

## Summary

**Unit One** addressed the big picture of labor market realities—which industries are growing, which are shrinking, and technology’s impact on the market. Students learned about a wide range of careers in Manufacturing. They learned about the various career families and employer types available to employees in the Manufacturing sector.

**Unit Two** addresses the inner workings of the job-seeker. What are her interests and passions? What kind of work environment will she enjoy? What careers should she consider based on what she knows about herself and what factors might influence someone making a career change? Students also learn to navigate career database websites, assess their own interests and conduct a group research project about careers in the Manufacturing sector.

## 1 • LISTENING EXCHANGE: MY WORK HISTORY

Students practice question development as they reflect on their work history, informing their considerations for career moves for the future. What factors impacted their career decision-making? What did they learn about their own interests from jobs they’ve had? What skills did they acquire?

## 2 • IDENTIFYING WORK VALUES AND INTERESTS

One of the hardest parts of career decision-making is knowing ourselves. Students increase their self-awareness by identifying their work values and interests, then consider careers informed by this information about themselves.

## 3 • INTRODUCTION TO CAREER DATABASES SERIES

Students practice using career databases, including CareerZone and Career Cruising. They learn how to assess their interests, locate descriptions of individual careers, interpret what they read, paraphrase and present their findings.

### 3.1 • CareerZone

#### 3.1a • Introduction to New York’s CareerZone and Example Career: Machinist

Students learn how to use the website, CareerZone, conducting one sample career search together before conducting a group research project.



Paraphrasing



Paraphrasing

### **3.1b • Group Research on a Manufacturing Career**

In groups, students research Manufacturing careers at various levels, using New York State’s CareerZone website. Having practiced navigating CareerZone by researching one career in a group, students then research their own Manufacturing career of interest, paraphrasing the information they read.

### **3.1c • Preparing a Research Presentation**

Students work in a group to organize the information found on CareerZone into a presentation.

### **3.1d • Presenting CareerZone Research**

Students present their research to the class, including the job responsibilities, salary, work setting and required education/training.

## **3.2 • Career Cruising**

A teacher’s overview of the Career Cruising activities.

### **3.2a • Your Unique Qualities**

Students identify personal characteristics that may be an asset or a challenge in the workplace, such as being a strong public speaker or having difficulty using technology.

### **3.2b • Navigating Career Cruising**

Students use Career Cruising to learn an overview of the sector, including significant careers and typical wages.

### **3.2c • Creating a MyPlan Account**

Students create an individual account on Career Cruising which enables them to take an assessment and receive career recommendations.

### **3.2d • Exploring Career Clusters**

Students read about one of Career Cruising’s “career clusters,” according to their interest.

### **3.2e • Career Cruising Matchmaker**

Matchmaker is Career Cruising’s assessment tool. Students answer questions about their interests and receive a list of recommended careers based on their responses.

### **3.2f • Reading about Recommended Careers**

Students read about one or more careers recommended by Career Cruising.

### **3.2g • Video, Audio and Written Worker Narratives**

Students read, listen to or watch interviews from workers discussing their experiences on the job.



- Paraphrasing
- Graph interpretation
- Determine central idea



Paraphrasing

### 3.2h • Additional Career Search Resources

A teacher resource listing additional career databases with descriptions of careers, interest self-assessments and real time labor market information such as job postings, geographical data and educational programs.

## 4 • A CAREER-FOCUSED FINANCIAL LITERACY SERIES

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Students practice math, reading and critical thinking by creating budgets, learning about the differences between check cashing facilities and checking accounts, learning about online banking services, how to complete tax forms, and learning about the Earned Income Tax Credit.

### 4.1 • Calculating a Budget: How Much Do I Need to Earn?

Students create a current budget for themselves, identifying their monthly recurrent expenses, in order to consider how much money they will need to earn from work income.



Calculations

### 4.2 • Check Cashing Services vs. Bank Accounts

Students assess the differences between check cashing services and checking accounts, and identify which is the best choice for them.

### 4.3 • Calculating Income Taxes: How Does it Work?

Students learn how to read a paystub, about FICA and federal income taxes, are introduced to state and city taxes, learn how to calculate gross pay, net pay, deductions, and learn tax-related vocabulary.

### 4.4 • Earned Income Tax Credit: What is it and Who Gets it?

Students learn about the Earned Income Tax Credit, then assess eligibility of a worker in a taxpayer scenario.



Paraphrasing



Constructed response



45 MINUTES

# Listening Exchange: My Work History

Students reflect on their own work history and what they have learned from it, as a precursor to learning about other careers.

## EXPLAIN

It's important to know how the labor market is doing, but it's just as important to know yourself—your likes and dislikes, strengths and weaknesses, and what you learned from one job that you will bring into your next work experience. How can you avoid repeating history and continue to make better, more informed and more fulfilling decisions for yourself? One of the most valuable things you can do when researching careers is to ask lots of questions: about yourself and about various careers. Why would you have to ask a question about yourself? You already know yourself, right?

Life can be so fast-paced that we rarely have time to sit down and think about what we really want. Do you know what your dream job is? Do you know what it takes to get there, such as how much study and training, which courses and credentials are required, how long you will have to train, which entry level careers will lead to your hoped-for career?

## GENERATING QUESTIONS

You are going to interview a partner about his/her work history, finding out about past jobs and what s/he learned from them. Take 15 minutes to write as many questions as you can that will help your partner to describe his/her work history. Your objective is to help him/her think about what s/he learned that can be useful in future career planning. If students have difficulty generating questions, use some from the list below, or others that you think of. Examples:

- What was your first job?
- What job did you have after that? And after that?
- What did you like about it/them?
- What didn't you like about it/them?
- Did you ever have a supervisor you thought was especially effective or supportive? What made him/ her so?

- What did you learn about yourself in that job?
- What did you learn about careers in that job?
- When you left that job, what kind of job did you want next?
- Were you prepared for the responsibilities of that job? If no, what did you do to prepare yourself?
- What did you learn applying for a job?
- What did you learn about interviewing for a job? How did you learn it?

## INTERVIEWS

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Interview your partner, asking the questions you wrote down. Then switch, and your partner will interview you.

The teacher should circulate and listen to the conversations, noting any patterns or topics to return to in further classes.

## WRAP-UP DISCUSSION

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Students volunteer to share some of what they discussed.

- What did you learn in this conversation?
- Did you learn anything about yourself?
- Does this give you any new thoughts about your career choices, past, present or future?
- Did you notice any patterns or similarities between you and your partner?



45 MINUTES

# Identifying Work Values and Interests

Students identify their values and interests with respect to career choices. Once they are identified, they consider potential careers based on their personal attributes and interests.

## PREP

- Choose 1, 2 or all 3 inventories to do with students.

## MATERIALS

- *My Values* worksheet
- *My Strengths* worksheet
- *My Skills* worksheet

## EXPLAIN

- 1 When choosing a career, it's important to know about the labor market, that is, the availability of jobs in various fields, but it's also important to know about yourself. Why?

› *Example: Because not all job-seekers are well suited to all jobs.*

**For example?**

› *Example: Teachers should be patient. Health educators should be comfortable speaking in public.*

**What is important to know about yourself when considering careers?**

› *Examples: What you like to learn about, what types of skills you enjoy practicing, such as skills that involve working with your hands, or skills that involve working with people. What types of environment you enjoy working in, for example, outdoors or in an office.*

- 2 Distribute the worksheets, asking students to complete them based on their honest responses. This should be a personal, introspective activity.

**My Values:** Students identify which work-related values are important to them, for example, setting one's own hours, working alone, using creativity.

**My Strengths:** Students identify their own personal characteristics considering which will be assets or liabilities in the job market.

**My Skills:** Students identify areas in which they excel, such as negotiating, organizing events, selling ideas or products, working with children.



## My Values

Values are attitudes or beliefs that represent your preferences. Values are not right or wrong, or true or false but they can determine how you behave, feel, think and also how you make decisions.

Select your top FIVE values. If you find that you have more than five, do your best to narrow down your selection to your STRONGEST five values.

Be an expert at what I do	Follow a set routine daily most of the time	Opportunities for personal growth
Set my own hours/have flexibility	Work alone most of the time	Work regular hours
Compete with others on the job	Gain a sense of achievement	Work under pressure
Spend time with family	Work as a member of a team	Own my own business
Contact with the public	Work in a fast-paced environment	Opportunity for personal growth
Take risks	Help improve society	Opportunities for professional development
Earn a high salary	Help other people	Prestige or social status
Travel often for business	Work in a physically pleasant environment	Perform a variety of tasks each day
Experience adventure/excitement on the job	Job security	Set my own hours/have flexibility
Use my creativity	Work indoors	
Feel respected for my work	Work outdoors	
Wear a uniform	Lead and influence others	

**After you complete this inventory, write a reflection on the following questions:**

Why are these values particularly important to you? How have they shaped your life so far? How might they shape your choice of major, or career?

From the CUNY  
HSE Curriculum  
Framework, 2015

## My Strengths

We all possess strengths that contribute to our success. It is important to recognize these qualities because they can help you identify careers that will satisfy you.

Select your top FIVE strengths. If you find that you have more than five, do your best to narrow down your selection to your STRONGEST five strengths.

Accept criticism	Curious	Fair-minded
Accurate	Decision-maker	Independent
Adaptive	Dependable	Logical
Adventurous	Determined	Motivated
Approachable	Direct	Perform well under pressure
Artistic Reliable	Easy-going	Problem-solver
Attention to detail	Efficient	Quick thinker
Calm	Enthusiastic	Realistic
Confident	Expressive	Relate well to others
Considerate	Honest	Responsible
Creative	Hospitable, welcoming	

**After you complete this inventory, write a reflection on the following questions:**

Why did you select these particular strengths? How do these strengths help you as a student? How might they help you in your career? What areas would like to strengthen, as you move forward?

From the CUNY  
HSE Curriculum  
Framework, 2015





## My Skills

Skills are learned through your work, school and everyday living. It is important to identify the skills you have to help pinpoint occupations that correspond to them.

Use the chart below to select your top FIVE skills. If you find that you have more than five, do your best to narrow down your selection to your STRONGEST five skills.

Ability to multi-task	Make decisions
Attention to detail	Manage groups of people
Carry out plans	Manage my time effectively
Convince others to see things my way	Meet targets and goals
Counsel—advise others	Motivate myself and others
Delegate tasks to others	Negotiate
Develop evaluation strategies	Organize events
Edit written material	Provide constructive feedback to others
Effective team player	Recognize nonverbal communication
Express my ideas verbally	Report information accurately
Extract important information from written material	Resolve conflicts
Find better ways of doing things	Resourceful
Follow policies correctly	Sell ideas or products
Gather information from a variety of sources	Sensitive to the needs of others
Get along with diverse groups	Set and meet deadlines
Identify feelings in myself and others	Set goals
Identify the reasons something isn't working	Share credit
Imagine new ways of doing things	Solve problems
Lead group discussions	Speak and write clearly
Listen carefully and take notes for reference	Take responsibility to get a job done
Listen carefully to others' point of view	Teach others
	Work with children

After you complete this inventory, write a reflection on the following questions.

Where did you learn these particular skills? How do these skills help you as a student? How might they help you in your career?

From the CUNY  
HSE Curriculum  
Framework, 2015

## Introduction to Career Databases Series

Students practice using several career databases, including CareerZone, Career Cruising, the Bureau of Labor Statistics and Mynextmove. They learn how to assess their interests, locate entries on individual careers, interpret what they read, paraphrase and present their findings.

### ACTIVITIES IN THIS SERIES:

#### 3.1 • CareerZone

- A. Introduction to New York's CareerZone and Example Career: Machinist
- B. Group Research on a Manufacturing Career
- C. Preparing a Research Presentation
- D. Presenting CareerZone Research

#### 3.2 • Career Cruising

- A. Your Unique Qualities
- B. Navigating Career Cruising
- C. Creating a MyPlan Account
- D. Exploring Career Clusters
- E. Career Cruising Matchmaker
- F. Reading about Recommended Careers
- G. Video, Audio and Written Worker Narratives
- H. Additional Career Search Resources

## Overview of Career Databases

**CareerZone** is a free website focused on careers in New York State. It includes job descriptions, required education and certifications, and also includes information specific to New York, such as New York salaries, job outlooks and educational programs in New York. It also has an “Assess Yourself” tool, which recommends various careers to users based on the responses to questions about their interests.

**WEBSITE:** [careerzone.ny.gov](http://careerzone.ny.gov)

**The Bureau of Labor Statistics** is the national Department of Labor’s website. Like CareerZone, it has descriptions of careers through the Occupational Handbook, including salaries, duties, education and job outlook. It also has an area for students and an area for teachers including lessons, articles, activities, graphs and data.

**WEBSITE:** [bls.gov](http://bls.gov)

**CareerCruising** is a fee-based website that many college campuses subscribe to. It is ideal for students who have some or little idea of the careers they are interested in because careers can be searched by industry as well as by keywords. Careers within one industry are grouped together, so that users can learn about several related careers. It has employment graphs showing data about emerging careers and salaries, video interviews with employees speaking about their careers. It is not intended solely for New York State users, but much of the information can be filtered for New York State results.

**WEBSITE:** [careercruising.com](http://careercruising.com)

**Mynextmove** is similar to CareerCruising, but is free to all users. Careers can be searched by industry, by career name or by using the self assessment tool. It also includes real-time job listings and educational programs, salaries by geographical location, and career outlooks.

