This week's activity of the week will have students thinking about their strongest skills and think start thinking about possible careers.

School Financial Planning Newspaper Activities:

Unit Two

Career: The Labor You Love

Real People, Real Jobs From Florida to Alaska, find out what America is earning go to http://www.parade.com/money/

Follow Your Dreams
Meet a corporate manager, an English professor, a lawyer and a police officer—all of whom walked off the job to pursue their passions

What People Earn
Learn why Americans are earning less, working harder and worrying more about their financial futures

College students talk about their hopes and dreams - Scenes from a Job Fair

Your Career

13. Look through the Sunday newspaper's classified ads. How does the number of *jobs* compare with the number of *careers*?

14. What jobs or careers require education or training beyond a high school diploma? How does compensation (salary and benefits) reflect the degree of additional training or education?

15. What professions have few or no listings? Why are listings for medical doctors and astronauts rare or absent?

16. Which jobs have the most openings? Why do you think that is?

17. What display ads for training and education do you find in display ads or the classified section? What words and techniques do the advertisers use to attract attention?

18. Over the next week, select and clip three long obituaries. Unlike death notices, the obituaries usually recall the major events in the life of a person who made a significant contribution to society, science, the arts, etc.

- Select one to outline, working backwards from major contributions to jobs, social service, hobbies, etc., and, finally, to education.
- Be prepared to explain how the choices made by the subject helped contribute to the person's success.

19. Check the classified ads for jobs or careers that meet your criteria for the ideal job.

- List all the jobs that sound interesting to you.
- If the ads do not mention what the jobs pay, talk with employers to find out.
- What skills or knowledge do these jobs require?
- Where can you acquire the necessary skills or knowledge?

20. In the **Classified** section, find ads for schools that offer the training and knowledge you require.

- How long would this training or education require?
- How much does it cost?
- How will you pay for it?

21. Look through the **Business** section of your newspaper for examples of *entrepreneurship*. What traits does the entrepreneur demonstrate?

Your Career and Your Financial Future

22. Go to the **Newspaper Association of America**'s web site to find a list of newspapers with Newspaper in Education (NIE) programs. ("NIE Web Sites and Resources" at: http://naa.org/artpage.cfm?AID=1863&SID=91)

- Select newspapers from three or four states; try to include large cities and small towns.
- Write to each of the newspapers and ask them to send a copy of their newspaper for a "target date" activity. Make your target date at two-three weeks ahead to allow time for them to receive and process your request.
- When you receive the newspapers, compare prices for food, housing, and cars. Also compare the single-copy rate for the newspapers.
- Turn to the classifieds. Find similar jobs in which wages are mentioned (mechanic, cook, restaurant manager, etc.).
- Make a list of all of the areas from which you and your classmates obtained newspapers, ranking them from the highest cost of living to the lowest cost, based upon your findings.

Action Steps

23. As you try to imagine your lifestyle, read in the newspaper about the kinds of work people do:

- Use all of the paper, including the **Business** section; the **feature** pages; the **main** section.
- Also think about the jobs represented by the newspaper. Someone gets paid to create the comics, the crossword puzzle, and the horoscopes.
- Someone gets paid to go to concerts and football games, movies and fashion shows and write about them; to sell the classified ads, to print the newspaper, to deliver the papers and to increase the number of subscriptions.

WEEKLY QUIZ Question: Visit www.cccr.psu.edu to play the S^3 Online Game - Save•Spend•Succeed. Your students can use the online game to practice for the Live S^3 Game Show available from JA and Penn State Behrend. Two teams will compete for prizes at Penn State Behrend during the year. They will be treated to lunch and will be given a tour of the college. Stay tuned for details.

October 12

1. What is an employee benefit?

A. The amount of money you are paid to work
B. The happiness you receive from your job
C. An additional benefit offered by an employer to an employee
D. Public assistance to the unemployed

Explanation:

A: Incorrect. The amount of money you receive from working is your wages, or salary.
B: Incorrect. The term employee benefit does not measure the happiness you receive from doing your job.
C: Correct! Employee benefits are additional benefits offered by employers and may include paid vacation, paid sick time, health-plans, retirement-plans, tuition reimbursement, etc.
D. Incorrect. Public assistance to the unemployed is given to those who are not working.

New website this week

Partner WEBSITES for more information

www.erie.ja.org
www.cccr.psu.edu
www.eriefcu.org
www.unitedwayerie.org

Financial Literacy Website Resources

NEFE – National Endowment for Financial Education

http://hsfpp.nefe.org/home/
http://www.nefe.org/pages/educational.html
www.smartaboutmoney.org
http://www.smartaboutmoney.org/nefe/pages/content.asp?page=1730#Top
http://www.cooperativalatina.org/education/curriculum.htm

NEFE – Teen Resource Bureau Website
http://www.ntrbonline.org/

The Jump Start Coalition for Personal Financial Literacy
http://www.jumpstart.org/

Money Instructor
http://www.moneyinstructor.com/
http://www.moneyinstructor.com/checks.asp

Financial Literacy in a Box
http://www.mcul.org/Financial_Literacy_In_A_Box_658.html

Pennsylvania Office of Financial Education – Pennsylvania Department of Banking
http://www.moneysbestfriend.com/

CUNA – Credit Union National Association
http://www.creditunion.coop/
http://www.precision-info.com/quiz/quiz.cgi?c=1056147613&t=coop
Thrive By Five - http://www.creditunion.coop/pre_k/

NCUA – National Credit Union Administration
http://www.mymoney.gov/

Money Matters
http://www.smartcredittips.com/

National Youth Involvement Board
http://www.nyib.org

www.eriefcu.org
Treasure Club Kid's Account - http://www.eriefcu.org/savings/treasure-club/
CU Succeed – For Teens 13 – 18 http://www.eriefcu.org/savings/financial-literacy/
Scholarships for college students - http://www.eriefcu.org/loans/student-loans/
"Guides to Independence" Online Interactive Educational Teen Program
http://www.eriefcu.org/savings/financial-literacy/