

## **Lesson Title: Show Me the Money!**

**Career Cluster:** Finance

**Essential Knowledge and Skills:** Teamwork, Employability, Career Development, Information Technology Applications, and Communication

**Career Concepts:** Career Research

**Summary:** Students will explore the finance career cluster by looking at work trends in that cluster. They will then transfer work trends learning to their own career cluster.

### **Course Objectives:**

- 1.3 Students will be able to demonstrate an understanding of the relationship between coursework, school activities, community activities and career clusters.
- 5.1 Students will be able to utilize technology to access career information.
- 5.2 Students will be able to utilize printed material to access career information.

### **Lesson Objectives:**

#### ***Students will...***

- Learn more about the finance career cluster.
- Learn about future careers in the finance career cluster.
- Learn about job projections and job outlooks.
- Research work trends in the career cluster of their choice.

**Time:** Four class periods

**Required Materials:** Printed resources or Internet access to [www.nebraskacareerconnections.org](http://www.nebraskacareerconnections.org) or Occupational Outlook Handbook or Career Cruising or Nebraska Career Information System, 3x5 note cards with finance career specialty listed or Show Me the Money-Activity Sheet, "Work Trends" activity sheet.

**Optional Resources:** Printed resources focused on work trends, computer resources focused on work trends such as Occupational Outlook Handbook, Career Cruising, Nebraska Career Information System, and Nebraska Career Connections. Federal Reserve website: [www.federalreserveeducation.org](http://www.federalreserveeducation.org). Stock Market Game, found at [www.investopedia.com](http://www.investopedia.com) or [www.nebraskacouncil.org/smg/index.html](http://www.nebraskacouncil.org/smg/index.html).

Visual Presentation of the career cluster/pathway/specialty can be accessed by logging onto [www.nebraskacareerconnections.org](http://www.nebraskacareerconnections.org) - click on career clusters - select the Finance Cluster - cluster at a printable glance. This can be used to demonstrate how to use the clusters or direct students within a cluster.

**Guest presenters:** (optional) Finance professional such as: bank loan officer, personal banker, accountant or accounting clerk, auditor, financial analyst, actuary, insurance claims agent or underwriter

## Content and Teaching Strategies:

### *Anticipatory Set*

Put a “word bank” of career specialties on the board ahead of time to give students a clue for their answers.

 Divide the class in half. One half of the class drives a 2007 Hummer. The other half of the class drives a 1995 Ford. Students are out for a drive one night and they have a fender bender in which the Ford collides with the Hummer. Use these talking points:

- After you tell your parents and notify the police, who would be the next person you would call after the accident? (Answer: insurance agent)
- The insurance agent tells you that you will be responsible for the deductible from your insurance. In this case, you will have to come up with \$1000 for repairs to your vehicle. If you don't have the needed money to pay the deductible, you need to go to the bank get the money.
- Upon entering the bank, who would see working there? (loan officer, loan processor, personal banker, auditor, accountant, financial analyst, etc.)
- Who would you see if you already had the money in the bank? Who would you talk to if you needed to borrow the money?
- These are all people that have careers in the finance cluster. Over the next few days, we'll be learning more about different careers in the finance cluster.

### *Lesson Components*

1. Learn about the finance career cluster.
  - a. Give each student a 3x5 note card with a finance career specialty printed on each card or use the Show Me the Money Activity Sheet (located at the end of this lesson).
  - b. Divide the classroom into four sections, based on the four career pathways in the finance career cluster. (banking and related services, business financial management, financial and investment planning, insurance services)
  - c. Have each student determine which pathway their career specialty falls under.
  - d. Talk about each of the four career pathways and the different career specialties within each.
2. Explain the purpose of looking at work trend information.

Use these talking points:

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- Work trends help people evaluate different careers and what might be best suited for them.
  - Work trends include the number of people involved in that career, the location of those workers, job security, career demand, career advancement and related career opportunities.

3. Discuss work trends in the finance career cluster.

- a. Assign students a partner.
  - b. Each group is responsible for researching work trends in a specific career specialty in the finance career cluster. Students should utilize either printed copies or online versions of Nebraska Career Connections, Nebraska Career Information Systems, Career Cruising, or the Occupational Outlook Handbook to get this information.
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- c. Students should complete the “Work Trends” activity sheet based on their assigned career specialty. (There are two “Work Trends” activity sheets, choose the one best suited for your outcome.)
4. Identify work trends in selected career cluster.
  - a. Have students work individually to look at work trends for their selected career specialty.
  - b. Students may complete the “Work Trends” activity sheet for their selected career specialty. (There are two “Work Trends” activity sheets, choose the one best suited for your outcome.)
5. Provide feedback to students on their “Work Trends” activity sheet.
6. Optional Hands-on Activity: Use the Bean Game (5.0.3) or Spending Plan Shake Up (2.15.1.J1) – both found free for educators at the Family Economics and Financial Education website [fefc.arizona.edu/](http://fefc.arizona.edu/), you will need to register as a user. \*\* These activities are also suggested as options within the Human Needs Cluster.

### **Lesson Closure**

Have students stand in a circle around the room. Each student takes a turn telling one work trend fact they learned in regard to their selected career specialty.

### **Essential Knowledge and Skills Connection**

The components of this lesson emphasize **teamwork, problem solving, critical thinking, and communication**. Choose one of the following activities to help students connect the lesson with their own development of EKS:

- Write a journal entry, reflecting on one of the EKS used in this lesson. Students could choose a strength or weakness they wish to improve or enhance.
- Students complete a graphic organizer (see Supporting Documents—Teacher Resources) to emphasize EKS used in this lesson connected to home, school, and work.
- Have students use the model to identify EKS used during the activity.

### **Formative Assessment:**

Students can be assessed on the completion of the “Work Trends” activity sheet

## Work Trends

Name(s): \_\_\_\_\_

Directions: Complete this worksheet using the printed resources provided, or go to [www.nebraskacareerconnections.org](http://www.nebraskacareerconnections.org)

Career Cluster \_\_\_\_\_

Career Pathway \_\_\_\_\_

Career Specialty \_\_\_\_\_

### Answer the following questions:

1. Briefly describe this career.
2. How many people work in this career area in Nebraska?
3. How many people work in this career in the United States?
4. Is the demand for this career expected to increase or decrease?
5. What High School courses and activities would help you prepare for this career specialty?

## Show Me the Money – Activity Sheet

Name: \_\_\_\_\_

Directions: Complete this worksheet using the print resources provided by or go to [www.nebraskacareerconnections.org](http://www.nebraskacareerconnections.org)

*Specialties Available*

*Select One Specialty and List Description*

**Career Cluster: Finance**  
**Pathway: \_\_\_\_\_**

*Select three career specialties that require different levels of education and list the average income*

*Helpful High School Courses and Activities*