**WEBSITE:** [mynextmove.org](http://mynextmove.org)



60 MINUTES

# Introduction to New York's CareerZone and Example Career: Machinist

Students learn how to navigate the comprehensive CareerZone website, then read the **Machinist** profile as a sample.

After reading, they paraphrase the main points of the profile. The Machinist example is used to help students learn to navigate the CareerZone website and practice paraphrasing. This activity may be adapted using a different career example.



Paraphrasing

## PREP

- Go to **CareerZone.ny.gov** and explore the website using the search bar. Explore the *Machinist* entry and the *Assess Yourself* tool.

## MATERIALS

- *Machinist* worksheet
- This lesson requires use of a computer lab. One with an overhead projector is best.

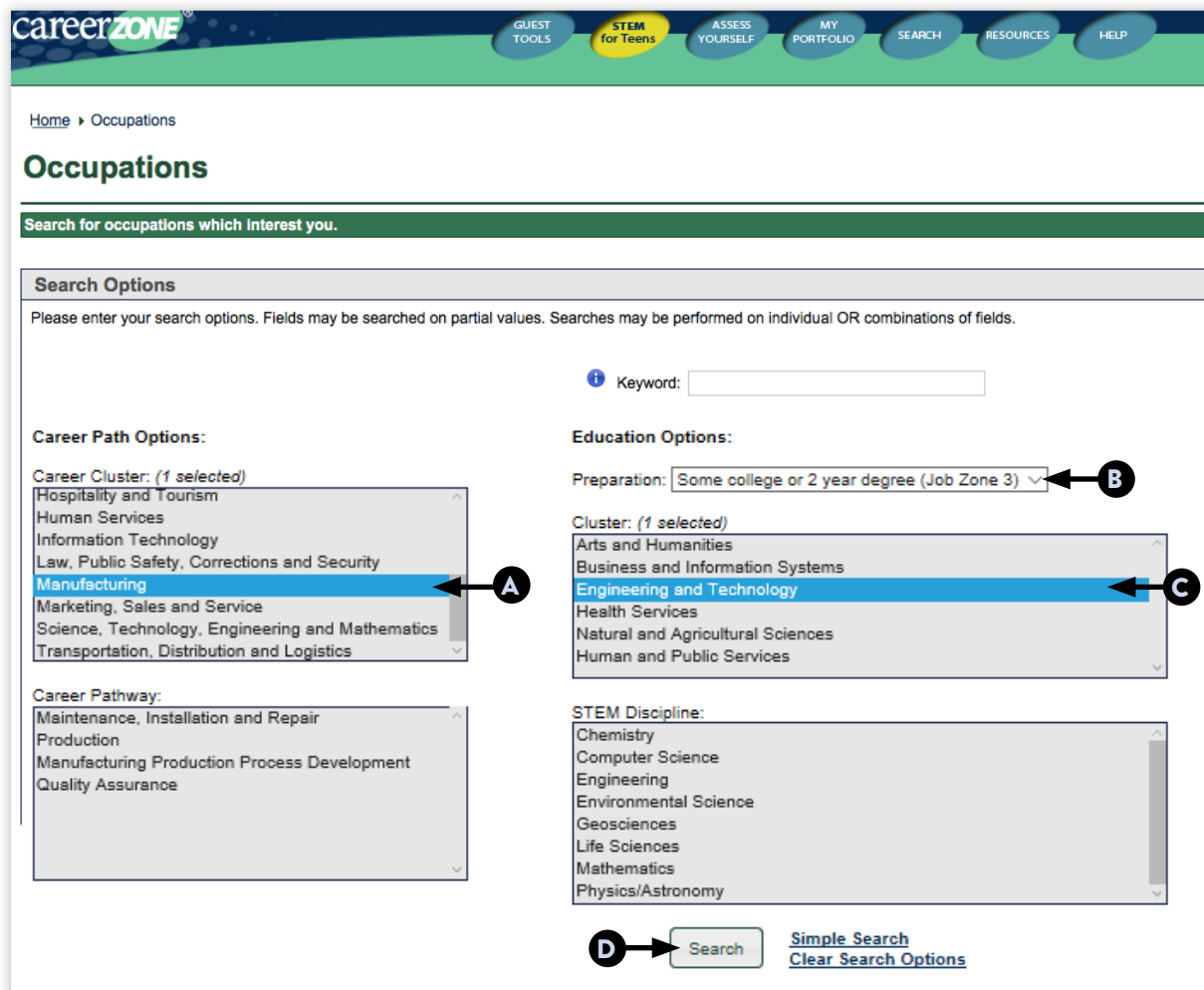
## EXPLAIN

- 1 CareerZone contains information on careers in New York State. It can be used to learn about hundreds of careers.
- 2 Write the website **CareerZone.ny.gov** on the board, and ask students to navigate there. Circulate to make sure all students can see the page. Ask students what kind of information they think a career search website might contain.
  - › *Job description, salaries, settings or types of facilities workers work in, typical working hours, required education.*
- 3 Once students are all on the front page, ask students what they see.
  - › *Six industry groups.*
- 4 Scroll over each of the six icons, identifying each industry group. Ask students for examples of Manufacturing careers they might find in the Engineering and Technology group.
  - › *Welder, Machinist, Automotive Master Technician, Inspector, etc.*

- 5 Lead students through the following navigation toward a listing of Manufacturing Careers.

## Searching for Manufacturing Careers

- Select Career Path:** Click on the **Engineering and Technology** icon. Then select **Manufacturing** in the Career Cluster.
- Select Education Level:** Then select **Some College or 2-year Degree—Job Zone 3** in the Preparation drop-down list.
- Select Career Cluster:** Select **Engineering and Technology** from the Cluster drop-down menu.
- Then click Search.** See screen shot below. The results contain a list of careers in the Engineering and Technology field for career searchers with a minimum of some college or an Associate's degree.



careerZONE

GUEST TOOLS STEM for Teens ASSESS YOURSELF MY PORTFOLIO SEARCH RESOURCES HELP

Home > Occupations

## Occupations

Search for occupations which interest you.

### Search Options

Please enter your search options. Fields may be searched on partial values. Searches may be performed on individual OR combinations of fields.

Keyword:

**Career Path Options:**

Career Cluster: (1 selected)

- Hospitality and Tourism
- Human Services
- Information Technology
- Law, Public Safety, Corrections and Security
- Manufacturing**
- Marketing, Sales and Service
- Science, Technology, Engineering and Mathematics
- Transportation, Distribution and Logistics

**Education Options:**

Preparation: Some college or 2 year degree (Job Zone 3)

**Cluster: (1 selected)**

- Arts and Humanities
- Business and Information Systems
- Engineering and Technology**
- Health Services
- Natural and Agricultural Sciences
- Human and Public Services

**Career Pathway:**

- Maintenance, Installation and Repair
- Production
- Manufacturing Production Process Development
- Quality Assurance

**STEM Discipline:**

- Chemistry
- Computer Science
- Engineering
- Environmental Science
- Geosciences
- Life Sciences
- Mathematics
- Physics/Astronomy

**Search** [Simple Search](#) [Clear Search Options](#)

- 6 Point out to students that they can change the education requirement to obtain different results in their search. Ask students to change the education field to **HS plus training—Job Zone 2**.

What does “plus training” mean?

- › *Probably a short-term training program, but not college coursework or a degree.*

Click **search**.

Which careers in Manufacturing in Job Zone 2 does CareerZone recommend?

- › *Adhesive Bonding Machine Operators and Tenders, Biomass Plant Technicians, Coil Winders, Tapers, and Finishers, Chemical Plant and System Operators. NOTE: These careers may change as the CareerZone website continues to evolve.*


Why do you think there are so many jobs that don’t require degrees?

- › *Unlike some other industries, there are quite a few entry-level jobs in Manufacturing that people without college degrees can get. It is a great industry to work your way up, adding certifications and additional education along the way. It is critical that entry-level employees have excellent reading and math skills in order to read manuals, instructions and machines, but often the machines and procedures are so specialized that employers value workplace skills such as willingness to learn and asking questions, cooperation and taking initiative, as much as they do having college degrees, for entry level positions.*

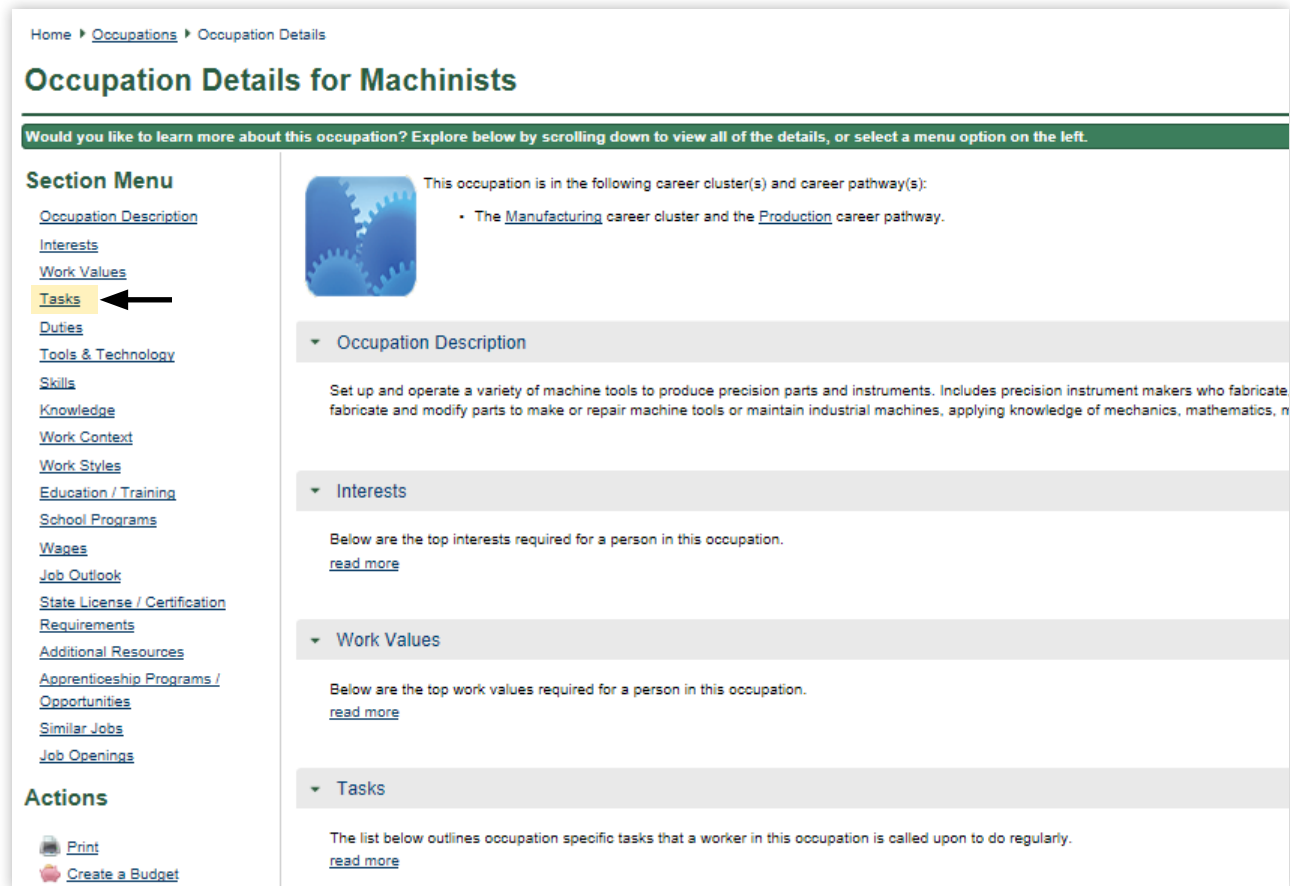
People who are interested in working in the Manufacturing field should research which entry-level jobs can lead to the careers they desire.

## EXPLAIN

- 7 Click on **Machinist** and instruct students to do the same. (*You will need to adjust the Education preparation to Job Zone 3 in order for this job to show up in your search.*)

Search Results	
Below are search results that match your criteria. Learn more details about each occupation by clicking on the occupation title.	
55 Results Found  10 Items per Page (3 of 6)	
Occupation	Description
<a href="#">Home Appliance Repairers</a>	Repair, adjust, or install all types of electric or gas household appliances, such as refrigerators, washers, dryers, and ovens.
<a href="#">Industrial Engineering Technicians</a>	Apply engineering theory and principles to problems of industrial layout or manufacturing production, usually under the direction of engineering staff. <a href="#">more...</a>
<a href="#">Industrial Machinery Mechanics</a>	Repair, install, adjust, or maintain industrial production and processing machinery or refinery and pipeline distribution systems.
<a href="#">Industrial Production Managers</a>	Plan, direct, or coordinate the work activities and resources necessary for manufacturing products in accordance with cost, quality, and quantity specifications.
<a href="#">Jewelers</a>	Fabricate and repair jewelry articles. Make models or molds to create jewelry items.
<a href="#">Machinists</a> ←	Set up and operate a variety of machine tools to produce precision parts and instruments. Includes precision instrument makers who fabricate, modify, or <a href="#">more...</a>
<a href="#">Maintenance and Repair Workers, General</a>	Perform work involving the skills of two or more maintenance or craft occupations to keep machines, mechanical equipment, or the structure of an establishment <a href="#">more...</a>

- 8 Ask students to read through the list of categories on the left and select 3-5 categories that would be especially useful to read.
  - › *Tasks, Duties, Education/Training, Wages, Job Outlook, Licenses*
- 9 Ask students to click on **Tasks** and read the required tasks of a Machinist, according to the website.



