

**LESSON PLAN**

**LIFE SKILLS FOR**

**THE**

**HOMESCHOOLER**



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*DEPENDENCE TO INDEPENDENCE*

# **“What Everyone Expects You To Know... ...But No One Ever Taught You”** **Lesson Plans Introduction**

The Lesson Plans for each of the fifteen chapters in **“What Everyone Expects You To Know...But No One Ever Taught You”** were developed to use as a guide for teachers, mentors, or facilitators presenting the curriculum to students.

Drawing on your own experiences and knowledge is encouraged, as it will lend additional credibility and relevance to the material, as well as heighten student interest and participation.

Many of the chapters offer ‘assistance’ suggestions at the bottom of the lesson plan page. Inviting professional people to speak to the students and assist in presenting the curriculum is beneficial to all participants, and will help keep students motivated and interested. A list of organizations and possible people to contact is located on the last page of the packet.

Please do not feel as though you have to follow the lesson plans to the letter. If you have an idea you think will excite the students, or make it easier to present the curriculum, go for it. A short note to the publisher explaining the ideas and the results would be appreciated, as it could be adapted to future editions.

Students have a natural curiosity about ‘life after high school.’ This curriculum was written to assist them in learning about what is expected of them as contributing members of our society, as well as boost their confidence in their ability to succeed.

Some of the lesson plans refer back to the first chapter that deals with making the right decision, so it is recommended that you start with chapter 1. After this has been completed, feel free to move to any other chapter.

Have fun and good luck!



## **I. Things To Consider – Lesson Plan**

### ***Objective/Student Outcome:***

Students will have a better understanding of their decision making process, the difference between needs & wants, and how to determine the most advantageous choice when dealing with their personal lives.

### ***Discussion:***

Ask students to read pages I-1 & 2, and discuss the Ben Franklin Method of decision making. Ask students if any of them use this method, or see it as a great way to begin learning how to make the 'right' decision.

Discuss the Pacific Dolphin Method of attaching 'emotions' to their pros and cons list. Point out that decision making can be influenced by their current 'mood' or state of mind.

### ***Student Task:***

Ask students to think about a decision they may have to make in the near future and use the Decision Making Worksheet on page I-4. Review the emotions table at the bottom of the worksheet, and ask students if they understand how to use them on the worksheet. (They can refer to page I-3 as an example)

### ***Homework:***

Ask students to interview a friend or parent about a decision they made and what the consequences or outcome was. Did emotion sway their choice?

### ***Class Discussion:***

Ask students to share their results/findings, and let the class critique their worksheet. (You may want to use an overhead projector). Point out that a decision for one person might not be the right decision for someone else – 'placing our values on others'!

### ***Summary:***

Review pages I-5 & 6 and reinforce the importance of being honest in your decision making process.

Ask students to complete the Summary Quiz on page I-7 and briefly discuss their answers.

***NOTE: THIS UNIT WILL BE REFERRED TO IN VARIOUS CHAPTERS OF THE BOOK, SO IT IS ADVISED THAT THIS CHAPTER BE COMPLETED FIRST.***

## **II. Resume Development – Lesson Plan**

### ***Objective/Student Outcome:***

Student will have a completed, professional, current resume, defining their work history, education, career objective, and qualifications.

### ***Discussion:***

Ask students to read pages II-1, 2, & 3. Some students may already have a finished resume – ask them to bring it to class. Point out that resumes can be written in different formats, and be called by different names: Personal Data Sheet, Skill Summary, Resume, etc. Point out that some public agencies do not accept resumes, so they need to title it something other than ‘Resume’. Let the students know that they have ‘one chance of making a good first impression’, and that the resume is their first introduction.

**Note:** If a student wants to list their cell phone number, remind them that they must answer the phone professionally.

### ***Student Task:***

Using the worksheet example on page II-3, have the students complete a rough draft copy of their information – remember that the final typed copy should not exceed 1 page.

**Objective:** A clear statement of what their future plans are concerning work. The ‘Objective’ section may also be called ‘Personal Highlight’, which would briefly define their experience as it applies to the position being applied for.

