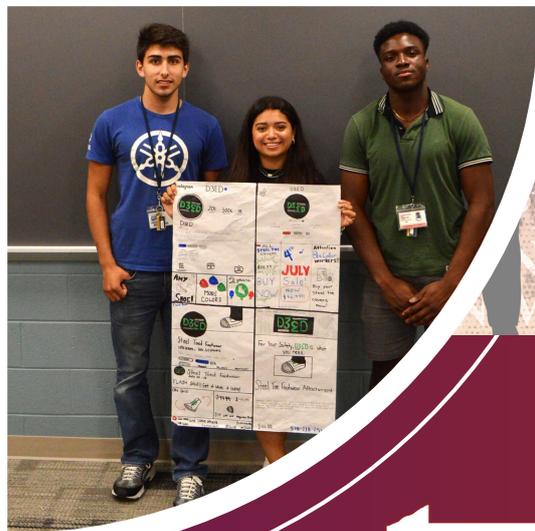
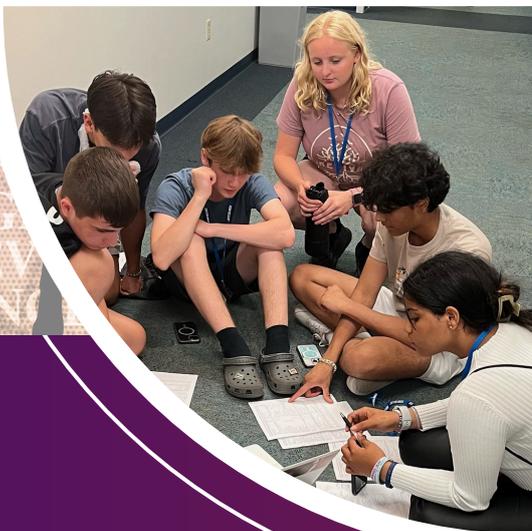


# TEACHER EDITION: CAREER EXPLORATION WORKBOOK



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## How to Use the Teacher Guidance Resource for the FFEE Career Exploration Workbook

The **Teacher Guidance Resource** for the FFEE Career Exploration Workbook is a comprehensive tool designed to help educators deliver impactful career readiness lessons that meet Pennsylvania Career Education and Work (CEW) Standards and/or Personal Finance Standards. Whether you are using the workbook as a complete curriculum or selecting sections to supplement your teaching, this guide empowers you to foster meaningful student engagement and prepare them for success in their academic and professional lives.

### Key Features of the Teacher Guidance Resource:

- **Clear Objectives:** Each lesson outlines specific learning goals, ensuring alignment with PA CEW and Personal Finance Standards. These objectives help educators understand what students will gain from the activity and how it ties into their overall career readiness journey.
- **Standards Alignment:** Every activity is aligned with the PA CEW and/or Personal Finance Standards, allowing educators to meet state-mandated requirements efficiently while delivering relevant and engaging content.
- **Speaker Series Organization:** The Speaker Series videos are categorized using the National Career Clusters® Framework, providing a structured approach to career exploration and helping students connect industry insights to their personal interests: <https://www.pfew.org/speaker-series>.
- **Flexible Format Options:** Activities can be presented in digital or physical formats, providing flexibility to accommodate different teaching environments and learning preferences.
- **Optional Extension Activities:** For students who wish to go deeper, each lesson includes optional activities that expand on the core objectives. These extensions provide opportunities for enrichment and additional skill-building.
- **Practical Usage Tips:** Each lesson includes strategies for implementation, classroom management suggestions, and ideas for facilitating discussions or reflections.

## Steps for Using the Resource

### Familiarize Yourself with the Workbook:

- Review the chapters and lessons in the Workbook to understand the structure and content.
- Note how the activities progress from foundational skills (e.g., self-assessment) to advanced career readiness (e.g., professional networking and entrepreneurship).

### Plan Your Approach:

- Decide whether to use the Workbook as a standalone curriculum or as a supplementary resource.
- Choose activities that align with your students' needs, grade level, and career readiness goals.

### Prepare for Lessons:

- Refer to the Teacher Guidance for each lesson to review objectives, standards, and implementation tips.
- Gather any necessary materials, such as handouts, digital tools, or presentation slides.
- Familiarize yourself with extension activities for students who may benefit from additional challenges.

### Facilitate Lessons Effectively:

- Introduce each lesson by sharing the objective and its real-world relevance.
- Encourage students to connect the material to their personal goals and interests.
- Use the tips provided to guide discussions, support collaboration, and foster engagement.

## Assess and Reflect:

- Evaluate student progress through discussions, completed activities, or reflections.
- Use the alignment section to document how lessons fulfill CEW and Personal Finance requirements.
- Reflect on what worked well and adapt future lessons based on student feedback and outcomes.

## Maximizing the Resource's Impact

**Integrate Career Readiness Across Subjects:** Use the Workbook to infuse career readiness into other disciplines, such as English, social studies, or business classes.

**Support Individual Learning:** Encourage students to work independently on certain sections if they need extra time or prefer a self-paced approach.

**Continue Promoting Career Growth:** Guide students to the Regional Programs page to learn more about the opportunities in their chosen career path at: <https://www.pfew.org/speaker-series/regional-programs>.

## Why This Resource Matters

The FFEE Career Exploration Workbook and Teacher Guidance Resource provide a robust framework to equip students with the skills, knowledge, and confidence to succeed in their future careers. By following this guide, educators can deliver engaging, standard-aligned lessons that empower students to explore career paths, develop essential workplace skills, and make informed decisions about their futures.

This resource is more than just a curriculum—it's a gateway to helping students achieve their dreams.