Home ▶ Occupations ▶ Occupation Details



## Occupation Details for Machinists

Would you like to learn more about this occupation? Explore below by scrolling down to view all of the details, or select a menu option on the left.

### Section Menu

- [Occupation Description](#)
- [Interests](#)
- [Work Values](#)
- [Tasks](#)
- [Duties](#)
- [Tools & Technology](#)
- [Skills](#)
- [Knowledge](#)
- [Work Context](#)
- [Work Styles](#)
- [Education / Training](#)
- [School Programs](#)
- [Wages](#)
- [Job Outlook](#)
- [State License / Certification Requirements](#)
- [Additional Resources](#)
- [Apprenticeship Programs / Opportunities](#)
- [Similar Jobs](#)
- [Job Openings](#)

### Actions

-  [Print](#)
-  [Create a Budget](#)

This occupation is in the following career cluster(s) and career pathway(s):

- The [Manufacturing](#) career cluster and the [Production](#) career pathway.

▼ Occupation Description

Set up and operate a variety of machine tools to produce precision parts and instruments. Includes precision instrument makers who fabricate and modify parts to make or repair machine tools or maintain industrial machines, applying knowledge of mechanics, mathematics, n

▼ Interests

Below are the top interests required for a person in this occupation.

[read more](#)

▼ Work Values

Below are the top work values required for a person in this occupation.

[read more](#)

▼ Tasks

The list below outlines occupation specific tasks that a worker in this occupation is called upon to do regularly.

[read more](#)

- 10 Ask students to paraphrase the tasks of *Machinists*. Review or explain how to paraphrase if necessary:
  - What is paraphrasing? Why is it important? How is it done?
- 11 Distribute the *Machinists* worksheet, asking students which CareerZone sections they will need to read in order to complete it.
- 12 In pairs, students complete the worksheet, based on the information they are reading. Make sure that all responses are paraphrased. Circulate and assist students as needed.

## Machinist

Complete the information below, using the CareerZone entry on Machinists. Make sure to paraphrase your answer, and include which section you found the information in.

What they do at work		CareerZone section:
What technology they use		CareerZone section:
Where they work		CareerZone section:
When they work		CareerZone section:
How much they earn		CareerZone section:
Which qualities they should have		CareerZone section:



# Group Research on a Manufacturing Career



60 MINUTES

In groups, students will first brainstorm, then research one of six careers using the CareerZone website, and present their findings to the class.



Paraphrasing

## PREP

- Go to the CareerZone website, research **Packer and Packager, Welder, Inspector, Manufacturing Production Technician, CNC Machine Tool Programmer, and Automotive Master Mechanic**, and complete the *Teacher's Version of Researching Six Careers* worksheet.
- A computer lab is necessary for this class. If not available, print the career descriptions from CareerZone for use with students.

## MATERIALS

- *Researching Six Manufacturing Careers* handout
- *Teacher's Version Researching Six Manufacturing Careers* worksheet

## EXPLAIN

- 1 In the last lesson, we looked at a sample Manufacturing career together.  
What was it?  
> *Machinist*
- 2 Now you are going to use CareerZone to research a different Manufacturing career in a group, paraphrasing the information you find. Then you will present this career to the class. But before you begin your research, you are going to write what you already know about the careers.
- 3 Divide the class into six groups and distribute *Researching Six Manufacturing Careers* worksheet.
- 4 With your group you are going to write what you already know (or what you think you know!) about six different Manufacturing careers.

Each of these careers is at a different career level. What does this mean?

> *They require different levels of education and preparation.*

What is an example of an entry-level career in Manufacturing?

› *Packagers*

What is an example of a mid-level or high-level career in Manufacturing?

› *Automotive Master Mechanic, Machinist, etc.*

- 5 Have groups brainstorm what they know about each of the six careers and write their responses on the worksheet.
- 6 When groups are finished, have them discuss their responses as a class.
- 7 This is what you think you know about these careers. Now you will research one of the careers to find out the reality of the profession. Your group will be assigned one of them to research using CareerZone. **How will you find the entry using CareerZone?**
  - › *Select **Engineering and Technology** from the front page of CareerZone, then enter the name of the career in the keyword search, and press Search.*
- 8 **Do you have to select the level of preparation?**
  - › *No, that is not necessary when using a keyword search.*
- 9 Assign each group one career to research. **Explain:** Once you have found the entry, you will read all about the career. You do not have to read every part of the description. Read the parts that you think will be most relevant to completing the worksheet.
- 10 Once you finish reading, as a group you will paraphrase what you read, adding to what you have already written on the worksheet, or you can write on a clean sheet if you prefer. As a group, make sure that you are paraphrasing and not copying from the website. Ultimately, you will present this career to the class.

## Teacher's Version: Researching Six Manufacturing Careers

**FOR THE TEACHER:** Complete this key based on CareerZone readings in order to support students in their research.

Profession	Specific Duties (What)	Setting (Where)	Education (How)	Salary (How Much)
Packer & Packager				
Welder				
Manufacturing Production Technician				
Inspector				
CNC Machine Tool Programmer				
Automotive Master Mechanic				

## Researching Six Manufacturing Careers

In your group, discuss and write what you think and know about the careers below. Make some guesses if you're not sure.

Profession	Specific Duties (What)	Setting (Where)	Education (How)	Salary (How Much)
Packer & Packager				
Welder				
Manufacturing Production Technician				
Inspector				
CNC Machine Tool Programmer				
Automotive Master Mechanic				

# Preparing a Research Presentation



30 MINUTES

Once students have a basic understanding of the career, they will clarify and organize the information into presentations.

## PREP

Write the following questions on the board to help guide students' organization of their findings:

- What makes an effective presentation?
  - *It's well organized, with clear logic from one point to the next, clear, loud speaking, personal connection to audience.*
- In what order will you present the information?
- How will you introduce the topic?
- What questions do you anticipate? Can you answer those questions, or do you need to research the answers?
- Is all of your information paraphrased?

Also include:

- What personal characteristics are a good match for someone who wants to enter this field?

## DISCUSS

- 1 Discuss the questions on the board as a class.
- 2 Students work in groups to prepare their presentations. Let them know that their presentations should be 5 minutes long and will be followed by a 5-minute Q&A with their classmates.



2 HOURS

# Presenting CareerZone Research

Students and teacher will make presentations during this activity.

## PREP

Prepare a five minute presentation on **Commercial and Industrial Designer** using information from Career Zone.

Write the following sentence stems for critique/feedback on board.

### OFFERING FEEDBACK:

"I thought it was effective when you said..."

"You really caught/held my attention when you..."

"I was confused when you said..."

"I wanted to hear more about..."

"One suggestion I have is..."

## DISCUSS

Today you are going to present the career you researched.

What are the benefits to students of making presentations?

- › *Practice for later presentations in college or other courses. Students practice collaboration—working together. Students practice organizing their ideas, similar to what they do when they write essays.*

How might making presentations help prepare people who intend to work in manufacturing?

- › *Practice communicating ideas clearly to those who may be unfamiliar with the topic or details. Practice public speaking, similar to how one might have to give presentations to colleagues.*
- › *Practice working on a team, similar to how individuals work on a team in different manufacturing settings.*

## DISCUSSING CRITIQUES

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Students learn about professional and academic critiques, in preparation for being an audience member to their peers during presentations of careers researched on CareerZone.

**What is a critique?** (If students are stuck, direct their attention to the sentence stems on the board)

- › *Offering feedback on a project. A critique can include praise as well as suggestions, for example, it can identify which parts were particularly effective and which parts need improvement.*

**Who does them?**

- › *Many college students and workers do them. Many architecture and design students are required to do them, but other students do them too, when they ask their classmates to read their work and offer suggestions.*

**Why is critiquing done?**

- › *To get better! When you've made something the best you think it can be, it's helpful to hear how others have experienced it, and what ideas they have for improving it. Even the most famous and accomplished writers have editors. These are people who offer feedback in order to help the writer improve.*

## PRESENTATIONS

---

- 1 The teacher leads a discussion of what makes an effective presentation.
  - › *Organization that guides the listener from one topic to the next, clear visuals that contribute to the spoken presentation, clear loud speaking, eye contact with audience.*
- 2 Teacher explains that each student in the group will be involved in the presentation and asks the groups to decide which student will present which parts of the presentation.

**Each group presents the career they researched.** The presentation should include each of the major categories of information research: **Duties, Setting, Salary and Education**, plus personal characteristics and personal motivation. Audience members should jot down questions they will ask at the end. Presentations should last 5 minutes, with 5 minutes for Q&A.

### OFFERING FEEDBACK

---

After each presentation, once the Q&A has ended, students are invited to offer their critiques.

Ask students to use the sentence stems you've written on the board to offer helpful and respectful feedback to each group. If helpful, model a critique for the class using a sentence stem after the first group completes its Q&A.

### TEACHER'S PRESENTATION

---

- 1 The teacher presents on **Commercial and Industrial Designer** using the information from Career Zone.
- 2 Students critique the teacher's presentation using the sentence stems on the board. **What did they learn about this career? What did they notice about the teacher's presentation style? How could it be improved?**

### DEBRIEFING RESEARCH PROJECT

---

The class discusses their experience of the research project. For example,

- What steps did they take to conduct the research?
- What did they learn as a career explorer?
- What did they learn about themselves, as a learner or as a worker?
- What was easy, difficult or interesting about this process?
- What skills did they use in order to complete this project?
- Have their ideas for their own career changed in any way? Explain.

### TRANSFERABLE SKILLS

---

Some students in this group may not be interested in Manufacturing. They may have other career plans in mind, or they may not know what field to pursue—just not Manufacturing! Discuss how the skills acquired in this unit can be transferred to learning about other careers.

- Use of CareerZone, reading and paraphrasing information about careers, analyzing graphs
- Preparing and giving presentations
- Research
- Working in groups
- Brainstorming/drawing from previous knowledge
- Predicting



## Introduction to Career Cruising

As an alternative to CareerZone, Career Cruising is a website that can be used to research careers. In Career Cruising, similar careers are grouped together, enabling students to navigate easily between similar careers. Career Cruising features include:

- **Searchable by industry**  
It is organized by “career cluster,” so that students can find related careers within one career family.
- **Graphs and charts**  
It contains graphs and charts of local salaries and emerging careers.
- **Videos**  
Each career contains video and audio files from workers speaking about their experiences in their careers.
- **Self-assessments and recommended careers** that can be saved for future use, when students create individual accounts.



30 MINUTES

## Your Unique Qualities

As a pre-cursor to conducting an online self-assessment, students consider their own knowledge of themselves as workers and future workers. What are their strengths? What might make them well suited for work with machines, as an inspector, or as a commercial designer?

### EXPLAIN

- 1 Think back to the research you conducted using CareerZone. What are some of the interests and personality traits that would make a worker well suited to work in the career you researched?  
  
> Example:  
*Inspector—enjoys finding practical and hands-on solutions to problems, does well with structure and solid procedures, and works well on their own.*
- 2 Now, on a piece of paper list qualities you have that will impact your career choices. Include personality traits, things you like to do and things people say about you. For example, *do you like working with other people or do you prefer working alone? Do you like helping others, or does it frustrate you? Does using computers come naturally for you? Do people say you get impatient?* List as many characteristics as possible. Be specific. List positive traits as well as things that are difficult for you.
- 3 Once you have written these qualities down, share them with a partner and hear about their qualities and interests. Now, recommend careers for one another based on these lists. Don't forget to write them down.

# Navigating Career Cruising



40 MINUTES

Students practice navigating Career Cruising, read a sector profile, discuss the organization of the page, including the type of information they see, then read graphs and paragraphs, noting the main ideas.



Paraphrasing



- Interpret graphs
- Determine central idea

## PREP

- Practice logging on and creating a Career Cruising account using your program's username and password.
- Be prepared to explain vocabulary: **navigate**, **cluster**, **emerge**, and **self assessment**.

## MATERIALS

- Computers are required for this session. An overhead projector is best.

## EXPLAIN

Career Cruising is a career website with lots of features and various ways to learn about careers. We're going to look at the website and see what it has to offer.

- 1 The teacher navigates to [careercruising.com](http://careercruising.com), logs in, and writes username and password on the board and circulates to make sure everyone is logged in. Teacher also logs in on the overhead computer.
- 2 Ask students to click on the **Career** tab near the top of the page. Before students click on the **Industries** tab ask them to recall what an industry is and give a few examples, such as Healthcare, Education, and Manufacturing.
- 3 Ask students to click on the **Industries** tab, then from the list, **Manufacturing**.

## VOCABULARY

navigate

cluster

emerge

self assessment

CareerCruising
Español | Help | My Account ▼
Careers, schools and more...

Log In ▼ Assessments Careers Education Financial Aid Employment

Search for Careers Career Clusters Career Selector Military Careers

## Explore Careers

Keyword Search:  Q Search

Index
School Subjects
16 Career Clusters
Industries

**Accommodation and Food Services**

**Administrative and Support and Waste Management and Remediation Services**

**Agriculture, Forestry, Fishing and Hunting**

**Manufacturing**

Mining

Other Services

Professional, Scientific, and Technical

Career Selector

Search for careers based on a variety of criteria, like earnings, core tasks, and more.