**Skills and Qualification:** Brief summary of their abilities tied directly to the type of work being sought.

**Experience:** Be sure students include any volunteer work, extra curricular activities, and all paid work experience.

**References:** All students should have at least 3 references (used with permission) – they may also ask these people for written letters of recommendation.

### ***Assistance:***

Microsoft word has a very nice resume wizard. You find it under the help file. Your high school career center may be of assistance with this chapter, and have a computer program designed to create resumes.

### ***Suggestion:***

You may want to invite a Human Resource person from business to discuss with the class what they look for in a resume.

## **II. – The Interview Process – Lesson Plan**

### **Objective:**

Student will begin to understand the importance of the conversation they will have with a prospective employer. After some initial practice, they will begin to feel more comfortable with themselves when speaking with a professional business person. They should understand that this process costs the employer time and money, and should take all aspects of the interview process very seriously.

### **Discussion:**

Ask students to read page II-4. Discuss the importance of the key points. ‘Formal discussion’ – not casual. ‘Punctual’ – not late. ‘Prepared’ – copy of resume, pen, notepad, etc. ‘Grooming’ – neat, clean – no excessive jewelry, sweats, denim, tee shirts, tennis shoes (professional appearance).

‘Active Listening’ - during the interview, the applicant must pay absolute attention to what is being discussed. Point out that they cannot be thinking of other things during this time. If they don’t understand the interviewer, they need to ask for clarification.

‘Active Participation’ – student should have a few questions about the job: ‘How does someone get a promotion?’ ‘If I move out of the area, are transfer’s available?’ ‘Does this company have an employee retirement program?’

### **Student Task:**

Mock interviews. Ask the students to pick a partner. Let them decide which person will ask interview questions, and which one will answer. Write a job on the board – example – J.C. Penney - \$7.50/hr. – 3:30 p.m. – 9:30 p.m. Tues – Sat.

### **Example Questions students may ask:**

1. Why are you qualified for this position?
2. Are you looking for temporary or permanent work?
3. What are your three greatest weaknesses?
4. What are your long-range career objectives?
5. What do you see yourself doing five years from now?
6. Why should I hire you?
7. Tell me something positive about yourself.
8. What would you do if you discovered you didn’t like your supervisor?
9. What do you know about our company?

**Ask the students – ‘Would you hire this person?’ Write reasons on the board of why or why not and have a discussion.**

## **Giving a Two-Week Notice, a Must:**

If a new employer really wants to hire the student they will be willing to wait two weeks. It is a common practice for the employer to ask “Can you start work on Monday?”, even though they might not have a opening, to find out if the student will give their former employer a two week notice.

Following are 2 examples how the student could respond to this question:

### **Accepting a Job Offer If You Do Not! Have a Job Already**

- “Can you start work on Monday?” Yes, because I don’t need to give a former employer a two week notice.

### **Accepting a Job Offer If You Do! Have a Job Already**

- “Can you start work on Monday?” No, because I need to give my employer a two week notice so that they may find someone to replace me so it doesn’t affect their business.

### **Leaving a Job**

- I need to give you a two week notice so that you may find someone to replace me so it doesn’t affect your business.
- Thank you for the opportunity of letting me work for you.
- I have learned a lot from your business.
- Leave the meeting with a hardy hand shake.
- Make good your word for the two weeks.

**Where To Look For A Job:** Discuss with the students that for every job listed in the newspaper, there are four additional jobs available that aren’t listed. Have them read page II-5 & 6 and ask them if they have used any of these resources.

Let them know that the hardest part of working is ‘getting the job.’ Currently employed people recommending you for a position are one of the best ways to obtain a job. Students should ‘network’ with anyone that can provide assistance in their job search. Ask the students to compile a list of people that might provide assistance to them in their job search activities.

### **Summary:**

Review pages II-7 & 8. Stress the key points and ask students for questions. You might consider asking a few business people to visit the class and conduct some additional mock interviews for practice. Also, if you know any employers that are seeking new employees, you might ask them if they would like to come to the class and conduct real interviews – don’t tell the students this is for real!

Ask the students to complete the Summary Quiz on page II-9 and review.