## FFEE Career Exploration Workbook PA Standards Overview

### PA CEW Standards Grade 11

#### 13.1 Career Awareness and Preparation

- A. Relate careers to individual interests, abilities, and aptitudes.
- B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals.
- C. Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.
- D. Evaluate school-based opportunities for career awareness/preparation, such as, but not limited to:
- Career days
  - Career portfolio
  - Community service
  - Cooperative education
  - Graduation/senior project
  - Internship
  - Job shadowing
  - Part-time employment
  - Registered apprenticeship
  - School-based enterprise
- E. Justify the selection of a career.
- F. Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to:
- Associate degree
  - Baccalaureate degree
  - Certificate/licensure
  - Entrepreneurship
  - Immediate part/full time employment
  - Industry training
  - Military training
  - Professional degree
  - Registered apprenticeship
  - Tech Prep
  - Vocational Rehabilitation Centers
- G. Assess the implementation of the individualized career plan through the ongoing development of the career portfolio.
- H. Review personal high school plans against current personal career goals and select post-secondary opportunities based upon personal career interests.

#### 13.2 Career Acquisition (Getting a Job)

- A. Apply effective speaking and listening skills used in a job interview.

B. Apply research skills in searching for a job.

- CareerLinks
- Internet (i.e. O-NET)
- Networking
- Newspapers
- Professional associations
- Resource books (that is *Occupational Outlook Handbook, PA Career Guide*)

C. Develop and assemble, for career portfolio placement, career acquisition documents, such as, but not limited to:

- Job application
- Letter of appreciation following an interview
- Letter of introduction
- Postsecondary education/training applications
- Request for letter of recommendation
- Resume

D. Analyze, revise, and apply an individualized career portfolio to chosen career path.

E. Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as, but not limited to:

- Commitment
- Communication
- Dependability
- Health/safety
- Laws and regulations (that is Americans with Disabilities Act, Child Labor Law, Fair Labor Standards Act, OSHA, Material Safety Data Sheets)
- Personal initiative
- Self-advocacy
- Scheduling/time management
- Team building
- Technical literacy
- Technology

### 13.3 Career Retention and Advancement

A. Evaluate personal attitudes and work habits that support career retention and advancement.

B. Evaluate team member roles to describe and illustrate active listening techniques:

- Clarifying
- Encouraging
- Reflecting
- Restating
- Summarizing

C. Evaluate conflict resolution skills as they relate to the workplace:

- Constructive criticism
- Group dynamics
- Managing/leadership
- Mediation

- Negotiation
- Problem solving

D. Develop a personal budget based on career choice, such as, but not limited to:

- Charitable contributions
- Fixed/variable expenses
- Gross pay
- Net pay
- Other income
- Savings
- Taxes

E. Evaluate time management strategies and their application to both personal and work situations.

F. Evaluate strategies for career retention and advancement in response to the changing global workplace.

G. Evaluate the impact of lifelong learning on career retention and advancement.

### **13.4 Entrepreneurship**

A. Analyze entrepreneurship as it relates to personal career goals and corporate opportunities.

B. Analyze entrepreneurship as it relates to personal character traits.

C. Develop a business plan for an entrepreneurial concept of personal interest and identify available resources, such as, but not limited to:

- Community Based Organizations (that is chambers of commerce, trade/technical associations, Industrial Resource Centers)
- Financial institutions\
- School-based career centers
- Small Business Administration services (that is SCORE, Small Business Development Centers, Entrepreneurial Development Centers)
- Venture capital

## **PA Personal Finance Standards Grades 9-12**

### **17.1. Personal Finance Fundamentals**

#### **Financial Goal Setting and Decision Making**

17.1.9-12.A

Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).

17.1.9-12.B

Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.

#### **Financial Mindset and Behaviors**

17.1.9-12.C

Analyze the impact of various factors on a person's financial mindset and decisions.

17.1.9-12.D

Evaluate strategies for dealing with behavioral biases (e.g., loss aversion, experiential bias, mental accounting) and other obstacles to managing personal finances.

17.1.9-12.E

Assess the value of sharing financial goals and information with others.

### **Financial Services**

17.1.9-12.F

Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides.

17.1.9-12.G

Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.

17.1.9-12.H

Evaluate the use of financial technology to access financial services and make financial decisions.

## **17.2. Income**

### **Sources of Income**

17.2.9-12.A

Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs).

17.2.9-12.B

Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs.

### **Factors Influencing Income**

17.2.9-12.C

Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.

17.2.9-12.D

Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.

17.2.9-12.E

Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential.

17.2.9-12.F

Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.

#### Self-Employment and Supplemental Income

17.2.9-12.G

Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

#### Income and Payroll Taxes

17.2.9-12.H

Calculate the impact of taxes and payroll deductions on income.

### 17.3. Spending

#### Developing a Budget

17.3.9-12.C

Develop a personal approach to keeping track of income and spending.

17.3.9-12.D

Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).

17.3.9-12.E

Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

17.3.9-12.F

Identify methods for adjusting a budget for unexpected expenses or loss of income.

#### Payment Methods

17.3.9-12.G

Compare the effects of using various payment methods when making purchases.

17.3.9-12.I

Describe the impact of technology on payment methods and how it influences spending.

#### Major Life Purchases

17.3.9-12.K

Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use).

#### Saving

17.4.9-12.B

Develop a savings plan for accomplishing personal short- and long-term financial goals.

#### Investing

17.4.9-12.H

Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.

## **17.5. Risk & Insurance**

### **Risk Identification & Management**

17.5.9-12.A

Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).

### **Financial Fraud and Identity Theft**

17.5.9-12.H

Analyze trends in financial fraud and strategies to avoid becoming a victim.

## **17.6. Credit**

### **Credit Use & Benefits**

17.6.9-12.A

Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral).

### **Credit Rights & Responsibilities**

17.6.9-12.G

Evaluate various rights and laws related to credit and their impact on consumers.



# **SECTION: 1**

# **CAREER**

# **EXPLORATION**

# **AND**

# **PREPARATION**

## Teacher Guidance: Career Interests and Strengths Assessment

**Objective:** Students will identify their interests, skills, and strengths through self-assessment and connect them to potential career paths by exploring qualifications, education, and opportunities for growth in a chosen field.

### Optional Extension Activity:

Students create a personal career portfolio that highlights your interests, strengths, and potential career paths. They should include:

- A self-assessment summary of your skills and interests.
- A short paragraph or visual about a career that matches your strengths.
- An action plan for developing the skills or education required for this career.