▶ Start Career Selector


## Manufacturing

Overview
Industry Subsectors
Significant Careers
Wages & Trends
Other Resources

### About the Industry

Practically every product we purchase has encountered at least one establishment in the Manufacturing industry. This includes fresh milk, clothing, building materials, vitamins, electronics, and much more. Manufacturing establishments create products by changing raw materials, substances, and components through mechanical, physical, or chemical transformations. This may be done using power-driven machines and material handling equipment, or by hand. The size and scale of establishments varies greatly. Some establishments operate on a large scale, using high-powered equipment and machinery to create goods such as airplanes, machinery, electronics, and appliances. Other

Read More ▼



Employment Statistics

Compare National to: New York ▼

#### Number of Establishments

Ownership	National	New York
Federal	~50	~10
State	~40	~10
Local	~50	~10
Private	~500,000	~100,000

#### Number of Employees

Ownership	National	New York
Federal	~20,000	~1,000
State	~2,000	~1,000
Local	~4,000	~1,000
Private	~20,000,000	~5,000,000

#### Average Annual Wage

Ownership	National	New York
Federal	~75,000	~200,000
State	~45,000	~45,000
Local	~35,000	~55,000
Private	~55,000	~60,000

#### Ownership

	National	State
Federal Government	\$78,408	\$209,578
State Government	\$47,404	\$0
Local Government	\$35,639	\$0
Private	\$59,210	\$80,066

---

**DISCUSSION OF EXAMPLE INDUSTRY ON CAREER CRUISING**

---

What do you see on this page?

- › *Graphs and paragraphs.*

About what?

- › *Graphs: number of businesses, employees and earnings.*

What do the different bars represent?

- › *Government and private jobs.*

What do you notice about the numbers?

- › *There are a lot more private than federal, state or local government jobs in this industry.*

What does the term *wages* mean?

- › *The same as earnings, money earned from an employer for work done.*

What do you notice from this graph about the wages?

- › *The highest are in federal—civil service—jobs.*

Take 10 minutes to read the paragraphs, just for the main ideas.

What do the paragraphs say about this industry?

- › *It describes careers in which workers use various types of machines to transform raw materials into finished products or parts of finished products.*

Click on the **Industry Subsector** tab.

What do you notice?

- › *There are many jobs in Food Manufacturing—probably because everyone needs to eat! There are also a lot of jobs in Transportation Equipment Manufacturing and Fabricated Metal Product Manufacturing. There are fewer jobs in Computer and Electronic Product Manufacturing, but they still number in the millions.*

Click on **Significant Careers**.

What does this graph show?

- › *The numbers of people employed in the given career nationwide.*

Click on **Wages and Trends**.

What do you notice?

- › *Wages are higher in New York than in the rest of the country.*

Click on **Other Resources**.

How could this section be useful to you?

- › *If you want to do more research or look for a job in this industry, these resources can help you.*



20 MINUTES

# Creating a MyPlan Account

Students create a MyPlan account and save their usernames and passwords.

## PREP

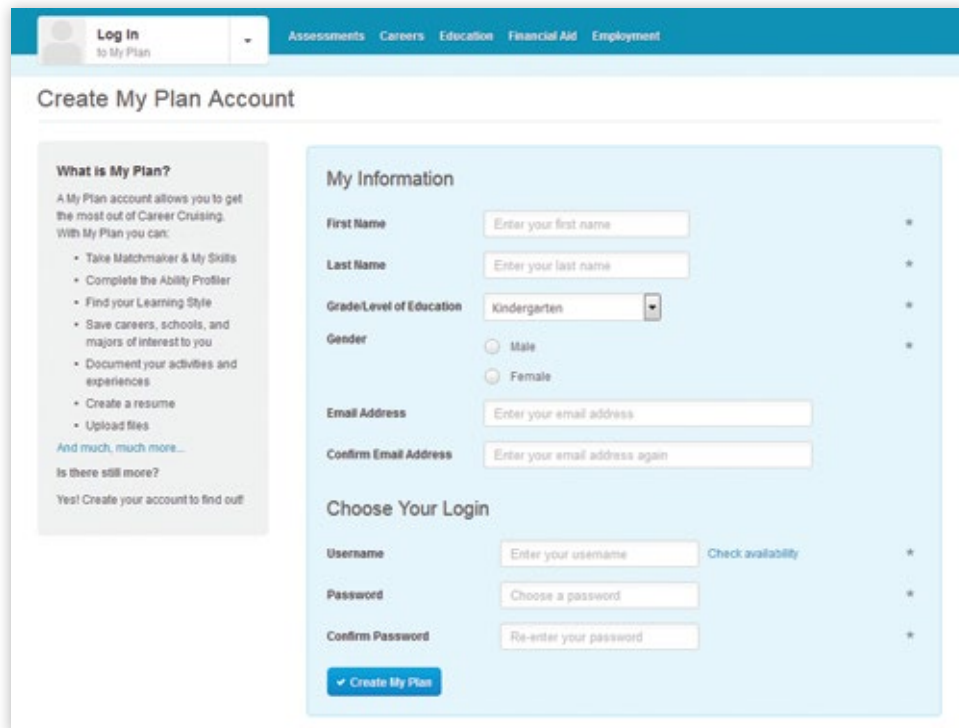
- Cut *Password Saver* sheets in quarters.

## MATERIALS

- This lesson requires a computer lab. One with an overhead projector is best.

## EXPLAIN

- 1 There are a lot of resources on Career Cruising, including a series of questions whose answers guide the website in recommending various careers for you based on your responses. There is so much on this site, it's important to create an individual account so that you can keep track of it all.
- 2 Ask students to look at the overhead as you demonstrate, or follow along on their own computers. Navigate to the **MyPlan** tab to create a username and password. Then click on **Create My Plan** and complete the registration.
- 3 Students should use the *Career Cruising Password Saver* worksheet to record their usernames and passwords and keep them in their binders. Cut the password saver on the next page in quarters and give one quarter to each student to keep in his/her binder.



The screenshot shows the 'Create My Plan Account' page. At the top, there is a navigation bar with 'Log In to My Plan' and links for 'Assessments', 'Careers', 'Education', 'Financial Aid', and 'Employment'. The main heading is 'Create My Plan Account'. On the left, a box titled 'What is My Plan?' explains the account's purpose and lists benefits like 'Take Matchmaker & My Skills' and 'Create a resume'. The main form area is titled 'My Information' and includes fields for 'First Name', 'Last Name', 'Grade/Level of Education' (a dropdown menu currently set to 'Kindergarten'), 'Gender' (radio buttons for 'Male' and 'Female'), 'Email Address', and 'Confirm Email Address'. Below this is the 'Choose Your Login' section with fields for 'Username' (with a 'Check availability' link), 'Password', and 'Confirm Password'. A blue 'Create My Plan' button is at the bottom.



CUT

**MyPlan Account Login Information**

**www.careercruising.com**

**CHOOSE YOUR LOGIN:**

Username \_\_\_\_\_

Password \_\_\_\_\_

**MyPlan Account Login Information**

**www.careercruising.com**

**CHOOSE YOUR LOGIN:**

Username \_\_\_\_\_

Password \_\_\_\_\_

**MyPlan Account Login Information**

**www.careercruising.com**

**CHOOSE YOUR LOGIN:**

Username \_\_\_\_\_

Password \_\_\_\_\_

**MyPlan Account Login Information**

**www.careercruising.com**

**CHOOSE YOUR LOGIN:**

Username \_\_\_\_\_

Password \_\_\_\_\_



45 MINUTES

## Exploring Career Cluster

Using “Career Clusters” on the Career Cruising website, students will practice reading about one or more careers in the “career cluster” they are interested in.

### EXPLAIN

- 1 Navigate to **Careers** then **Career Clusters** and click on one cluster that sounds interesting to you. Read about it in the cluster profile. Then examine some careers under the **Related Careers** tab.
- 2 Choose one of the related careers and write three points that are interesting to you about it. *What about this career captures your attention?* It doesn't matter if it requires a lot of education—you're just starting to investigate. Then list three questions you have about this career. *If you were to pursue this career path, what would you want to know?*



# Career Cruising Matchmaker

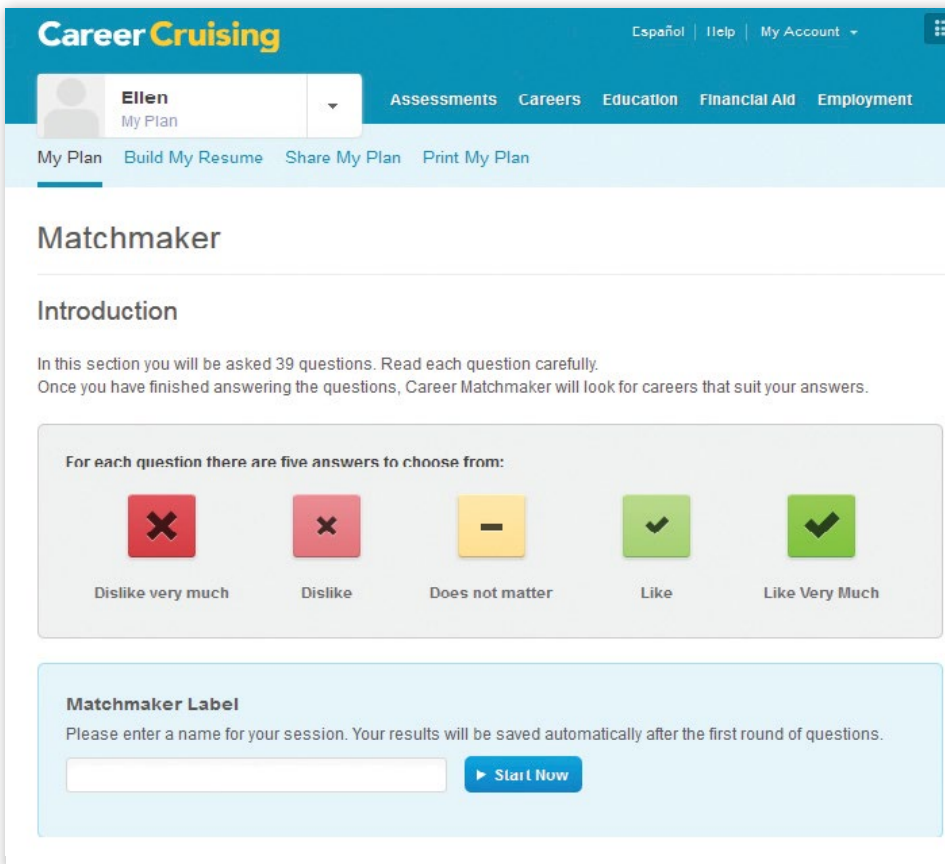


30 MINUTES

Students will use the Matchmaker feature to answer questions about their interests and Career Cruising will recommend careers based on their responses. Students will be able to save the results for future use.

## EXPLAIN

- 1 Career Cruising not only has descriptions of careers, but also can suggest careers based on what you tell it about yourself. You already did a self assessment based on what you know about yourself. This is another way of doing a self-assessment. The website may recommend careers you had not considered, or it may recommend the exact career you have been thinking about.
- 2 Click on the **Myplan** tab with your name in the top left corner. Then click on **Career Matchmaker** to receive suggestions for careers. Then click **Start New Matchmaker**. Create a name for the session, such as the month and year and click **Start Now**. This self-assessment focuses on your interests, so don't worry about what you do or don't know how to do already. That's what education is for!



**Career Cruising** Español | Help | My Account

Ellen  
My Plan

Assessments Careers Education Financial Aid Employment






My Plan Build My Resume Share My Plan Print My Plan

## Matchmaker

### Introduction

In this section you will be asked 39 questions. Read each question carefully. Once you have finished answering the questions, Career Matchmaker will look for careers that suit your answers.

For each question there are five answers to choose from:

				
Dislike very much	Dislike	Does not matter	Like	Like Very Much

**Matchmaker Label**

Please enter a name for your session. Your results will be saved automatically after the first round of questions.

 [▶ Start Now](#)



60 MINUTES

## Reading about Recommended Careers

Students will now read about one or more of the careers recommended by Career Cruising, and paraphrase what they have read.



Paraphrasing

### MATERIALS

- *Career Cruising Recommendations* worksheet
- This lesson requires a computer lab. One with an overhead projector is best.

### EXPLAIN

- 1 Now that Matchmaker has recommended a list of careers for you, read through that list. *Do any sound interesting? Surprising? Terrible?* Choose one that sounds interesting to you, regardless of where on the list it is. Under the **Careers** tab, conduct a keyword search with the career you choose. Your search may return a career that has a slightly different name than the one on your list. Some careers go by a variety of different names.
- 2 Click on the **Job Description** tab and read all about it.
- 3 You'll now paraphrase what you read. *What is paraphrasing and how is it done? Why is it important to paraphrase?*
- 4 Take what's written in the Job Description and put it in your own words on the *Career Cruising Careers* worksheet. You will have to paraphrase, since you can't copy what someone else wrote. Then read the **Working Conditions, Earning and Education** tabs, and paraphrase what you learned about this career on the worksheet. Make sure the information you write is in your own words, and that you are comfortable explaining to the class what you wrote. If you read any unfamiliar words, try to understand the meaning of the sentence without knowing every word.



