_\_  
Date

# CASH & MAX THINK YOU KNOW ALL THE RIGHT MONEY MOVES!!!



This certificate is awarded to

\_\_\_\_\_  
Name of Recipient

For successfully completing  
FAME's Guide to Understanding  
Money:

*It's All A Matter Of Money!*

**FAME**  
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