### Format Options:

- Digital (e.g., PowerPoint, Google Slides)
- Physical (e.g., scrapbook or poster board)

### Standards Alignment:

This worksheet meets the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.A: Relate careers to individual interests, abilities, and aptitudes.
- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.D: Evaluate school-based opportunities for career awareness and preparation, such as career days, career portfolios, community service, cooperative education, graduation/senior projects, internships, job shadowing, part-time employment, registered apprenticeships, and school-based enterprises.
- 13.1.11.E: Justify the selection of a career.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including education, training, and certifications.
- 13.1.11.G: Assess the implementation of the individualized career plan through the ongoing development of the career portfolio.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply research skills to locate, evaluate, and interpret career information.
- 13.2.11.B: Apply methods to develop a personalized career plan, including identifying the skills and education required for career advancement.

#### 13.3 Career Retention and Advancement

- 13.3.11.C: Develop and evaluate personal goals for life-long learning and career advancement.

This worksheet meets the PA Personal Finance Standards:

### 17.1 Financial Goal Setting and Decision Making

- 17.1.9-12.B - Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.

### 17.2 Income

- 17.2.9-12.A - Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs).
- 17.2.9-12.B - Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs.
- 17.2.9-12.C - Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.
- 17.2.9-12.D - Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
- 17.2.9-12.E - Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential.
- 17.2.9-12.F - Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.
- 17.2.9-12.G - Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

### 17.4 Saving & Investing

- 17.4.9-12.B - Develop a savings plan for accomplishing personal short- and long-term financial goals.

### Usage Tips:

Use this worksheet to facilitate discussions about how personal interests and skills connect to potential career paths.

Encourage students to revisit and update their self-assessment periodically.

Consider using online career interest surveys (e.g., O\*NET Interest Profiler) as a supplement to this worksheet.

## Teacher Guidance: Career Paths and Educational Requirements

**Objective:** Students will explore the educational requirements, career pathways, and advancement opportunities for a chosen profession, while analyzing how these align with their personal goals and preparing for potential challenges in their career journey.

### Optional Extension Activity:

Students create a timeline of their educational journey based on the career they researched. They should include the following:

- The necessary degrees or certifications
- Timeframes for completing each stage of education (e.g., associate's degree, bachelor's degree)
- Key milestones such as internships, part-time work, or research projects
- An estimated graduation date or completion time

### Format Options:

- Digital (e.g., Google Slides, PowerPoint, [Canva](#))
- Physical (e.g., poster board, printed handouts)

### Standards Alignment:

This worksheet meets the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.A: Relate careers to individual interests, abilities, and aptitudes.
- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.C: Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including associate degrees, baccalaureate degrees, certificates/licensures, and professional degrees.
- 13.1.11.H: Review personal high school plans against current personal career goals and select postsecondary opportunities based upon personal career interests.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply effective speaking and listening skills used in a job interview.
- 13.2.11.E: Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as personal initiative and problem-solving.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement.

- 13.3.11.F: Evaluate strategies for career retention and advancement in response to the changing global workplace.
- 13.3.11.G: Evaluate the impact of lifelong learning on career retention and advancement.

**This worksheet meets the PA Personal Finance Standards:**

**17.1 Personal Finance Fundamentals**

- 17.1.9-12.A - Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B - Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
- 17.1.9-12.C - Analyze the impact of various factors on a person's financial mindset and decisions.
- 17.1.9-12.D - Evaluate strategies for dealing with behavioral biases (e.g., loss aversion, experiential bias, mental accounting) and other obstacles to managing personal finances.
- 17.1.9-12.E - Assess the value of sharing financial goals and information with others.

**17.2 Income**

- 17.2.9-12.C - Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.
- 17.2.9-12.D - Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
- 17.2.9-12.F - Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.

**17.3 Spending**

- 17.3.9-12.F - Identify methods for adjusting a budget for unexpected expenses or loss of income.

**17.4 Saving and Investing**

- 17.4.9-12.B - Develop a savings plan for accomplishing personal short- and long-term financial goals.

**17.5 Risk & Insurance**

- 17.5.9-12.A - Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).

**17.6 Credit**

- 17.6.9-12.A - Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral).

### **Usage Tips:**

Encourage students to explore a variety of careers and pathways to understand how education impacts their career choices.

Use this worksheet to facilitate career counseling sessions or workshops.

Help students map out educational goals in connection with career aspirations, considering alternative pathways (e.g., apprenticeships or vocational training).

## Teacher Guidance: Common Pitfalls in Career Planning

**Objective:** Students will identify and avoid common pitfalls in career planning by reflecting on their own habits and creating actionable strategies for success.

### Optional Extension Activity:

Students develop a visual career roadmap or timeline for their career goals. Including milestones such as education, skill-building, networking, and job search activities. They share their roadmap with peers or mentors and gather feedback.

### Format Options:

- Digital (e.g., PowerPoint, Google Slides)
- Physical (e.g., scrapbook or poster board)

### Standards Alignment:

This worksheet aligns with the following PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.E: Justify the selection of a career
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including education, training, and certifications.
- 13.1.11.G: Assess the implementation of the individualized career plan through the ongoing development of the career portfolio.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement.
- 13.3.11.C: Develop and evaluate personal goals for life-long learning and career advancement.
- 13.3.11.D: Analyze financial decisions that impact short-term and long-term goals.
- 13.3.11.E: Evaluate time management strategies and their application to both personal and work situations.

This worksheet aligns with the following PA Personal Finance Standards:

#### 17.1 Personal Finance Fundamentals

- 17.1.9-12.B - Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.

#### 17.2 Income

- 17.2.9-12.C - Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.

- 17.2.9-12.F - Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.
- 17.2.9-12.G - Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

### **17.3 Spending**

- 17.3.9-12.E - Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

### **17.4 Saving and Investing**

- 17.4.9-12.B - Develop a savings plan for accomplishing personal short- and long-term financial goals.

### **17.5 Risk & Insurance**

- 17.5.9-12.A - Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).

### **17.6 Career Retention and Advancement**

- 17.6.9-12.G - Evaluate various rights and laws related to credit and their impact on consumers.

### **Usage Tips:**

Host a classroom discussion where students share their biggest takeaways from their action plans, how to create SMART goals, the importance of networking and building professional relationships, and strategies for overcoming fear of failure and embracing change in career planning.