## Career Cruising Recommendations

Complete this worksheet by paraphrasing the information you found on Career Cruising. Make sure to use your own words and make sure you understand everything you have written.

CAREER: \_\_\_\_\_

<b>Responsibilities</b>	
<b>Salary</b>	
<b>Where they work</b>	
<b>When they work</b>	
<b>Education</b>	



30 MINUTES

## Video, Audio and Written Worker Narratives

Career Cruising has collected hundreds of interviews from workers. For every career, there are individual workers speaking about their experiences. The interviews have some portions in writing, some in audio and some in video. Hear from a worker first-hand about his/her own experience.

### PREP

Write the following questions on the board:

- *What does the worker like about his/her career?*
- *Is that something you think you would like? Why or why not?*
- *According to the worker, are there any disadvantages of working in this field?*
- *If the worker were in class today, what would you ask him/her?*

### EXPLAIN

- 1 Every career description on CareerCruising contains video, audio and written interviews with employees speaking about their jobs.
- 2 Ask students to select three interviews, either audio, video, written, or a combination thereof, and watch, listen, or read them. Students then write responses to the questions on the board and should include the name of the employee in their response. The interviews can be from people in the same or different careers. The careers should be ones that are of interest.
- 3 When students are finished writing, ask them to discuss their findings with a partner.

## Additional Career Search Resources

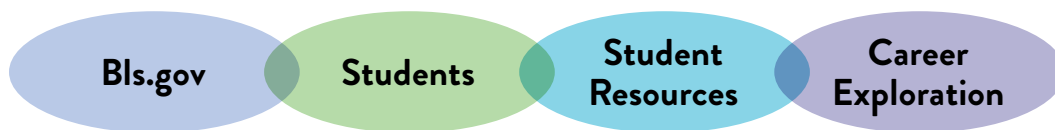
In addition to Career Zone and Career Cruising, Mynextmove and the Bureau of Labor Statistics are very useful websites.

### Mynextmove

**www.mynextmove.org** is similar to Career Cruising. It is very user-friendly, contains a self-assessment tool, and is searchable by industry or through keyword searches. It organizes recommended careers according to their education requirements /levels. The job outlook can be searched by location, and it contains a database of job openings by location.

### Bureau of Labor Statistics

The Bureau of Labor Statistics is the national Department of Labor's website. It contains very readable job descriptions and also contains lots of employment data. It can be found at **www.bls.gov**. It has a student section (tab on the front page) which contains a career exploration tool. There is also a Teacher's section that contains lessons and support materials.




**BUREAU OF LABOR STATISTICS**

Home ▾ Subjects ▾ Data Tools ▾ Publications ▾ Economic Releases ▾ Students ▾ Beta ▾

K-12 GAMES & QUIZZES STUDENT RESOURCES TEACHER'S DISK HISTORY OF BLS FAQS Search K-12

Classroom activities

We'd like your help to improve our materials. Please send your recommendations for classroom activities, posters, or any other content on the BLS K-12 website to [k12@bls.gov](mailto:k12@bls.gov). We appreciate any suggestions you may have.




**How do you spend your time?**  
Students will learn how to create and interpret a pie chart displaying how they spend their time.

Overview ([PDF](#))  
Excel: Directions ([OLS](#)) Worksheet ([PDF](#))  
Print: Directions ([PDF](#)) Worksheet ([PDF](#))



**Graphing Prices**  
Students will learn how to graph changes in price levels of goods in this real-world graphing exercise.

Worksheet ([PDF](#))



**The Price is Correct**  
In this activity, students will learn about inflation and play a game to guess how the prices of common goods have changed over the past several years.

Worksheet ([PDF](#))

## A Career-Focused Financial Literacy Series

Students practice math, reading and critical thinking by creating budgets, learning about the differences between using check cashing facilities and checking accounts, learn about online banking services, how to complete tax forms, and learn about the Earned Income Tax Credit.

### ACTIVITIES IN THIS SERIES

- 4.1 • Calculating a Budget: How Much Do I Need To Earn?**
- 4.1 • Check Cashing Services vs. Bank Accounts**
- 4.1 • Calculating Income Taxes: How Does it Work?**
- 4.4 • Earned Income Tax Credit: What is it and Who Gets it?**

# Calculating a Budget: How Much Do I Need to Earn?



45 MINUTES

Students create a current budget for themselves and identify their monthly recurrent expenses, in order to consider how much money they will need to earn from work income.



Calculations

## PREP

- Be prepared to discuss the following vocabulary: **Income**, **Expense**, **Budget**.
- Complete the *My Budget* worksheet so that you can refer to your own experience with students.

## MATERIALS

- *My Budget* worksheet

## DISCUSS

What is a budget?

- › *A way to keep track of how much money you are going to spend.*

Why do people make budgets?

- › *To know how much money they spend on which expenses, to help manage their money.*

Why is that useful?

- › *To know where your money goes. To be less likely to run out of or mismanage money.*

When you are applying for jobs it's important to know how much money you need to earn. What are some monthly expenses you have?

- › *Rent, transportation, groceries, phone, daycare, clothing, money to support immediate and/or extended family, credit card.*

## VOCABULARY

Income

Expense

Budget

**EXPLAIN**

---

- 1 Have you ever wondered, “Where did my money go?” Today you are going to make a budget of your current expenses. This isn’t a time for you to judge yourself for your spending, but to investigate how much you spend on which expenses so that you can make informed decisions about your money.
- 2 First, you’re going to identify monthly expenses you have. Some expenses come to mind easily, like rent and transportation. Others are more complicated to group, such as entertainment. This could include music, movies, or video games. Help students create categories based on their expenses. Write responses on the board.
- 3 Distribute the *My Budget* worksheet and ask students to enter their monthly expenses into the left-hand column. Some of the entries will be the same for most students, such as housing and transportation. Others will be unique to the individual student. Circulate to check on progress and answer questions.
- 4 Next, ask students to estimate the amount they spend on each item per month. Point out that they might have to do some calculations to find the monthly amount if they pay some expenses weekly or biweekly.
- 5 Ask students to total their expenses and write it on the “Total” line at the bottom of the worksheet.
- 6 Distribute the *Calculating My Earnings and Expenses* worksheet and ask students to complete it.





## My Budget Worksheet

- 1 Write your current expenses (items you pay for) in the left-hand column.
- 2 Write the monthly cost of each in the right-hand column, making any necessary calculations.
- 3 Total your expenses.

Expense	Cost/Month
<i>Housing (Rent)</i>	
<i>Transportation (Subway, bus, etc.)</i>	

**TOTAL:** \_\_\_\_\_

## Calculating My Earnings and Expenses

Use your budget to calculate and complete the statements below.

1 I receive \$\_\_\_\_\_ per month from family members or others, such as parents, spouse, ex-spouse, siblings.

2 My total monthly income, including my work income plus money received from others is \$\_\_\_\_\_.

**Show calculations here**

3 My total annual income is \$\_\_\_\_\_.

**Show calculations here**

4 Taking into account money I receive from others, the minimum monthly income I would need to earn from a job is \$\_\_\_\_\_.

5 The annual income for the above job is \$\_\_\_\_\_.

**Show calculations here**

6 If I had \$60 over this minimum monthly income, I would spend it on:

Expense	Cost

# Check Cashing Services vs. Bank Accounts



90 MINUTES

Students assess the differences between check cashing services and checking accounts, and identify which is the better choice for them.



## PREP

- Be prepared to discuss the following terms. Use the vocabulary definitions on the following pages: **checking account, check cashing service, savings account, direct deposit, debit card, debt, interest, withdrawal, deposit, monthly service fee, minimum deposit.**

## MATERIALS

- Check Cashing Services vs. Bank Accounts Vocabulary* worksheet
- Vocabulary Definitions* handout
- Compare and Contrast: Check Cashing Service vs. Checking Accounts* worksheet

## EXPLAIN

- When an employee receives a paycheck for work completed, she needs to have some way to cash her paycheck. We're going to learn about some of the different ways to do this.
- Distribute the *Check Cashing Services vs. Bank Account Vocabulary* worksheet. Have students work in pairs and complete the "What I think it means" column based on their understanding of the terms.
- When students are finished, distribute the *Vocabulary Definitions* handout and discuss each definition with the class. Students should write a brief definition of each term in the "Definition" column.
- Ask:** Do you think it would be more to your advantage to use a check cashing service or a bank account? Have students turn to their partner and discuss what they think and why according to their individual situation. Emphasize that there is no one correct answer, but rather the answer depends on each individual's situation and goals.

## VOCABULARY

checking account  
 check cashing service  
 savings account  
 direct deposit  
 debit card  
 debt  
 interest  
 withdrawal  
 deposit  
 monthly service fee  
 minimum deposit

- 5** Let's take a look at some of the different options and see if your predictions are correct. Distribute the *Compare and Contrast: Check Cashing Service vs. Checking Accounts* worksheet. Ask students to read it with their partner and work to calculate the question at the bottom.

### DISCUSS

---

**What are some reasons why someone might prefer using a check cashing service?**

- › *It's fast, they are easy to find, you can go to any one you want, you don't have to sign up for or commit to anything, you don't have to pay a monthly fee. They do not keep your money—you have immediate access to it. You don't have to go to an ATM when you need it.*

**What are some reasons someone might prefer using a bank account?**

- › *Your money is safe because it's not in your home, you can grow your money by earning interest, you can use your debit card to buy goods and services when you don't have money on you, you don't have to always carry cash which can sometimes be dangerous. People that work at the banks can help you manage your money by giving you advice on different financial services, you can use your computer and mobile devices to bank. For example, you can transfer money to other accounts and deposit checks right from your smart phone or computer, which means you don't have to go to the bank. You can have your paycheck directly deposited to your account, you can set up automatic bill pay so you don't have to send checks or get money orders, some banks supply free checks when you open a checking account which you can use to buy goods or services.*

**Explain why one option would be better for you than the other.**

# Check Cashing Services vs. Bank Account Vocabulary



Write what you think the term means in the center column. After reading the definition handout, write your paraphrased version of what the term means in the *Definition* column.

	What I Think It Means	Definition
Check Cashing Service		
Checking Account		
Savings Account		
Direct Deposit		
Debit card		
ATM card		

<b>Credit card</b>		
<b>Debt</b>		
<b>Interest</b>		
<b>Withdrawal</b>		
<b>Deposit</b>		
<b>Monthly Service Fee</b>		



## Vocabulary Definitions: Check Cashing Service and Checking Account

### **Checking cashing service**

A check cashing service is a business where anyone can go to cash a paycheck. Check cashing services charge a fee each time you use the service, usually a percentage of your check. Many check cashing services require that you have a valid form of identification in order to get your check cashed. State identification, a passport or NYCID\* card may be an acceptable form of identification.

### **Checking account**

A checking account is where you deposit money you want to spend. You can pay for things at a later date with the money in your account by writing checks or using an ATM/Debit Card. Your money is safe in a checking account because it is protected by the Federal Deposit Insurance Corporation, or FDIC, insurance. Although it is highly unlikely, sometimes banks fail and go out of business. The FDIC guarantees any money you have deposited will be returned to you in full. All major banks are FDIC-insured. Some banks have interest-earning checking accounts, but they are often the high-end account options that charge more for their monthly fees and services. You can investigate the different account options at a bank's website or in person at a bank branch.

### **Savings account**

A savings account is where you put or deposit your money so that it will be safe and grow. When you put money into a savings account, it earns interest, which means the bank pays you a small amount of money each month that is added to your existing balance. There are different kinds of savings accounts at each bank and you can investigate which one is right for you at a bank's website or in person at a bank branch.

### **Direct deposit**

Direct deposit is when your paycheck is automatically deposited into your bank account by your employer. This means you do not have to cash it in person. Employees usually sign up for direct deposit when they start a new job. Occasionally, employers require all employees to use direct deposit.

### **Debit and ATM cards**

A debit card is a card you receive when you open a checking account that you can use to buy goods and services. An ATM card can be used to take money out of Automatic Teller Machines (ATMs). A debit card can also be used to withdraw money at ATMs. They look like credit cards, but are not. They take

money directly from your checking account, so you can only spend as much as you have in your account.

**Credit cards**

A credit card allows you to buy goods or services with money borrowed from the credit card company, which you have to pay back each month. If you do not pay the money back on time, the credit card company will charge you extra money, called Interest.

**Debt**

Debt is money you owe another person or institution. Some common examples are credit card debt, student loan debt, or a loan from a bank to buy a car or a home.

**Interest**

When you borrow money, you often have to pay interest on it every month, in addition to what you owe. When you put money into a savings account or invest money, you earn interest. The bank will pay you money. The more money you put into the account and the longer you leave it there, the more interest you will earn. Interest rates are calculated by a percentage of the total amount owed or deposited. Interest rates vary.

**Withdrawal**

When you take money out of a bank account.

**Deposit**

When you put money into a bank account.

**Monthly service fee**

A fee that some banks charge every month in order to have a checking or savings accounts. These vary from bank to bank.

**Minimum deposit**

The minimum amount of money required to deposit in order to open a bank account. These vary from bank to bank.