### **III. – Transportation – Lesson Plan**

#### **Objective/Student Outcome:**

Student will have an understanding of how to purchase an automobile, learn about financing, the steps involved in purchasing a car, and the necessary legal papers and insurance requirements when ownership takes place.

#### **Discussion:**

Ask the students to read pages III-1-8. Conduct an open class discussion about their wants when getting a car. Most high school students feel they must have a car, but many don't realize all that is involved in buying and maintaining a vehicle.

Ask the students to share how they 'get around', public transportation, etc. If any students own a car, ask them to share their experience in paying for it and maintaining it. Do they work part-time to afford the car? Is it worth it? Was it a 'good choice?'

#### **Student Task:**

Ask students to visit a car dealership and go 'window shopping.' Have them take page III-9 (Auto Safety Check) and check over a car that may be of interest to them for a possible future purchase. Students can then go on-line and check the Kelly Blue Book price of the car for a comparison. (There is also the Kelly Blue Book Private Party site that lists suggested retail selling prices of used cars sold by individuals.)

Remind the students to review the 'Making a Good Choice' section when deciding what type of transportation they are considering.

Ask the students to share their findings, and discuss the pros and cons of owning and maintaining a car. What happens if they lose their job or the car breaks down? Have they saved any money for repairs?

#### **Assistance:**

Invite a car dealership owner or manager to speak to the class and discuss the criteria required for purchasing an automobile.

Invite a bank manager to discuss loan qualifying, co-signing, or paying cash, and what happens in the repossession process if payments are not made.

#### **Summary:**

Review pages III-10 & 11 stressing the buying steps. Ask students to complete pages III-12 & 13 and discuss similarities and differences.

## **IV. – Getting Your Own Place – Lesson Plan**

### **Objective/Student Outcome:**

Students will learn about living in their own residence, whether or not they should have a roommate, where to look for a place to live, and the requirements for qualifying to become a tenant.

### **Class Discussion:**

Ask the students to read pages IV-1-3. Ask them to mentally answer the questions on page IV-1 while they are reading the material.

Review the first three pages with the class and ask them if they need any clarification about the different types of housing, pointing out that most of them will probably start out renting a studio apartment or regular apartment.

### **Student Task:**

If any students think they will get a roommate, ask them to make a list of potential problems they foresee, and what they can do to deter them, and who the responsible party will be when signing a rental agreement.

Ask the students to read pages IV-4 & 5. Clarify any questions regarding 'lease agreements' and 'month-to-month agreements', as well as establishing their utilities.

Ask the students to complete the 'Rental Application'. Review with the class those areas that students were not able to complete, and include some emphasis on the references section when requesting credit information. Credit is covered in Chapter 7. Point out the detail of the 'move in/move out' forms with regards to getting a refund on a deposit.

Ask students to familiarize themselves with the terms of the lease agreement on pages IV-9 & 10, pointing out the thoroughness of the terms, and the responsibility level expected of them as tenants.

Pages IV-11-13 are additional agreement forms when working with a roommate. Ask students to review the forms, and have a discussion about potential problems they have identified when having a roommate.

Ask the students to review page IV-14 and answer any questions. Students should then complete the Summary Quiz on page IV-15. Ask students to answer the questions aloud, and discuss disagreements.

### **Assistance:**

Invite a realtor or rental agency manager in to talk with the class about renting a place to live. Students might make a list of specific questions to ask, find out what types of violations get people evicted, how often rent amounts are raised, how things are repaired in the apartment, etc.

Students can research the current rental market through the newspaper ads, to see what types of vacancies exist, and what rents are currently being paid. Are they financially prepared?

## V. – Budgets

### **Objective/Student Outcome:**

Students will have a better understanding of the necessity of developing, maintaining, and living by a budget, estimating income and expenses, ‘saving for a rainy day’, paying debts on time, and setting goals of accomplishment to stay out of financial trouble.

### **Discussion:**

Ask the students to read pages V-1-3. Review the second paragraph of page V-1 and ask the students about ‘impulse and rationalization’ when spending money, and what the consequences might be without a budget. This is a good place to discuss the amount of money students think they need to earn to maintain the life style they think they may want to live. You may want to discuss the difference between being paid hourly and being paid monthly, or on commission with the possibility of differing amounts of income.