Facilitate a networking workshop or mock informational interview session.

Have students present their career roadmaps and provide peer feedback.

## Teacher Guidance: Develop a Personal Budget

**Objective:** Students will create a detailed personal budget based on their chosen career, including income, expenses, and savings, to better understand financial management.

### Optional Extension Activity:

Students create a "wishlist" budget for a future lifestyle goal, such as purchasing a home, traveling, or saving for higher education. They should research the costs associated with this goal and include it in a long-term savings plan and explain how their career choice will support this goal.

### Format Options:

- Digital (e.g., PowerPoint, Google Slides)
- Physical (e.g., scrapbook or poster board)

### Standards Alignment:

This worksheet meets the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including income expectations.
- 13.1.11.G: Assess the implementation of the individualized career plan through the ongoing development of the career portfolio.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement.
- 13.3.11.D: Develop a personal budget based on career choice, including charitable contributions, fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.
- 13.3.11.E: Evaluate time management strategies and their application to both personal and work situations.

This worksheet meets the PA Personal Finance Standards:

#### 17.1 Personal Finance Fundamentals

- 17.1.9-12.A: Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B: Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions.
- 17.1.9-12.D: Evaluate strategies for dealing with behavioral biases (e.g., loss aversion, experiential bias, mental accounting) and other obstacles to managing personal finances.

- 17.1.9-12.E: Assess the value of sharing financial goals and information with others.

## 17.2 Income

- 17.2.9-12.C: Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.
- 17.2.9-12.D: Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
- 17.2.9-12.E: Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential.
- 17.2.9-12.F: Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.
- 17.2.9-12.G: Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.
- 17.2.9-12.H: Calculate the impact of taxes and payroll deductions on income.

## 17.3 Spending

- 17.3.9-12.C: Develop a personal approach to keeping track of income and spending.
- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.
- 17.3.9-12.G: Compare the effects of using various payment methods when making purchases.
- 17.3.9-12.I: Describe the impact of technology on payment methods and how it influences spending.

## 17.5 Risk & Insurance

- 17.5.9-12.H: Analyze trends in financial fraud and strategies to avoid becoming a victim.

### Usage Tip:

Encourage students to use real-world data by researching actual costs for their region and career. Provide examples of realistic housing, transportation, and food expenses to help students make informed decisions.

Pair this activity with a class discussion on financial priorities and strategies for handling unexpected expenses.

## Teacher Guidance: Developing a Career Plan

**Objective:** Students will develop a comprehensive career plan by setting short-term, medium-term, and long-term career goals, identifying necessary education and skills, and creating actionable steps to achieve these goals, while evaluating progress and adjusting their plan as needed.

### Optional Extension Activity:

Create a career plan visual chart or mind map. Include key steps, goals, and milestones, and use colors, icons, or images to represent your vision for your career.

### Format Options:

- Digital mind map using tools like [Canva](#), [Google Drawings](#), or [MindMeister](#)
- Physical mind map using paper and markers

### Standards Alignment:

This worksheet supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.C: Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including education, training, and certifications.
- 13.1.11.G: Assess the implementation of the individualized career plan through the ongoing development of the career portfolio.
- 13.1.11.H: Review personal high school plans against current personal career goals and select postsecondary opportunities based upon personal career interests.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply research skills to locate, evaluate, and interpret career information.
- 13.2.11.D: Demonstrate how to apply decision-making skills to career planning and acquisition.

#### 13.3 Career Retention and Advancement

- 13.3.11.C: Develop and evaluate personal goals for life-long learning and career advancement.
- 13.3.11.D: Analyze financial decisions that impact short-term and long-term goals.

This worksheet supports the PA Personal Finance Standards:

#### 17.1 Personal Finance Fundamentals

- 17.1.9-12.A: Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B: Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions.
- 17.1.9-12.D: Evaluate strategies for dealing with behavioral biases (e.g., loss aversion, experiential bias, mental accounting) and other obstacles to managing personal finances.

### 17.2 Income

- 17.2.9-12.C: Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.
- 17.2.9-12.D: Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
- 17.2.9-12.E: Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential.
- 17.2.9-12.G: Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

### 17.3 Spending

- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

### 17.4 Saving & Investing

- 17.4.9-12.B: Develop a savings plan for accomplishing personal short- and long-term financial goals.

#### Usage Tips:

Use this worksheet as part of a career development unit or goal-setting workshop.

Guide students in creating both short-term and long-term career goals that are realistic and actionable.

Encourage students to revisit their career plan regularly, adapting it to changes in their goals, interests, and experiences.

## Teacher Guidance: Entrepreneurship

**Objective:** Students will cultivate entrepreneurial skills by applying critical thinking, financial planning, creativity, and risk management strategies to real-world scenarios, while developing problem-solving abilities that are transferable to various career paths.

### Optional Extension Activity:

Students create a 3-5-minute presentation about a successful entrepreneur. They should include visuals (e.g., slides, posters) to highlight their achievements, challenges, and lessons. Students end the presentation with a reflection on how the story inspires them.

### Format Options:

- Digital (e.g., PowerPoint, Google Slides)
- Video

### Standards Alignment:

This worksheet supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including entrepreneurial ventures.

#### 13.4 Entrepreneurship

- 13.4.11.A: Analyze entrepreneurship as it relates to personal character traits, including creativity, risk-taking, and critical thinking.
- 13.4.11.B: Analyze entrepreneurship as it relates to personal career goals and corporate growth.
- 13.4.11.C: Develop a business plan for an entrepreneurial concept of personal interest.

This worksheet supports the PA Personal Finance Standards:

#### 17.1 Personal Finance Fundamentals

- 17.1.9-12.A: Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B: Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.

#### 17.2 Income

- 17.2.9-12.D: Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.

- 17.2.9-12.F: Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.
- 17.2.9-12.G: Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

### **17.3 Spending**

- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

### **17.4 Saving & Investing**

- 17.4.9-12.B: Develop a savings plan for accomplishing personal short- and long-term financial goals.
- 17.4.9-12.H: Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.

### **17.5 Risk & Insurance**

- 17.5.9-12.A: Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).