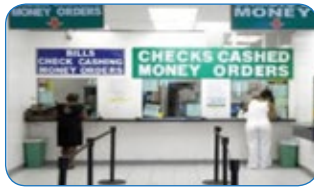
**Community bank**

A bank that is typically locally owned and operated. Community banks tend to focus on the needs of the businesses and families where the bank holds branches and offices. Lending decisions are made by people who understand the local needs of families, businesses and farmers. Employees often reside within the communities they serve. Community banks often have a limited number of branches and ATMs within the city or town where they are located and many do not have any branches or ATMs outside of the area where they are located.





## Compare and Contrast: Check Cashing Service or Checking Account?



	Check Cashing Service	Basic Chase Bank Checking	Basic Bank of America Checking	Popular Community Bank
<b>Service Fee</b>	Different service companies charge different fees each time you cash a check. On average, they charge between 1% and 10% of the check amount.	*\$0/month if direct deposits totaling \$500 or more made to account OR a minimum of \$1500 daily balance. Otherwise there is a monthly service fee of \$12.	*Same as Chase. *Students under 23 pay \$0/month.	No monthly fees.
<b>Minimum Deposit to Open Account</b>	No accounts available	\$25.00	\$25.00	No minimum deposit
<b>ATM Charges</b>	No ATMs	Chase ATM: \$0 Non-Chase: \$2.50 + ATM fee	BoA ATM: \$0 Non-BoA: \$2.50 + ATM fee	Popular ATM: \$0 Non-Popular: \$2 + ATM fee
<b>Debit Card</b>	✗	✓	✓	✓
<b>Online Banking</b>	✗	✓	✓	✓
<b>Mobile Banking</b>	✗	✓	✓	✓
<b>Free Savings Accounts</b>	✗	✓	✓	✓
<b>FDIC-insured</b>	✗	✓	✓	✓

**CALCULATE:** If you go to a cash checking service and cashed a \$1,000.00 paycheck, what is the greatest and least amount of money you might pay for the cashing fee? Your answers should be in dollar amounts. Show your work on the back.

Greatest amount: \_\_\_\_\_ Least amount: \_\_\_\_\_



40 MINUTES

# Calculating Income Taxes: How Does it Work?

Students learn how to read a paystub, about FICA and federal income taxes, are introduced to state and city taxes, learn how to calculate gross pay, net pay, total deductions, and learn tax-related vocabulary.



## VOCABULARY

income  
wages  
salary  
gross pay  
net pay  
deductions  
Federal Income Tax  
Social Security Tax (FICA)  
Medicare Tax (FICA)  
401(k)

## PREP

- Be prepared to explain the following terms. Refer to the *Income Tax Definitions* Teacher Resource as needed: **income, wages, salary, gross pay, net pay, deductions, Federal Income Tax, Social Security Tax (FICA), Medicare Tax (FICA), 401(k)**

## MATERIALS

- *Income Tax Vocabulary* worksheet
- *Income Tax Definitions*

## DISCUSS

If you've ever received a paycheck from an employer, what have you noticed about the amount of money you take home?

› *It is less than the amount I earned.*

Why is this?

› *Taxes, income taxes, the government/my employer takes money out.*

**EXPLAIN**

---

- 1 We are going to learn about income taxes today. Income taxes can be confusing. There are some terms that you will need to know in order to understand the basics of how income taxes work.
- 2 Have students get into pairs and try to define the terms on the *Income Tax Vocabulary* worksheet.
- 3 After students finish, distribute the *Income Tax Definitions* worksheet and have them compare their answers. Students should assess whether or not their attempted definition is complete and correct, using the *Income Tax Definition* handout. They can mark the Definitions column with a check. If it is not fully correct, they should write the correct definition in the Definitions box.

## Income Tax Vocabulary

Complete the middle column by writing what you think the word means.  
If you're not sure, take a guess.

	What I Think it Means	Definition
Income		
Wages		
Salary		
Gross Pay		
Net Pay		
Deductions		
Federal Income Tax		
Social Security Tax		
Medicare Tax		



## Income Tax Definitions

### **Income**

Money received, especially on a regular basis, for work or through investments.

### **Wages**

A fixed regular payment, typically paid on a daily or weekly basis, made by an employer to an employee.

### **Gross pay**

The total amount of money an employee earns in a given pay period.

### **Net pay**

The amount of money an employee makes or takes home after taxes and other deductions are taken out.

### **Deductions**

An amount of money that is taken away from an employee's gross pay.

### **Federal Income Tax**

A tax required by the United States Internal Revenue Service (IRS) from the earnings of individuals, corporations, trusts and other legal entities. The amount of federal income tax an employee must pay is determined by the information they provide on Form W-4.

### **Social Security Tax**

The Social Security tax pays for the retirement and disability benefits received by millions of Americans each year. It is part of the Federal Insurance Contributions Act or FICA.

### **Medicare Tax**

Medicare tax is used to pay for to provide healthcare for individuals over the age of 65. It is part of the Federal Insurance Contributions Act or FICA.



60 MINUTES



Calculations

# Interpreting Paystubs

Students read and interpret sample paystubs and calculate earnings and deductions, drawing on the terminology learned in the previous lesson.

## MATERIALS

- *Angela Rose Dula's Paystub*
- *Calculating Income Taxes* worksheet

## EXPLAIN

- 1 When people work, they provide labor in exchange for income, or money, in the form of wages. Wages are usually computed by multiplying an hourly pay rate by the number of hours worked. People may also earn salaries for providing labor. Rather than an hourly pay scale, salaries are an annual amount paid monthly or bimonthly for a specified number of hours, usually a 40-hour work week. Income earners in the United States have to pay taxes on their income. Let's take a look at a worker's paycheck to see how this works.
- 2 Distribute *Angela Rose Dula's Paystub* and ask students to read it and be prepared to answer questions about it, using income tax terminology. Ask students to take out their *Income Tax Vocabulary* worksheet from the previous lesson. Ask a student to read the information about Angela Rose Dula in the paragraph above the pay stub.

## DISCUSSION QUESTIONS

What is Angela Rose's job?

› *She drives a van for disabled elders.*

What is Angela's rate of pay? In other words; how much does Angela earn per hour?

› *\$15.00*

How many hours did Angela work this pay period?

› *40*

What is the current total Angela earned during this pay period?

› *\$600*

How did you calculate this?

› *Number of hours worked times pay rate*

What is this amount called? Students should refer to their definition sheet or vocabulary worksheet if necessary.

› *Gross Pay*

**GROSS PAY**

- **Direct students' attention to the YTD gross pay.** Explain that YTD stands for Year To Date and that each number labeled YTD represents how much total money has been made or taken away in that category for the entire year.
- **Direct students' attention to Angela's deductions.** Explain that workers have to pay a Social Security tax that helps provide money for people over 65, and the Medicare tax, which helps make sure people over 65 have health care. These two taxes are also known as Federal Insurance Contributions Act taxes or FICA taxes. In addition, workers must pay a federal income tax to the United States government. Many states and cities also have their own taxes that anyone who works in those states or cities must pay. Other common deductions you might see in this section are money taken out by the employer for an employee's health insurance or retirement funds.

What is the total amount of deductions that were taken out during this pay period?

> \$149.50

After all deductions are taken out, how much money does Angela take home for this pay period?

> \$450.50

What is this amount called?

> *Net Pay*

**NET PAY**

- **Direct students' attention to Angela's paycheck** and explain that the total net pay is always written out in words first, then in dollars and cents. The cents are written as a fraction with the number of cents over 100 cents. Finally, the net pay is written numerically on the line all the way to the right of the check. **Why are the cents written as X number over 100?**

> *Because there are 100 cents in a dollar.*
  - **Distribute the *Calculating Income Taxes* worksheet** and have students get into pairs. Explain they are now going to complete a paystub for another worker by making calculations for his earnings and deductions. For each category, you will explain how you arrived at your answer.
- 3** After students are finished with the paystub, review answers together as a class.

**Calculating  
Income Taxes  
Worksheet  
Answer Key**

1. \$950.00
2. \$175.78
3. \$774.12
4. \$1,054.65
5. \$4,645.35

## Angela Rose Dula's Paystub

Angela Rose Dula works as a van driver for a transportation company that helps people with disabilities and the elderly get where they need to go. Below is her one of her pay stubs that she receives every week along with her paycheck.

123 Angela Dula				Pay Period 06/02/16 to 06/09/16		Required Deductions	
Earnings					Period	YTD	
Hours	Rate	This Period	YTD				
40	15/hr	600.00	5,400.00	Federal Income Tax	75.10	675.90	
<b>Gross Pay</b>				FICA–Medicare	8.70	78.30	
				State Income Tax	28.50	256.50	
				FICA–Social Security	38.20	334.80	
				Other Deductions			
				Health Insurance	00.00	00.00	
				401K	00.00	00.00	
				Parking	00.00	00.00	
				Total Deductions		149.50	1,345.50
				Net Pay	450.50	4,054.50	
<b>Your Employer</b> 123 Some Street Milwaukee, WI ZIPCODE				<b>Check Number: XXXXX</b> <b>Pay Date: 7/02/16</b>			
<b>PAY ***** Four hundred and fifty dollars 50/100*****</b> .....				<b>\$450.50</b> .....			
<b>To the Order of</b> Angela Dula 416 Happy Lane Milwaukee, WI ZIPCODE							



# Calculating Income Taxes

Complete Sam Smith’s paystub by answering the questions below and explaining how you arrived at your answer for each category. Finally, fill your answers into the corresponding boxes on Sam’s paystub and write his paycheck.

<b>123 Sam Smith</b>				<b>Pay Period 06/02/16 to 06/09/16</b>			<b>Required Deductions</b>		
<b>Earnings</b>					<b>Period</b>	<b>YTD</b>			
<b>Hours</b>	<b>Rate</b>	<b>This Period</b>	<b>YTD</b>	Federal Income Tax	104.00	624.00			
50	19/hr	<b>1.</b>	5,700.00	FICA–Medicare	13.78	82.65			
<b>Gross Pay</b>				State Income Tax	00.00	00.00			
				FICA–Social Security	58.00	348.00			
				Other Deductions	00.00	00.00			
				Health Insurance	00.00	00.00			
				401K	00.00	00.00			
				Parking	00.00	00.00			
								<b>Total Deductions</b>	<b>2.</b>
				<b>Net Pay</b>	<b>3.</b>	<b>5.</b>			
<b>Your Employer</b>						<b>Check Number: XXXXX</b>			
123 Some Street						<b>Pay Date: 7/02/16</b>			
Milwaukee, WI ZIPCODE									
<b>PAY</b>					<b>\$</b>				
.....					.....				
<b>To the Order of</b>									
Sam Smith									
45 Happy Lane									
Milwaukee, WI ZIPCODE									

**Sam Smith's Paystub Questions:**

**1** Gross pay for this pay period is \_\_\_\_\_. Explanation:

**2** Total deductions for this pay period is \_\_\_\_\_. Explanation:

**3** Total Net Pay for this pay period is \_\_\_\_\_. Explanation:

**4** YTD deductions total \_\_\_\_\_. Explanation:

**5** YTD Net Pay \_\_\_\_\_. Explanation:

# Completing Form W-4



45 MINUTES

Students learn how to fill out Form W-4.

## PREP

- Be able to explain how to fill out a W-4 form.  
Video Tutorial: <https://www.youtube.com/watch?v=kaiuCOqQKmU>
- Vocabulary: **W-4 form, Internal Revenue Service (IRS)**

## MATERIALS

- *What is Form W-4?* handout
- *Jennifer Johnson's Form W-4* worksheet

## EXPLAIN

- 1 Once an employee is hired for a job, there are various forms they must complete. One of these is Form W-4. This is a federal form required by the Internal Revenue Service (IRS). There are state forms that must be completed as well, which vary from state to state. The W-4 allows employers to determine the amount of income tax they should deduct from each employee's paycheck based on that person's situation, such as whether he or she is married or single. The form also asks about exemptions, meaning someone doesn't have to pay certain taxes. Employees are expected to fill out a W-4 accurately and honestly. If at any time during your employment your status changes (you get married or divorced, you have kids, etc.), then you must fill out a new W-4 and give it to your employer.
- 2 Distribute *What is Form W-4?* worksheet. Have a student read John Dough's situation aloud.
- 3 Explain that when an employee receives a W-4, she will use the Employee's Withholding Allowance Certificate to determine how many allowances to claim. This determines how much Federal Income Tax will be taken out of the employee's gross pay. Explain how to fill out the Employee's Withholding Allowances Certificate. If you have access to video equipment in the classroom, you can play the tutorial video. Tell students this is the part of the W-4 they need to detach and give to their employer.
- 4 Put students into pairs or let them choose a partner to complete Jennifer Johnson's W-4.  
*Note:* Students can either make up a SSN and address for Jennifer Johnson or they can leave it blank.
- 5 When they are finished, ask pairs to explain what they wrote on each line and why.

## VOCABULARY

W-4 form  
Internal Revenue Service (IRS)

## Answer Key

Line A: 1  
Line B: 1  
Line C: 0  
Line D: 1  
Line E: 0  
Line F: 1  
Line G: 2  
Line H: 6



# What is Form W-4?

When John Dough started his first job at ABC Mart in Our Town, USA, he filled out Form W-4 below. He is 16 years old, unmarried, and does not have any children. John's parents still claim him as a dependent on their tax return. Below is John's W-4.