On page V-2, review with the students the need to understand that bills are a constant in their life, and that if they create a bill, they have the responsibility and obligation to pay it – hence a budget to track monthly living expenses.

Have a discussion about saving money for the future/retirement. Tell them that they should get in the habit of ‘paying themselves first’ when they get a paycheck, and that 10% of their gross pay is a good place to start when saving money. Explain to them that because they make more money, they don’t have to spend more. Unexpected expenses happen more often than not!

Page V-3 explains the example worksheets on pages V-4-6. Ask the students if any of them are on a budget now, and share with the class their results and pitfalls.

### **Student Task:**

Ask the students to review the sample budget on page V-4. Are there any other expenses they can think of that might be included? Ask them to then review page V-5 that uses a more detailed accounting of expenses, and shows recording the payments by check number and when paid.

Ask the students to fill out page V-6 worksheet by talking with their parents. Point out that they can tell their parents that they don’t have to give exact amounts, but estimates of their living expenses. Students will then begin to understand what it takes to maintain the standard of living their parents are providing. **Note: Some parents do not want their finances known. Don’t use it as a turn-in assignment. Just ask them if they now have a better understanding!**

### **Class Discussion:**

Discuss with the students how difficult they think it will be to make a budget and stick to it.

### **Summary:**

Review the summary on page V-7 and ask students if they have questions or need clarification. Then, have the students complete the summary quiz on page V-8.

### **Assistance:**

Ask a Financial Planner or bank manager to speak to the class about budgeting and investing in their future.

## **VI. – Bank Accounts**

### ***Objective/Student Outcome:***

Students will have a better understanding of the importance of opening and maintaining a personal checking and savings account, which bank or financial institute to select, how to write checks and balance their statement, and what services banks offer.

### ***Discussion:***

Ask students to read the first paragraph on page VI-1. Discuss with them their options about selecting a bank or credit union. Are they planning to stay in the local vicinity after high school? Then a local bank might be of benefit to them. Are they planning to leave the area? Then a major bank with multiple locations might be a better choice. Some students may want to bank at the same bank as their parents, or may already have an account.

Ask the students to continue reading pages VI-1-3.

Discuss with the students the importance of maintaining a savings account and how banks pay interest to savings accounts. Explain checking accounts and the pitfalls that may occur if they write checks for more money than they have, and how service charges work. Writing checks, Bank Fees, Automatic Teller Machines, and Statement Balancing can be discussed by asking student's questions or if they need clarification.

Review pages VI-5-12, which show examples of completed checks, deposit slips, and bank statements. Ask them to review the information and answer any questions.

### ***Student Task:***

Ask the students to visit a financial institution to gather information about opening an account, and find out if there is a minimum amount of money required to be kept in the account. Some banks require a minimum of \$100.00 be kept in savings to keep the account open. Other banks charge a small maintenance fee if the amount falls below a certain amount. Checking accounts usually have a monthly maintenance fee. Ask students to be thorough in their information retrieval.

### ***Class Discussion:***

Ask the students to discuss their findings and have them write down the different options that are available to them and point out how banks offer services and products to their customers.

### ***Summary:***

Review with the class page VI-13 and ask if anyone needs any clarification. Then have the students complete the Summary Quiz on Page VI-14.

### ***Assistance:***

Invite a bank manager in to speak to the class about establishing savings and checking accounts. Most banks have programs already developed for presentations of this nature. Ask students to prepare a few questions to ask after the presentation. They might look at the examples on pages VI-5-12 and ask the manager to go over them.

## VII. – Establishing Your Credit

### **Objective/Student Outcome:**

Students will have an understanding of the types of credit, the criteria required to qualify for credit, how to begin obtaining credit, debt to income ratios, reading credit statements, and the importance of having and maintaining an excellent credit history.

### **Discussion:**

Ask the students to read page VII-1 & 2. Review the definitions on page 1 and ask questions about collateral versus no collateral and what a revolving credit card is. Then review the terms: Creditability, Integrity, Commitment, and Stability on page 2.