### **Usage Tips:**

Guide students through brainstorming sessions, helping them identify market needs, and facilitating group discussions about potential risks and solutions.

Challenge students to think critically about their business ideas by asking them to consider real-world problems, market demands, and financial constraints while developing their business plans.

Help students analyze the risks associated with entrepreneurship and support them in developing strategies to mitigate those risks, emphasizing the importance of resilience and adaptability in business success.

## Teacher Guidance: Exploring Careers with the Speaker Series

**Objective:** Students will engage in active listening and reflection by analyzing insights from a speaker's presentation, exploring key career details such as skills, education, and salary, and connecting the information to their personal career goals and financial planning.

### Optional Extension Activity:

Students create a visual presentation or write a short report based on the information they gathered during the session. Include:

- A summary of the speaker's key points
- Career salary details and how they align with their financial goals
- Skills or education required for this career
- How they would prepare for a similar role in the future

### Format Options:

- PowerPoint or Google Slides
- Poster or infographic/written report

### Standards Alignment:

This worksheet aligns with the following PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.A: Relate careers to individual interests, abilities, and aptitudes.
- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including required education and training.
- 13.1.11. H: Review personal high school plans against current career goals and select postsecondary opportunities based on personal career interests.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply effective speaking and listening skills used in a job interview.
- 13.2.11.E: Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as communication, self-advocacy, and time management.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement.
- 13.3.11.D: Develop a personal budget based on career choice, including fixed/variable expenses, income, savings, and taxes.

This worksheet aligns with the following PA Personal Finance Standards:

### **17.1 Personal Finance Fundamentals**

- 17.1.9-12.A: Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B: Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.

### **17.2 Income**

- 17.2.9-12.C: Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.
- 17.2.9-12.D: Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
- 17.2.9-12.G: Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

### **17.3 Spending**

- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

### **17.4 Saving & Investing**

- 17.4.9-12.B: Develop a savings plan for accomplishing personal short- and long-term financial goals.

### **Usage Tips:**

Pair this worksheet with the career videos to engage students in career research and reflection and use the Optional Extension Activity as a class project or an individual assignment to deepen engagement and understanding.

Encourage students to use online tools like the Bureau of Labor Statistics or local career resources for the salary research section.

## Teacher Guidance: Goal Setting

**Objective:** Students will learn the importance of goal setting, apply the SMART framework to create actionable academic and career goals, and develop a personalized action plan to track progress, address challenges, and stay motivated.

### Optional Extension Activity:

Students create a vision board to visually represent their goals. They should include images, quotes, and words that inspire them and align with their short-term and long-term goals. This can be a physical board or a digital version.

### Format Options:

- Physical vision board
- Digital vision board (e.g., on Canva, Google Slides)

### Standards Alignment:

This worksheet aligns with the following PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.D: Evaluate school-based opportunities for career awareness and preparation, such as career days, career portfolios, community service, cooperative education, graduation/senior projects, internships, job shadowing, part-time employment, registered apprenticeships, and school-based enterprises.
- 13.1.11.E: Justify the selection of a career.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including education, training, and certifications.
- 13.1.11.G: Assess the implementation of the individualized career plan through the ongoing development of the career portfolio.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply research skills to locate, evaluate, and interpret career information.
- 13.2.11.D: Demonstrate how to apply decision-making skills to career planning and acquisition.

#### 13.3 Career Retention and Advancement

- 13.3.11.C: Develop and evaluate personal goals for life-long learning and career advancement.
- 13.3.11.E: Evaluate time management strategies and their application to both personal and work situations.

#### 13.4 Entrepreneurship

- 13.4.11.B: Analyze entrepreneurship as it relates to personal career goals and corporate growth.

This worksheet aligns with the following PA Personal Finance Standards:

### 17.1 Personal Finance Fundamentals

- 17.1.9-12.A: Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B: Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions.

### 17.2 Income

- 17.2.9-12.C: Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.
- 17.2.9-12.D: Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
- 17.2.9-12.G: Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

### 17.3 Spending

- 17.3.9-12.D: Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).
- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

### 17.4 Risk & Insurance

- 17.4.9-12.B: Develop a savings plan for accomplishing personal short- and long-term financial goals.
- 17.4.9-12.H: Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.

### Usage Tips:

This worksheet is ideal for goal-setting workshops or as part of a broader career exploration curriculum.

Consider using this worksheet to help students set both academic and personal development goals for the school year.

Follow up regularly with students to check on their progress and offer support.

## Teacher Guidance: Mentorships

**Objective:** Students will explore the concept of mentorship, identify qualities of effective mentors, set goals for a mentorship relationship, and develop strategies to find and build successful mentoring connections to support their academic and career aspirations.

### Optional Extension Activity:

Students conduct an informational interview with someone in a career they are interested in, asking them questions about their career path, challenges they have faced, and what advice they would give to someone entering the field. Students then summarize the conversation and reflect on how their insights can guide their own career planning.

### Format Options:

- Written summary (e.g., 1-2-page report)
- Presentation (e.g., PowerPoint, Google Slides)

### Standards Alignment:

This worksheet aligns with the following PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including the role of mentorship in career development.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.B: Apply methods to develop a personalized career plan, including identifying mentorship opportunities to support career growth.

#### 13.3 Career Retention and Advancement

- 13.3.11.C: Develop and evaluate personal goals for life-long learning and career advancement, including utilizing mentorship for professional growth.
- 13.3.11.F: Evaluate strategies for career retention and advancement in response to the changing global workplace, including mentorship and networking.

This worksheet aligns with the following PA Personal Finance Standards:

#### 17.1 Personal Finance Fundamentals

- 17.1.9-12.A: Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B: Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions.

#### 17.2 Income

- 17.2.9-12.G: Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

### **17.3 Spending**

- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

### **17.4 Saving & Investing**

- 17.4.9-12.B: Develop a savings plan for accomplishing personal short- and long-term financial goals.
- 17.4.9-12.H: Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.

### **17.5 Risk & Insurance**

- 17.5.9-12.A: Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).

#### **Usage Tips:**

Discuss how mentorship can play a significant role in professional growth and how to seek out mentors in both formal and informal settings.