### Form W-4 (2013)

**Purpose.** Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Consider completing a new Form W-4 each year and when your personal or financial situation changes.

**Exemption from withholding.** If you are exempt, complete only lines 1, 2, 3, 4, and 7 and sign the form to validate it. Your exemption for 2014 expires February 17, 2015. See Pub. 505, Tax Withholding and Estimated Tax.

**Note.** If another person can claim you as a dependent on his or her tax return, you cannot claim exemption from withholding if your income exceeds \$1,000 and includes more than \$350 of unearned income (for example, interest and dividends).

**Exceptions.** An employee may be able to claim exemption from withholding even if the employee is a dependent, if the employee:

- Is age 65 or older,
- Is blind, or
- Will claim adjustments to income; tax credits; or itemized deductions, on his or her tax return.

The exceptions do not apply to supplemental wages greater than \$1,000,000.

**Basic instructions.** If you are not exempt, complete the **Personal Allowances Worksheet** below. The worksheets on page 2 further adjust your withholding allowances based on itemized deductions, certain credits, adjustments to income, or two-earners/multiple jobs situations.

Complete all worksheets that apply. However, you may claim fewer (or zero) allowances. For regular wages, withholding must be based on allowances you claimed and may not be a flat amount or percentage of wages.

**Head of household.** Generally, you can claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals. See Pub. 501, Exemptions, Standard Deduction, and Filing Information, for information.

**Tax credits.** You can take projected tax credits into account in figuring your allowable number of withholding allowances. Credits for child or dependent care expenses and the child tax credit may be claimed using the **Personal Allowances Worksheet** below. See Pub. 505 for information on converting your other credits into withholding allowances.

**Nonwage income.** If you have a large amount of nonwage income, such as interest or dividends, consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Otherwise, you may owe additional tax. If you have pension or annuity income, see Pub. 505 to find out if you should adjust your withholding on Form W-4 or W-4P.

**Two earners or multiple jobs.** If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding usually will be most accurate when all allowances are claimed on the Form W-4 for the highest paying job and zero allowances are claimed on the others. See Pub. 505 for details.

**Nonresident alien.** If you are a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

**Check your withholding.** After your Form W-4 takes effect, use Pub. 505 to see how the amount you are having withheld compares to your projected total tax for 2014. See Pub. 505, especially if your earnings exceed \$130,000 (Single) or \$180,000 (Married).

**Future developments.** Information about any future developments affecting Form W-4 (such as legislation enacted after we release it) will be posted at [www.irs.gov/wf](http://www.irs.gov/wf).

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**Personal Allowances Worksheet (Keep for your records.)**

**A** Enter "1" for yourself if no one else can claim you as a dependent . . . . . **A** \_\_\_\_\_

**B** Enter "1" if: } | **B** 1

- You are single and have only one job; or
- You are married, have only one job, and your spouse does not work; or
- Your wages from a second job or your spouse's wages (or the total of both) are \$1,500 or less.

**C** Enter "1" for your spouse. But, you may choose to enter "-0-" if you are married and have either a working spouse or more than one job. (Entering "-0-" may help you avoid having too little tax withheld.) . . . . . **C** \_\_\_\_\_

**D** Enter number of dependents (other than your spouse or yourself) you will claim on your tax return . . . . . **D** \_\_\_\_\_

**E** Enter "1" if you will file as head of household on your tax return (see conditions under Head of household above) . . . . . **E** \_\_\_\_\_

**F** Enter "1" if you have at least \$2,000 of child or dependent care expenses for which you plan to claim a credit . . . . . **F** \_\_\_\_\_

**G** **Child Tax Credit** (including additional child tax credit). See Pub. 972, Child Tax Credit, for more information.

- If your total income will be less than \$65,000 (\$95,000 if married), enter "2" for each eligible child; then less "1" if you have three to six eligible children or less "2" if you have seven or more eligible children.
- If your total income will be between \$65,000 and \$84,000 (\$95,000 and \$119,000 if married), enter "1" for each eligible child . . . . . **G** \_\_\_\_\_

**H** Add lines A through G and enter total here. (Note. This may be different from the number of exemptions you claim on your tax return.) ► **H** 1

For accuracy, complete all worksheets that apply. } | **H** 1

- If you plan to itemize or claim adjustments to income and want to reduce your withholding, see the **Deductions and Adjustments Worksheet** on page 2.
- If you are single and have more than one job or are married and you and your spouse both work and the combined earnings from all jobs exceed \$50,000 (\$20,000 if married), see the **Two-Earners/Multiple Jobs Worksheet** on page 2 to avoid having too little tax withheld.
- If neither of the above situations applies, stop here and enter the number from line H on line 5 of Form W-4 below.

---

Separate here and give Form W-4 to your employer. Keep the top part for your records.

**Form W-4**  
Department of the Treasury  
Internal Revenue Service

**Employee's Withholding Allowance Certificate**

► Whether you are entitled to claim a certain number of allowances or exemption from withholding is subject to review by the IRS. Your employer may be required to send a copy of this form to the IRS.

OMB No. 1545-0074  
**2013**

1 Your first name and middle initial <b>John A.</b>	Last name <b>Dough</b>	2 Your social security number <b>123-45-6789</b>
Home address (number and street or rural route) <b>123 Main Street</b>		3 <input checked="" type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher Single rate. <small>Note. If married, but legally separated, or spouse is a nonresident alien, check the "Single" box.</small>
City or town, state, and ZIP code <b>Our Town USA 12345</b>		4 If your last name differs from that shown on your social security card, check here. You must call 1-800-772-1213 for a replacement card. ► <input type="checkbox"/>
5 Total number of allowances you are claiming (from line H above or from the applicable worksheet on page 2)		5 <u>1</u>
6 Additional amount, if any, you want withheld from each paycheck		6 \$ _____
7 I claim exemption from withholding for 2014, and I certify that I meet both of the following conditions for exemption. • Last year I had a right to a refund of all federal income tax withheld because I had no tax liability, and • This year I expect a refund of all federal income tax withheld because I expect to have no tax liability. If you meet both conditions, write "Exempt" here . . . . . ► 7 _____		

Under penalties of perjury, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete.

Employee's signature (This form is not valid unless you sign it.) ► **John A. Dough** Date ► **Jan. 11, 2013**

8 Employer's name and address (Employer: Complete lines 8 and 10 only if sending to the IRS.) <b>ABC Mart, 10 Washington St., Our Town</b>	9 Office code (optional)	10 Employer identification number (EIN)
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For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 10220Q **Form W-4** (2014)

150 UNIT 2 • KNOWING MYSELF

The CUNY CareerKit for HSE & ESL Learners (2017) • Manufacturing



## Jennifer Johnson's Form W-4

**Complete Jennifer Johnson's W-4 Form using the information below. When you are finished, write Jennifer a note explaining the steps you took so that she will be able to complete the form herself.**

---

Jennifer Johnson just started a new job. She is 30 years old, single, and has one child. She makes \$36,000 per year, spends \$4,000 on child care and splits the cost of her apartment evenly with a roommate.



# Form W-4 (2016)

**Purpose.** Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Consider completing a new Form W-4 each year and when your personal or financial situation changes.

**Exemption from withholding.** If you are exempt, complete only lines 1, 2, 3, 4, and 7 and sign the form to validate it. Your exemption for 2016 expires February 15, 2017. See Pub. 505, Tax Withholding and Estimated Tax.

**Note:** If another person can claim you as a dependent on his or her tax return, you cannot claim exemption from withholding if your income exceeds \$1,050 and includes more than \$350 of unearned income (for example, interest and dividends).

**Exceptions.** An employee may be able to claim exemption from withholding even if the employee is a dependent, if the employee:

- Is age 65 or older,
- Is blind, or
- Will claim adjustments to income; tax credits; or itemized deductions, on his or her tax return.

The exceptions do not apply to supplemental wages greater than \$1,000,000.

**Basic instructions.** If you are not exempt, complete the **Personal Allowances Worksheet** below. The worksheets on page 2 further adjust your withholding allowances based on itemized deductions, certain credits, adjustments to income, or two-earners/multiple jobs situations.

Complete all worksheets that apply. However, you may claim fewer (or zero) allowances. For regular wages, withholding must be based on allowances you claimed and may not be a flat amount or percentage of wages.

**Head of household.** Generally, you can claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals. See Pub. 501, Exemptions, Standard Deduction, and Filing Information, for information.

**Tax credits.** You can take projected tax credits into account in figuring your allowable number of withholding allowances. Credits for child or dependent care expenses and the child tax credit may be claimed using the **Personal Allowances Worksheet** below. See Pub. 505 for information on converting your other credits into withholding allowances.

**Nonwage income.** If you have a large amount of nonwage income, such as interest or dividends, consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Otherwise, you may owe additional tax. If you have pension or annuity income, see Pub. 505 to find out if you should adjust your withholding on Form W-4 or W-4P.

**Two earners or multiple jobs.** If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding usually will be most accurate when all allowances are claimed on the Form W-4 for the highest paying job and zero allowances are claimed on the others. See Pub. 505 for details.

**Nonresident alien.** If you are a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

**Check your withholding.** After your Form W-4 takes effect, use Pub. 505 to see how the amount you are having withheld compares to your projected total tax for 2016. See Pub. 505, especially if your earnings exceed \$130,000 (Single) or \$180,000 (Married).

**Future developments.** Information about any future developments affecting Form W-4 (such as legislation enacted after we release it) will be posted at [www.irs.gov/w4](http://www.irs.gov/w4).

## Personal Allowances Worksheet (Keep for your records.)

**A** Enter "1" for yourself if no one else can claim you as a dependent . . . . . **A** \_\_\_\_\_

**B** Enter "1" if:   
 • You are single and have only one job; or   
 • You are married, have only one job, and your spouse does not work; or   
 • Your wages from a second job or your spouse's wages (or the total of both) are \$1,500 or less. . . . . **B** \_\_\_\_\_

**C** Enter "1" for your spouse. But, you may choose to enter "-0-" if you are married and have either a working spouse or more than one job. (Entering "-0-" may help you avoid having too little tax withheld.) . . . . . **C** \_\_\_\_\_

**D** Enter number of dependents (other than your spouse or yourself) you will claim on your tax return . . . . . **D** \_\_\_\_\_

**E** Enter "1" if you will file as head of household on your tax return (see conditions under **Head of household** above) . . . . . **E** \_\_\_\_\_

**F** Enter "1" if you have at least \$2,000 of child or dependent care expenses for which you plan to claim a credit . . . . . **F** \_\_\_\_\_   
 (Note: Do not include child support payments. See Pub. 503, Child and Dependent Care Expenses, for details.)

**G** **Child Tax Credit** (including additional child tax credit). See Pub. 972, Child Tax Credit, for more information.   
 • If your total income will be less than \$70,000 (\$100,000 if married), enter "2" for each eligible child; then less "1" if you have two to four eligible children or less "2" if you have five or more eligible children.   
 • If your total income will be between \$70,000 and \$84,000 (\$100,000 and \$119,000 if married), enter "1" for each eligible child . . . . . **G** \_\_\_\_\_

**H** Add lines A through G and enter total here. (Note: This may be different from the number of exemptions you claim on your tax return.) ► **H** \_\_\_\_\_

For accuracy, complete all worksheets that apply.   
 • If you plan to itemize or claim adjustments to income and want to reduce your withholding, see the **Deductions and Adjustments Worksheet** on page 2.   
 • If you are single and have more than one job or are married and you and your spouse both work and the combined earnings from all jobs exceed \$50,000 (\$20,000 if married), see the **Two-Earners/Multiple Jobs Worksheet** on page 2 to avoid having too little tax withheld.   
 • If neither of the above situations applies, stop here and enter the number from line H on line 5 of Form W-4 below.

Separate here and give Form W-4 to your employer. Keep the top part for your records.

<b>Form W-4</b> Department of the Treasury Internal Revenue Service		<b>Employee's Withholding Allowance Certificate</b> ► Whether you are entitled to claim a certain number of allowances or exemption from withholding is subject to review by the IRS. Your employer may be required to send a copy of this form to the IRS.		OMB No. 1545-0074 <b>2016</b>
1 Your first name and middle initial		Last name		2 Your social security number
Home address (number and street or rural route)			3 <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withheld at higher Single rate. Note: If married, but legally separated, or spouse is a nonresident alien, check the "Single" box.	
City or town, state, and ZIP code			4 If your last name differs from that shown on your social security card, check here. You must call 1-800-772-1213 for a replacement card. ► <input type="checkbox"/>	
5 Total number of allowances you are claiming (from line H above or from the applicable worksheet on page 2)				5 _____
6 Additional amount, if any, you want withheld from each paycheck				6 \$ _____
7 I claim exemption from withholding for 2016, and I certify that I meet both of the following conditions for exemption. • Last year I had a right to a refund of all federal income tax withheld because I had no tax liability, and • This year I expect a refund of all federal income tax withheld because I expect to have no tax liability. If you meet both conditions, write "Exempt" here . . . . . ► 7 _____				
Under penalties of perjury, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete.				
Employee's signature (This form is not valid unless you sign it.) ►				Date ►
8 Employer's name and address (Employer: Complete lines 8 and 10 only if sending to the IRS.)		9 Office code (optional)	10 Employer identification number (EIN)	

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 10220Q

Form W-4 (2016)

# Earned Income Tax Credit: What is it and Who Gets it?



75 MINUTES

Students learn about the Earned Income Credit, read and annotate a fact sheet, paraphrase the criteria for eligibility, and analyze a taxpayer profile to determine if he is eligible for the credit.