Have the students read page VII-3, 4, 5 and the top of 6. Remind the students about the information requested in the 'Getting Your Own Place' Rental Application, and point out that their credit history continuously builds and stays with you for life.

Review the Costly Mistakes, Float Time, Advantages of Credit, and Credit Worthiness information and ask for questions or needed clarification. Remind students that credit cards are the fastest track to financial disaster.

Ask the students to read pages VII-6, 7, 8 & 9. Review the Debt Ratio information and point out to the students that keeping their debt as low as possible will give them a tremendous advantage when seeking a large purchase.

The assets versus liabilities information is a section that you might consider having an accounting teacher review with the students. Point out the seven questions on page VII-7 and let the students know that they should never forget them when considering buying anything on credit.

Page 8 discusses credit statements and gives 7 different examples on pages 11-17. Ask the students to study the statements, then review each one with them referring back to page 8 to explain each numbered item in the statement.

Review the bankruptcy information on page VII-9, and emphasize the importance of maintaining excellent credit and controlling your spending.

### **Student Task:**

Ask the students to complete the Credit Card Usage Test on page VII-10. Have them imagine that they are buying a \$500.00 stereo and working on a job that gives them a net take home pay of \$110.00 per week.

### **Class Discussion:**

Review the test as a group and see how many decided to wait on the purchase, or how many decided to buy it on credit.

**Summary:**

Review pages VII-18 & 19 clarifying any terms or definitions, then have the students complete the Summary Quiz on page VII-20.

**Assistance:**

Ask a credit counselor to speak with the class about what happens to people that don't pay-off their financial obligations, or have to have a credit counselor help them with a re-payment plan. The adverse affects of bankruptcy might also be talked about, and how this can affect someone's credit for 7-10 years (a bankruptcy attorney is also someone to consider having speak to the class.)

A bank manager, loan officer, or credit card company representative are also people to consider working as mentor's on this chapter, explaining how credit is a necessary part of our way of life.

## VIII. – Structure Medical Base

### **Objective/Student Outcome:**

Students will develop a medical profile of their medical history that includes current medications being taken, major medical problems, who to contact in case of an emergency, allergies to medicines, surgical history, personal doctor information, family medical history and medical insurance information.

### **Discussion:**

Ask students to read page VIII-1 and the first four paragraphs on page 2.

Conduct a class discussion about the importance of having medical information available in the event of an emergency. Point out that the emergency person contact should be someone who would always be available to provide assistance and information.

### **Student Task:**

Ask the students to complete the form on page VIII-5. If students aren't sure about some of the information, have them ask their parents to help fill out the form. Ask the students to complete the form on page VIII-6.

### **Class Discussion:**

Ask the students to read page VIII-2 on stress, and then continue with pages 3 & 4. Ask the students to identify those things that cause them stress and write them on the board for students to copy acknowledging that some stress is necessary to move forward in life is something they should understand, but the students should learn how to identify those kinds of stress situations that are harmful.

### **Summary:**

Review pages VIII-7 & 8 and ask the students if they have completed both forms completely and accurately.

Have the students complete the Summary Quiz on page VIII-9 and discuss the answers aloud with the class.

### **Assistance:**

Ask a doctor to speak to the class about stress and what stress can do to a person's body. Many students are under a great deal of stress today, without being aware of it and not understanding what it can do to them or how to identify the good stress versus bad stress. Family doctors, heart specialists or psychologists all would be great people to consider.

An Emergency Medical Technician (EMT) might also be considered as a guest speaker to discuss the importance of having current medical information available in the event of a medical emergency.

## **IX. – Duties To Society**

### ***Objective/Student Outcome:***

Understanding the importance of having a voice in our government by voting, serving on jury duty, the selection process and that these rights are privileges.

### ***Discussion:***

Ask the students to read pages IX-1-3. Point out that in our society it is a privilege to vote and all qualified citizens should take part in elections.

### ***Student Task:***

Ask the students if they have ever voted for someone in school, such as the class president, etc. If their candidate didn't win, how did they feel? Ask them to write a short essay on the importance of voting, and share it with the class.