Encourage students to think about mentors they currently have, or could potentially reach out to, and the benefits of these relationships.

Utilize this worksheet as part of career counseling or goal-setting activities.

## Teacher Guidance: Overview of Career Trends

**Objective:** Students will explore and analyze career trends by researching key growth areas, skills in demand, and the impact of technology on a chosen industry, and reflect on how these insights align with their personal interests, strengths, and future goals.

### Optional Extension Activity:

Students create a short presentation or infographic highlighting the career trends you researched.

Include:

- Growth areas
- Key skills
- Challenges
- How they plan to prepare for this career

### Format Options:

- Digital (e.g., PowerPoint, Google Slides)
- Physical (e.g., scrapbook or poster board)

### Standards Alignment:

This worksheet aligns with the following PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.D: Evaluate school-based opportunities for career awareness and preparation, such as career days, career portfolios, community service, cooperative education, graduation/senior projects, internships, job shadowing, part-time employment, registered apprenticeships, and school-based enterprises.
- 13.1.11.E: Justify the selection of a career.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including required education, training, and certifications.
- 13.1.11.G: Assess the implementation of the individualized career plan through the ongoing development of the career portfolio.
- 13.1.11.H: Review personal high school plans against current personal career goals and select postsecondary opportunities based upon personal career interests.

### **13.2 Career Acquisition (Getting a Job)**

- 13.2.11.A: Apply research skills to locate, evaluate, and interpret career information.
- 13.2.11.B: Apply methods to develop a personalized career plan, including identifying the skills and education required for career advancement.

### **13.3 Career Retention and Advancement**

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement.
- 13.3.11.F: Evaluate strategies for career retention and advancement in response to the changing global workplace.

This worksheet aligns with the following PA Personal Finance Standards:

### **17.1 Personal Finance Fundamentals**

- 17.1.9-12.A: Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B: Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions.
- 17.1.9-12.F: Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides.
- 17.1.9-12.G: Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.

### **17.2 Income**

- 17.2.9-12.C: Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.
- 17.2.9-12.D: Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
- 17.2.9-12.E: Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential.
- 17.2.9-12.G: Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

### **17.3 Spending**

- 17.3.9-12.D: Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).
- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

## 17.4 Saving & Investing

- 17.4.9-12.B: Develop a savings plan for accomplishing personal short- and long-term financial goals.
- 17.4.9-12.H: Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.

### Usage Tips:

Pair this worksheet with a structured lesson on career trends to guide students through researching and analyzing their chosen career or industry.

Encourage students to use reliable online tools like the Bureau of Labor Statistics, O\*NET Online, or local career resources for accurate data.

Use the reflection and optional extension activity to foster deeper connections between the research and students' personal career goals.

Facilitate group discussions or peer reviews of students' findings to encourage collaboration and diverse perspectives.

Customize the worksheet for specific industries or career clusters to align with your classroom objectives.



# **SECTION: 2**

# **BUILDING**

# **PROFESSIONAL**

# **SKILLS**

## Teacher Guidance: Completing a Job Application

**Objective:** Students will understand the process of completing a professional job application by practicing how to accurately and thoroughly fill out essential information, preparing them for real-world employment opportunities.

### Optional Extension Activity:

Students simulate the hiring process by combining their completed job applications with a mock interview. Activities could include:

- Peer Review Exercise: Students exchange and review each other's applications, providing constructive feedback on clarity, completeness, and professionalism.
- Digital Applications Practice: Introduce students to online application platforms to compare and contrast with physical job applications, emphasizing unique challenges like formatting and keyword optimization.

### Format Options:

- Physical (paper applications)
- Digital (online application templates or tools)

### Standards Alignment:

This worksheet supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.D: Evaluate school-based opportunities for career awareness and preparation, such as career days, career portfolios, community service, cooperative education, graduation/senior projects, internships, job shadowing, part-time employment, registered apprenticeships, and school-based enterprises.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including completing professional job applications.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply research skills to locate, evaluate, and interpret career information, including understanding job application processes.
- 13.2.11.B: Apply methods to develop a personalized career plan, including the preparation of materials required for career acquisition (e.g., job applications, resumes).
- 13.2.11.C: Demonstrate how to complete a job application, resume, and cover letter to secure employment.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement, including understanding the process of job applications and career transitions.

This worksheet supports the PA Personal Finance Standards:

### 17.1 Personal Finance Fundamentals

- 17.1.9-12.A: Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B: Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions.
- 17.1.9-12.G: Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.

### 17.2 Income

- 17.2.9-12.C: Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.
- 17.2.9-12.D: Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
- 17.2.9-12.F: Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.
- 17.2.9-12.G: Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

### 17.3 Spending

- 17.3.9-12.D: Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).
- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

### 17.4 Saving & Investing

- 17.4.9-12.B: Develop a savings plan for accomplishing personal short- and long-term financial goals.
- 17.4.9-12.H: Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.

### Usage Tips:

Encourage students to treat the activity as a real-world scenario, focusing on accuracy and professionalism.

Use this worksheet to highlight common mistakes in job applications and provide constructive feedback.

Incorporate mock interviews or peer reviews to reinforce learning.

## Teacher Guidance: Creating a Sample Résumé

**Objective:** Students will create a professional résumé by identifying and organizing their personal information, education, experience, and skills, and will reflect on the importance of tailoring a résumé to specific job applications.

### Optional Extension Activity:

Students create a digital résumé using tools like Google Docs, Canva, or a résumé builder website. Students then share their résumé with a classmate for peer review, focusing on content, formatting, and professionalism.

### Standards Alignment:

This worksheet supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.A: Relate careers to individual interests, abilities, and aptitudes.
- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.D: Evaluate school-based opportunities for career awareness and preparation, such as career days, career portfolios, community service, cooperative education, graduation/senior projects, internships, job shadowing, part-time employment, registered apprenticeships, and school-based enterprises.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including the creation of professional resumes.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.B: Apply methods to develop a personalized career plan, including the preparation of materials required for career acquisition (e.g., resumes, cover letters).
- 13.2.11.C: Demonstrate how to complete a job application, resume, and cover letter to secure employment.
- 13.2.11.D: Demonstrate how to respond to interview questions in a professional manner.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement, including the importance of professional documents such as resumes.