Paraphrasing



Constructed response

## PREP

- Read *Earned Income Tax Credit* article
- Be prepared to explain vocabulary: **earned income**, **investment income**, **tax credit**, **tax deduction**.

## MATERIALS

- *Earned Income Tax Credit* article
- *Understanding the Earned Income Tax Credit* worksheet
- *Earned Income Tax Credit (EIC) Paraphrasing Practice* worksheet
- *Earned Income Tax Credit Taxpayer Profile and Questionnaire*
- *Teacher Answer Key\*\**

## EXPLAIN

- 1 Pre-teach vocabulary terms: **earned income**, **investment income**, **tax credit** and **tax deduction**.
- 2 After pre-teaching vocabulary, ask students if they would rather have a tax deduction or a tax credit for the same amount?
  - › *A tax credit, because a tax deduction reduces the amount subject to tax, and a tax credit is a dollar-for-dollar reduction of the tax.*
- 3 Today we're going to learn about the Earned Income Tax Credit, a tax credit the government offers to low-income workers. Why do you think there is a tax credit for low-income workers?
  - › *The earned income credit encourages taxpayers to be employed; it supplements the income of workers who are not highly paid.*

## VOCABULARY

earned income

investment income

tax credit

tax deduction

- 4 Distribute the *Earned Income Tax Credit* article and explain that this lesson covers the requirements to claim the earned income credit. Ask students to read the article and annotate it, marking anything that seems important, confusing, surprising, or interesting. Ask them to write any questions they have in the margins.
- 5 When students are finished, distribute the *Understanding the Earned Income Tax Credit* worksheet and ask them to complete it.
- 6 When students are finished, discuss their answers as a class.
- 7 Distribute *Who Qualifies for the Earned Income Tax Credit* reading and ask students to read it, marking anything they find interesting, surprising, important or confusing. They should write any questions they have in the margins. Let students know they will be using this information later to read a taxpayer profile and determine if the person is eligible for the EITC, so it's important that they read and annotate carefully.
- 8 When students are finished, distribute the *Earned Income Tax Credit (EIC) Paraphrasing Practice* worksheet and divide students into pairs. Ask pairs to complete the worksheet, noting that the worksheet contains quotes from both readings.
- 9 When students are finished, discuss the article, clarifying any remaining questions.
- 10 Distribute *Earned Income Tax Credit Taxpayer Profile and Questionnaire* and tell students they will now use the information they just learned to determine if the taxpayer, Seth Wiggins, is eligible for the Earned Income Tax Credit. Ask pairs to read the profile and complete the analysis questionnaire.
- 11 When students are finished, use the answer key to discuss their findings.

### \*\* Tax Profile Analysis—Teacher Answer Key

- |   |  |
|---|--|
| 1. Yes. See Line <b>a.</b> on W-2                               | 7. Yes. Seth is 26 years old.                          |
| 2. Yes. Seth earned income from his job.                        | 8. No. See profile description.                        |
| 3. Yes.   | 9. No. See profile description.                        |
| 4. No. R & R Tree Farm is in the U.S.                           | 10. Yes. See profile description.                      |
| 5. No. Seth receives no other income (See profile description). | 11. Yes. Seth meets the requirements to claim the EIC. |
| 6. No. He has zero children.                                    |  |





## Earned Income Tax Credit

**If you don't make much money, the Earned Income Tax Credit can help you put more cash in your pocket.**

Source: <http://money.howstuffworks.com/personal-finance/personal-income-taxes/earned-income-tax-credit.htm>

The next time you find yourself bemoaning your tax burden or the size of your refund (or lack thereof), ask yourself one question: Do I qualify for the Earned Income Tax Credit?

If question marks just appeared in a bubble over your head, we're here to help. The Earned Income Tax Credit (EITC) is a tax credit available to working Americans with low incomes. It is specifically designed to keep individuals and families out of poverty while encouraging people to work. And it works! In 2010, the EITC was credited with keeping 6.6 million Americans above the poverty line. That's more than any other anti-poverty program, including food stamps, housing subsidies, WIC, free school lunch or energy assistance. In 2010, 26.8 million Americans received an EITC, for a total of \$59.5 billion.

To qualify for the EITC, you have to earn very little money relative to the size of your family. The maximum you can report in earned income is \$49,078 if married and filing jointly or \$43,998 if filing individually—and that's only if you have three or more children. The income limit decreases if you have fewer children or no children to support. If you are single with no children, you have to make less than \$13,360 to receive the EITC.

The EITC was created with the Tax Reduction Act of 1975. From the beginning, it was designed to benefit low-income families with children by offering a fully refundable tax credit. What does it mean to be fully refundable? Like the Child Tax Credit, the EITC can reduce a taxpayer's tax liability to below



© ckellyphoto / 123RF Stock Photo

zero, resulting in a refund. And if you owe no income tax at all—which is true for many low-earning households—then you get to keep the full amount of the EITC. The EITC was written into the tax code specifically to offset payroll taxes (Social Security and Medicare) that eat away at wages.

Unlike other “welfare” programs, the EITC encourages work by requiring some level of earned income. In fact, the amount of the credit increases with income to a certain level, after which it begins to decrease or “phase out.” For example, if you have one or more children, you'll receive the maximum tax credit if you earn a little over \$15,000 but not more than \$20,000 a year. For every dollar you earn over \$20,000, your tax credit will decrease.

As with any IRS program, the EITC comes with a long list of complicated rules, restrictions and rate tables. To clear up some of the confusion, we'll start by explaining exactly who qualifies for the EITC and who does not. •

# Understanding the Earned Income Tax Credit

Work with a partner to answer the questions below.

1 What is the purpose of this article? \_\_\_\_\_

2 What is the main idea of this article? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3 List three details that support the main idea:

1.

2.

3.

4 Are people who receive the Earned Income Tax credit wealthy? \_\_\_\_\_

How do you know? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

5 In your own words, explain why the EITC was created.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## Who Qualifies for the Earned Income Tax Credit?

Source: <http://money.howstuffworks.com/personal-finance/personal-income-taxes/earned-income-tax-credit.htm>

To qualify for the Earned Income Tax Credit (EITC), you need to meet some basic requirements. First of all, you need to have a Social Security number. You don't necessarily have to be a U.S. citizen, but you have to legally reside in the United States for at least half of the tax year. You also cannot be claimed as a dependent child by anyone else.

There are certain kinds of income that will automatically disqualify you for the EITC. Specifically, if you have foreign earned income that requires you to file form 2555 or 2555EZ, then you can't claim the tax credit. Also, if you report investment income that exceeded \$3,150—regardless of filing status or number of children—you're ineligible.

If you're claiming the EITC without children, then the only additional requirement is that you are between the ages of 25 and 65. There is no such age restriction if you're claiming the EITC with children.

To claim the EITC with children, you need to make sure that your kids are qualifying children in the eyes of the Internal Revenue Service (IRS). The IRS understands that not all families fit the traditional mold, but it asks that qualifying children pass three basic tests: age, relationship and residency.

As for age, a qualifying child must be younger than 19, unless he or she is a full-time student, in which case the child must be younger than 24. The child must also be younger than both you and your spouse, if you're filing as a married couple. If the child is permanently disabled, then there is no age restriction.

For the relationship test, a qualifying child is basically any child that lives with you and

is related to you. That list not only includes biological children, stepchildren, adopted and foster children, but also grandchildren, younger brothers and sisters, half siblings and step siblings, nieces and nephews, cousins, and any of their children.

To pass the residency test, the qualifying child must live with you in the United States for at least half of the tax year.

Since the Earned Income Tax Credit (EITC) is built into the tax code, you must file a tax return to qualify. Even if you owe no money in income tax, you need to file a tax return to claim the EITC.

Income is the most important qualifying factor for receiving an EITC. The EITC is designed to help low-income working families stay above the poverty line. For that reason, there is a limit to how much money you can make and still qualify for the credit. For the 2011 tax year for example, the income limit started at \$13,366 for single, head of household or qualifying widow(er) filers with no children and increases for married couple and families with one or more children. The very highest income limit is \$49,078 for a married couple with three or more children. For a detailed breakdown, consult the table below:

### Earned Income Tax Eligibility Chart

Number of Qualifying Children	Single / Head of Household Maximum Income	Married Filing Jointly Maximum Income	Maximum Credit
No Child	\$13,660	\$18,740	\$5,751
One Child	\$36,052	\$41,132	\$5,112
Two Children	\$40,964	\$46,044	\$3,094
Three or more Children	\$43,998	\$49,078	\$464

Source: irs.gov

\* Each year the IRS updates the EITC income limit. Visit [www.irs.gov](http://www.irs.gov) for more information.

# Earned Income Tax Credit Paraphrasing Practice

Paraphrase the following quotes from the Earned Income Tax Credit article.

**1** “To qualify for the EITC, you have to earn very little money relative to the size of your family.”

In other words, \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2** “The income limit decreases if you have fewer children or no children to support.”

I think this means \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**3** “From the beginning, it was designed to benefit low-income families with children by offering a fully refundable tax credit.”

What the author is saying is \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**4** “In fact, the amount of the credit increases with income to a certain level, after which it begins to decrease or ‘phase out.’”

In other words, \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



- 5 “You don’t necessarily have to be a U.S. citizen, but you have to legally reside in the United States for at least half of the tax year.”

**I think this means** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- 6 “There are certain kinds of income that will automatically disqualify you for the EITC. Specifically, if you have foreign earned income that requires you to file form 2555 or 2555EZ, then you can’t claim the tax credit.”

**What the author means is** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- 7 “For the relationship test, a qualifying child is basically any child that lives with you and is related to you.”

**In other words,** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- 8 “If you’re claiming the EITC without children, then the only additional requirement is that you are between the ages of 25 and 65. There is no such age restriction if you’re claiming the EITC with children.”

**I think this means** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## Taxpayer Profile

Use the information in the article to analyze the following taxpayer profile and determine whether or not the taxpayer is eligible for the Earned Income Tax Credit.

**Name:** Seth Wiggins

**Marital Status:** Single

**Background:** Seth works as a horse trainer and wants to claim the Earned Income Tax Credit.

Seth is single. He is 26 years old. He is a U.S. citizen and lives in the United States. He has no children. No one else depends on him for income or support. Seth does not receive income or support from anyone else.

During the entire year, Seth worked as a horse trainer at the R & R Farm. It is his only source of income.

It's the end of the tax year. Seth receives his Form W-2 from his employer. He earned \$10,535 from his job.

### Seth's Form W-2:

		a Employee's social security number 222-00-2314		OMB No. 1545-0008				
b Employer identification number (EIN) 10-8763214			1 Wages, tips, other compensation \$10,535.00		2 Federal income tax withheld \$368.00			
c Employer's name, address, and ZIP code R AND R FARM 21 BEECH TREE FARM ANYTOWN, US 101111			3 Social security wages \$10,535.00		4 Social security tax withheld \$653.17			
			5 Medicare wages and tips \$10,535.00		6 Medicare tax withheld \$152.76			
			7 Social security tips		8 Allocated tips			
d Control number			9		10 Dependent care benefits			
e Employee's first name and initial		Last name		Suff.		11 Nonqualified plans		12a
SETH W. WIGGINS		2611 NORTH ASH DRIVE		ANYTOWN, US 10012		13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b
f Employee's address and ZIP code						14 Other		12c
								12d
15 State	Employer's state ID number		16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name	

Form **W-2** Wage and Tax Statement  
Copy 1—For State, City, or Local Tax Department

**2014**

Department of the Treasury—Internal Revenue Service



## Taxpayer Profile Analysis

Circle YES or NO. Answer the following questions about whether or not Seth is eligible to claim the Earned Income Tax Credit.

- 1 YES / NO Does he have a valid Social Security number?
- 2 YES / NO Does he have earned income?
- 3 YES / NO Is he a U.S. citizen or resident?
- 4 YES / NO Does he have more than \$3,350 of investment income?
- 5 YES / NO Is part or all of his income from work outside the United States?
- 6 YES / NO Does he have a qualifying child?
- 7 YES / NO Is he at least 25 years old but less than 65 years old?
- 8 YES / NO Can anyone else claim him as a dependent on his or her tax return?
- 9 YES / NO Is he the qualifying child of another person?
- 10 YES / NO Did he live in the United States more than half of the tax year?
- 11 YES / NO Is Seth eligible to claim the Earned Income Tax Credit?

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The advice I give to young people is fundamentally to not let others put limits on who you think you can be, to not put limits on them, and to understand and to believe that all of us have talents and have things to contribute.

— *Shirley Ann Jackson, Ph.D.*



**SHIRLEY ANN JACKSON** invented the touch-tone telephone, call waiting, portable fax machines and fiber-optic cable. She is the first female and first Black president of Rensselaer Polytechnic Institute and was the first Black female graduate of Massachusetts Institute of Technology (MIT), where she earned Bachelor's, Master's and PhD degrees.

Quote from <http://www.npr.org/templates/story/story.php?storyId=101412303>

Bio: <https://blog.adafruit.com>

Photo: <https://blog.adafruit.com/wp-content/uploads/2015/02/Shirley-Ann-Jackson.jpg>