Ask if any of the students have run for something and didn't win. What did they do to convince people that they were the right candidates?

### ***Class Discussion:***

Ask the students how they would feel about serving on jury duty. If they were being tried for something, how would they like being judged by their peers?

As an assignment, students might visit a local courtroom and see a trial in progress. Some government classes do this as a requirement of the class. Ask the government teachers for assistance.

### ***Summary:***

Review page IX-4 and point out the highlights of each heading.

Ask the students to complete the Summary Quiz on page IX-5, and correct it with the class. Students should get all 6 questions correct. If they don't, have them re-read the unit and take the test again.

### ***Assistance:***

Inviting an employee from the county clerks' office to discuss the voting process and how to register to vote, or inviting a person from the court system to talk about the jury selection process are possible workshops to consider.

## **X. – How Do I Balance These Responsibilities?**

### ***Objective/Student Outcome:***

Students will begin to understand and become aware of the importance of prioritizing their financial responsibilities and their daily tasks.

### ***Discussion:***

Ask the students to read pages X-1-3. Discuss the information with the students in an open forum, pointing out that they should always have a 'cushion' in the event of disruptions or emergencies. Prioritizing their obligations and responsibilities may be difficult for some of the students to do because of their lack of life skills. Point out that this chapter gives only a few items that need consideration. When the students are married and have children, lose their job, or some other event takes place, their priorities will change.

### ***Student Task:***

Ask the students to look over the list of expenses on page 1, and prioritize them starting with the most important item. You may want to have a debate in class. Ask the students to volunteer for the debate, having five students in each group. Each group can meet for 15 minutes to prioritize their list of expenses. Then have both groups share their findings with the class and write the list on the board.

### ***Class Discussion:***

Discuss the results with the students and let them vote for the most reasonable list. As an additional exercise, ask the students to list additional priority items that will be added to the list in the future.

Ask them which of the expenses are not really necessary. Do they need a cell phone? Do they need 32" color television? Wants and needs are an additional topic that can be discussed.

### ***Summary:***

Review pages X-4 & 5. Emphasize that by prioritizing and paying attention, they can maintain excellent credit, reduce daily stress, and attain goals.

Ask the students to complete the Summary Quiz on page 6 and ask for volunteers to answer the questions. Once again, you might have a class discussion because of disagreement.

## **XI. – The American Dream – Owning Your Own Home**

### **Objective/Student Outcome:**

Understanding the importance of having excellent credit, a stable career, debt to income ratio, tax benefits and personal satisfaction of owning your own home, and the financial commitment necessary to purchase a home are the main objectives to this chapter.

### **Discussion:**

Ask the students to read pages XI-1-5. Granted, there is a bit of history on housing included in this chapter, but students should understand the importance and growth of private property in the U.S. Ask for comments or questions about this material.

Ask for volunteers to talk about the different types of housing available and poll the students to see how many of them want to own their own home someday.

Point out that the geographical area they choose to live in will have an affect on what type of housing they can afford. A home in Oklahoma that sells for \$179,000.00 would sell for \$379,000.00 in California.

Page 3 talks about national growth areas. Ask students if this might influence their choice of where they want to live. Ask if there are questions on pages 4 & 5, pointing out that in the 1990's a shortage of affordable housing existed.

### **Student Task:**

Ask students to gather information on the local housing market using newspapers, real estate magazines, etc. Prices of homes, rental units available and cost of rent, are items you might consider discussing.

### **Summary:**

Review the summary topics on pages XI-6 & 7. Conducting a debate on renting versus owning might be a consideration. Stress the section on obtaining and maintaining excellent credit, a stable job, and keeping debts low. Review the information on federal housing programs.

Ask the students to complete the Summary Quiz on page XI-8. Review the answers.

### **Assistance:**

Ask a realtor to speak to the class about purchasing a home, covering the initial qualifications and the buying process.

You might also consider having a bank loan officer work with the class to understand the financial side of qualifying, and things students can do now to start preparing themselves to be qualified someday to purchase a home.