This worksheet supports the PA Personal Finance Standards:

#### 17.1 Personal Finance Fundamentals

- 17.1.9-12.A: Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B: Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.

- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions.
- 17.1.9-12.G: Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.

## 17.2 Income

- 17.2.9-12.C: Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.
- 17.2.9-12.D: Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
- 17.2.9-12.G: Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.

## 17.3 Spending

- 17.3.9-12.D: Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).
- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

## 17.4 Saving & Investing

- 17.4.9-12.B: Develop a savings plan for accomplishing personal short- and long-term financial goals.
- 17.4.9-12.H: Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.

### Usage Tips:

Use this worksheet as a key part of a career readiness unit.

Encourage students to regularly update their résumé, even before actively applying for jobs, as this can lead to greater confidence when opportunities arise.

Provide feedback on résumé drafts and offer personalized tips for improvement.

## Teacher Guidance: Interview Questions and Answers

**Objective:** Students will prepare for professional interviews by practicing common interview questions, formulating thoughtful questions to ask interviewers, and developing confidence in answering clearly and professionally during mock interviews.

### Optional Extension Activity:

Students record a mock interview video, practicing answering at least five common interview questions and include a segment where they ask three questions of the interviewer. Students then peer review the video to assess their tone, body language, and clarity.

### Format Options:

- Video recording via phone or computer
- In-person presentation to the class

### Standards Alignment:

This worksheet supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.D: Evaluate school-based opportunities for career awareness and preparation, such as career days, career portfolios, community service, cooperative education, graduation/senior projects, internships, job shadowing, part-time employment, registered apprenticeships, and school-based enterprises.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including interview skills.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply effective speaking and listening skills used in a job interview.
- 13.2.11.B: Apply methods to develop a personalized career plan, including identifying the skills required for a job interview.
- 13.2.11.C: Demonstrate how to complete a job application, resume, and cover letter to secure employment.
- 13.2.11.D: Demonstrate how to respond to interview questions in a professional manner.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement, including professional communication during interviews.

This worksheet supports the PA Personal Finance Standards:

### 17.1 Personal Finance Fundamentals

- 17.1.9-12.A: Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
- 17.1.9-12.B: Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
- 17.1.9-12.G: Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.
- 17.1.9-12.H: Evaluate the use of financial technology to access financial services and make financial decisions.

### 17.2 Income

- 17.2.9-12.H: Calculate the impact of taxes and payroll deductions on income.

### 17.3 Spending

- 17.3.9-12.D: Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).
- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.
- 17.3.9-12.G: Compare the effects of using various payment methods when making purchases.
- 17.3.9-12.L: Analyze the impact of paying sales, excise, and property taxes on financial decisions.
- 17.3.9-12.K: Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use).

### Usage Tips:

This worksheet is a valuable tool for career readiness lessons or mock interview workshops.

Encourage students to pair up for role-play exercises to simulate real interview scenarios.

Follow up by providing constructive feedback to improve their communication and confidence.

## Teacher Guidance: Writing a Business Letter

**Objective:** Students will understand the structure and tone of professional business letters, apply formatting and content guidelines to craft a polished letter, and develop written communication skills for career-related correspondence.

### Optional Extension Activity:

Students draft a thank-you letter to a professional mentor, teacher, or coach who has positively impacted their career or academic journey. They should use the business letter format and include specific details about how their guidance has helped them.

### Format Options:

- Handwritten letter on professional stationery
- Typed letter formatted using a word processor

### Standards Alignment:

This worksheet supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including the importance of effective written communication.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply effective speaking and listening skills used in a job interview.
- 13.2.11.D: Demonstrate how to apply decision-making skills to career planning and acquisition, including the creation of written materials like business letters.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement, including effective communication.

### Usage Tips:

This worksheet is ideal for teaching written communication skills in career readiness classes or workshops.

Pair it with lessons on résumés and email etiquette for a comprehensive career preparation module.

Encourage students to practice writing letters for real-world scenarios, such as follow-ups after job interviews or networking opportunities.

## Teacher Guidance: Writing a Professional Email

**Objective:** Students will learn to structure and compose a professional email, focusing on clear communication, proper etiquette, and attention to detail, while developing skills necessary for effective workplace correspondence.

### Optional Extension Activity:

Students create a professional email template that you can use for different situations in their career journey. This template should include the following sections:

- **Subject Line:** Make it clear and to the point.
- **Salutation:** Choose a formal greeting based on the recipient.
- **Body:** Write a polite introduction, the main content or request, and a closing sentence.
- **Closing:** Sign off professionally.
- **Signature:** Include their name and relevant contact details.

### Format Options:

- **Digital:** Use email drafting tools (e.g., Gmail, Outlook, or Word).
- **Physical:** Write and format the template by hand or using a printed worksheet.

### Standards Alignment:

This worksheet supports PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including the importance of effective written communication.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply effective speaking and listening skills used in a job interview.
- 13.2.11.D: Demonstrate how to apply decision-making skills to career planning and acquisition, including composing professional emails.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement, including maintaining professional communication.
- 13.3.11.E: Evaluate time management strategies and their application to both personal and work situations, including managing professional correspondence.

### **Usage Tips:**

Use this worksheet to teach students the fundamentals of professional email writing by providing real-life scenarios, such as requesting an interview or making a professional inquiry.

Encourage peer review to reinforce proper email etiquette and formatting.

Follow up with a discussion or feedback session to identify strengths and areas for improvement in their practice emails.



# **SECTION: 3**

# **WORKPLACE**

# **READINESS**

## Teacher Guidance: Conflict Resolution

**Objective:** Students will understand the importance of conflict resolution in the workplace, identify common types of workplace conflicts, and develop strategies to resolve disagreements in a constructive and professional manner.

### Optional Extension Activity 1:

Divide students into small groups and assign each group a workplace conflict scenario. Ask groups to role-play the conflict and work collaboratively to resolve it using techniques such as active listening, collaboration, and negotiation.

### Optional Extension Activity 2:

Have students complete an assessment to identify their conflict resolution style (e.g., collaborative, competitive, avoidant). Lead a discussion about how their style influences their approach to resolving conflicts and how they can adapt in workplace scenarios.