## **XII. – The Best Opportunity of a Lifetime**

### **Objective/Student Outcome:**

This chapter briefly covers military service. Students will learn that it is an honor and privilege to serve our country by serving in the armed forces. A college education, career training, and travel are benefits an enlisted person can take advantage of while serving.

### **Discussion:**

Ask the students to read page XII-1. It should be pointed out that approximately 90% of the jobs done in the service are also done in the private sector, and military personnel entering the civilian life find many opportunities to use the skills they learned in the service.

A career in the service is an option open to all enlisted personnel. Medical benefits, travel, rank promotion, and skill building are just a few of the things to consider. Most branches of the service offer signing benefits in the way of cash incentives and a guaranteed amount of money to attend college when they are discharged. Some programs allow military personnel to complete college while in the service.

### **Student Task:**

Students might contact a recruiting officer for information if they are interested in the service. However, point out to the students that if they do contact a recruiter, that the recruiter can be relentless in contacting the students for month's on-end. It's their job. Going on-line is another way for students to receive some basic information.

### **Summary:**

Review pages VII-2 & 3 and ask for questions. Students should then complete the Summary Quiz on page VII-4 and correct.

### **Assistance:**

Inviting recruiters from the armed services to present what they offer might be considered.

NOTE: SOME SCHOOLS HAVE A POLICY WITH REGARDS TO RECRUITERS COMING ON CAMPUS. ALSO, SOME PARENTS DO NOT WANT THEIR CHILDREN TO ENTER THE SERVICE, SO IT IS RECOMMENDED THAT SENDING HOME A PERMISSION SLIP TO PARENTS AND CHECKING WITH YOUR PRINCIPAL ABOUT SCHOOL POLICY TAKE PLACE BEFORE STARTING THIS CHAPTER.

### **XIII. – Understanding Income Taxes**

#### **Objective/Student Outcome:**

Students will learn about income tax, some brief history of taxation, social security tax, unemployment compensation, and have the opportunity to review commonly used tax forms.

#### **Discussion:**

Ask the students to read pages XIII-1-3. Review the information pointing out that income taxes allow our country to function and provide services to the citizens.

Students should then read pages XIII-4 – the top of 7. Review the information on Social Security emphasizing that this is a benefit for them later on in life, or if disabled, they can take advantage of the benefits sooner. Students should know that Social Security is an additional retirement benefit, but they should save other money on their own.

Ask students to read the information on page 7 dealing with Unemployment Compensation. Explain to the students that this is a benefit available to them if they lose their job.

Ask students to finish reading pages XIII-7-9. Review the information on page 8 explaining the W-4 form. Students need to understand that this is a mandatory form that needs to be completed when starting a new job. They should ask their parents to assist them in determining their exemptions. Refer to the example of the W-4 form on page XIII – 10, & the worksheet on page 11.

#### **Student Task:**

Ask the students to complete the W-4 tax form on page 10. Review the information and answer questions.

#### **Discussion:**

The bottom of page 8 deals with the W-2 form. Review the information and inform the students that this form is needed to file their taxes. Most students are eligible for a tax refund. There is an example of a W-2 form on page XIII-14. Briefly go over the information with the students and answer any questions.

Page 9 explains the 1040EZ form, the 1040 form, and 540-ES form. The majority of high school students will use the 1040EZ form to file for a refund. Pages 12 & 13 provide examples of the 1040EZ form. Ask the students to review the form and answer questions. Remind them that when filing, they must include all the required information, attach their W-2 form where indicated, and sign the form.

Pages XIII-15-18 are examples of the 1099 form, 540-ES form, instructions, and worksheet. Very few students will use these forms while in high school, but they should be familiar with them.

Review Page 15 and explain that this form is used for independent contractors who are paid with no income taxes withheld.

Pages 16-18 cover estimated tax payments for individuals. You might review the information on page 17 parts A & B that cover the purpose and who must make estimated payments.

***Summary:***

Review the five sections on pages XIII-19 & 20 and ask for questions or clarification.

Ask the students to complete the Summary Quiz on page XIII-21 and correct.

***Assistance:***

Inviting a C.P.A., financial planner, or person who prepares income tax forms to speak to the class are suggestions to consider. These people can usually explain this information quickly and clearly, and answer all student questions.

### **XIV. – Recordkeeping – Why Is It Important?**

#### **Objective/Student Outcome:**

Students will get an understanding of the importance of tracking their personal progress, attaining goals, practicing time management, and monitoring their daily activities.

#### **Discussion:**

Ask the students to read page XIV-1. Conduct an open class discussion about the importance of setting and attaining goals. These goals can be career oriented or personal.

#### **Student Task:**

Ask the students to write two or three goals they have in mind. Things like, “What I want to do for a living”, “I want to be more punctual”, “I want to get a part time job”, can be used as examples to get them started.

#### **Class Discussion:**

Ask students to share one or two of the goals with the class. Remind them that they shouldn't set goals so high that they can't be reached, but should take some effort and work to attain. (Setting goals so high that they aren't attainable sets up a negative attitude.) It's okay to start small and build on success.

#### **Discussion:**

Ask the students why they think “planning” is important. Tell them that people don't plan on failing, they simply fail to plan. Planning requires motivation on the student's part. Ask the students if any of them have a plan – going to college – working full time – entering the military, etc. Have they researched their plan? Ask them to share the results with the class.

#### **Student Task:**

Page 1 talks about using a ‘daily planner’. You can make copies of a calendar month and pass them out to the students. Ask them to track their daily activities for one month, recording things they have done, money they spent, goals they attained, people they meant, etc. Review with the class at the end of the month how they did. Point out that they now have a written record of what they do with their time. Could they organize their life to be more efficient? Are they beginning to see how monitoring their time and activities can be advantageous to them in setting goals and making forward, positive progress?

Ask the students to share their opinions about planning and monitoring their activities.

#### **Summary:**

Review the summary material on page XIV-2 and ask for questions. Students can then complete the Summary Quiz on page XIV-3 and correct/discuss.

## **XV. Conclusion**

### ***Objective/Student Outcome:***

Students will be able to review the skills they have discovered by completing the material in this book, realize how technology is changing most things at a rapid pace, and, hopefully, realize that their confidence level has risen and that they can succeed in life.

### ***Discussion:***

Ask the students to read page XV-1. Have a discussion about how life was 200 years ago and what was required to survive. Ask the students their opinions about how they think technology has helped change our way of life, and what differences they see between skills needed one hundred years ago and skills needed today to survive.

Ask the students to read page XV-2.

### ***Student Task:***

Have the students review the fifteen skills listed on page two. Ask them to write down those skills from the list they think they have, and a statement proving why it is true. If they don't think they have a few of them, ask them to write down what they think is needed to be done to attain them, and what their plan might be to get started.

### ***Class Discussion:***

Ask the students to share their thoughts about the importance of having the necessary skills to survive, and how those requirements might change in the future. Point out that by paying attention to their own plan, they just might stay ahead of the game!

### ***Summary:***

Review the summary information on page XV-3 and ask the students for their opinions/thoughts.

**Assistance Contacts/Ideas**

To provide professional adult interaction with your students, the following list of associations and professionals might be considered as participants to assist you with delivering the curriculum. Guest speakers, seminars, workshops, field trips, and job shadow projects are just some of the benefits students would receive by working with people from the community.

**Chamber of Commerce**

(Speak with the Executive Director about involving the chamber in projects)

**Service Clubs:**

Rotary

Lions

Professional Business Women's Association

20-30 Club

Kiwanis

(Speak with the club secretary about presenting to the group)

Bank Association or local banks with multiple branches

Business/Education Roundtable Members

Realtors Association & Rental Property Management

Automobile Dealers Association

Human Resource Personnel from the local business community

Tax Preparation Agent or C.P.A.'s

Consumer Credit Counselors

Financial Planners

Medical Insurance Agents

Service Corps of Retired Executives (S.C.O.R.E. – contact through your Chamber of Commerce)

Local Merchant Associations

Parent Teacher Association

County Clerk's Office

Note: You might consider using some of these professionals as Mentors when discussing certain chapters. Many banks and associations have programs designed for high school students to help them better learn about 'life after high school.'

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