### Format Options:

- Digital format (e.g., video or PowerPoint).
- Physical format (e.g., public presentation, written or printed online style survey).

### Standards Alignment:

This guide supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including effective communication and conflict resolution skills.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.E: Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as communication, dependability, and teamwork.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement.
- 13.3.11.B: Evaluate team member roles to describe and illustrate active listening techniques, including clarifying, encouraging, reflecting, restating, and summarizing.
- 13.3.11.E: Evaluate time management strategies and their application to both personal and work situations.
- 13.3.11.F: Evaluate strategies for career retention and advancement in response to the changing global workplace.

### **Usage Tips:**

Use this guide as a foundation for discussions about managing workplace relationships and handling disagreements constructively and pair the guide with group activities, such as brainstorming sessions on the impact of unresolved conflicts in the workplace.

Incorporate real-world examples of conflicts and their resolutions to illustrate the importance of proactive communication and collaboration.

Encourage students to reflect on how their own conflict resolution skills can be improved and applied in professional settings.

## Teacher Guidance: Diversity, Equity, and Inclusion in the Workplace

**Objective:** Students will understand the principles of diversity, equity, and inclusion (DEI) in the workplace, the importance of fostering a supportive and fair environment, and actionable steps to create and maintain inclusive workspaces.

### Optional Extension Activity:

Students create a DEI Action Plan by identifying three specific strategies a company can implement to enhance diversity, equity, and inclusion. Include goals, actions, and measurable outcomes for each strategy.

### Format Options:

- Digital format (e.g., Google Slides or PowerPoint).
- Physical format (e.g., a flyer or poster).

### Standards Alignment:

This guide supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including awareness of diversity and inclusive work environments.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.E: Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as communication, dependability, and teamwork.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement.
- 13.3.11.B: Evaluate team member roles to describe and illustrate active listening techniques, including clarifying, encouraging, reflecting, restating, and summarizing.
- 13.3.11.F: Evaluate strategies for career retention and advancement in response to the changing global workplace.

### Usage Tips:

Use this guide to discuss the role of DEI in creating equitable opportunities and improving organizational culture.

Pair the guide with real-world case studies of companies that have implemented successful DEI initiatives.

Facilitate group discussions or debates on the challenges and benefits of fostering DEI in various industries.

Encourage students to reflect on their own values and biases and how they can contribute to inclusive environments.

## Teacher Guidance: Developing a Strong Work Ethic

**Objective:** Students will learn the importance of developing a strong work ethic, including key strategies such as punctuality, initiative, accountability, and consistency, and how these qualities contribute to career success and personal growth.

### Optional Extension Activity:

Students create a personal action plan to strengthen their work ethic. They should include:

- Specific areas they want to improve (e.g., punctuality, organization, taking initiative).
- Actionable steps for each area (e.g., setting reminders, prioritizing tasks).
- A timeline to track progress and goals for improvement.

### Format Options

- Digital format (e.g., Google Docs or PowerPoint).
- Physical format (e.g., a written journal or poster).

### Standards Alignment:

This guide supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including work ethic and personal responsibility.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.E: Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as communication, dependability, and teamwork.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement.
- 13.3.11.C: Develop and evaluate personal goals for life-long learning and career advancement.
- 13.3.11.E: Evaluate time management strategies and their application to both personal and work situations.

### Usage Tips:

This guide can be used in classroom discussions or workshops about professionalism, work habits, and career development.

Review the strategies regularly to help students stay focused on their goals and career success.

Encourage students to reflect on each strategy and apply them to real-life scenarios, including internships or part-time jobs.

## Teacher Guidance: Digital Presence

**Objective:** Students will evaluate their current digital presence, identify areas for improvement, and create actionable steps to establish a professional online image aligned with their career goals.

### Optional Extension Activity:

Students create or update a LinkedIn profile that reflects their career goals, skills, and accomplishments. They should include:

- A professional profile photo
- A headline summarizing their career aspirations
- At least three skills relevant to their desired career
- A brief summary or “About” section that highlights their interests and achievements

### Format Options:

- Share a link to your LinkedIn profile with your teacher
- Submit a screenshot of your updated profile

### Standards Alignment:

This worksheet supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including the importance of digital presence and professionalism in the workplace.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply research skills to locate, evaluate, and interpret career information, including digital resources.
- 13.2.11.B: Apply methods to develop a personalized career plan, including identifying the skills and education required for career advancement.
- 13.2.11.D: Demonstrate how to apply decision-making skills to career planning and acquisition.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement, including maintaining a professional online presence.

### **Usage Tips:**

This worksheet can be used to teach students the importance of maintaining a professional digital presence and aligning their online activity with career aspirations.

Encourage students to reflect on their online image through guided self-assessment and peer discussions.

Follow up with individual feedback or a class discussion on the importance of online reputation in career development.

## **Teacher Guidance: Networking and Cultivating Relationships in the Workplace**

**Objective:** Students will understand the value of networking and building professional relationships in the workplace, learn strategies for effective networking, and explore how cultivating strong relationships can enhance career growth and job satisfaction.

### **Optional Extension Activity 1: Networking Simulation**

Students participate in a mock networking event with their classmates. They should introduce themselves, share their professional goals, and engage in conversations. After the simulation, students should discuss how to continue those relationships and how to maintain professional connections going forward. They should consider what strategies they can use to keep in touch and follow up.

### **Optional Extension Activity 2: Networking Action Plan:**

Students create a personal networking plan that outlines their goals. These could include attending industry events, reaching out to professionals on LinkedIn, or scheduling informational interviews with potential mentors.

Track their progress and have students adjust their plan as they build and maintain new connections.

### **Optional Extension Activity 3: Social Media Professional Branding:**

Students can update or create a LinkedIn profile, ensuring it reflects a professional image. They should include their career goals, experiences, and relevant skills.

To extend their network, students should take part in LinkedIn groups or share industry-related content to engage with professionals and grow their network.

### **Format Options:**

- Digital format (e.g., Google Docs or PowerPoint, screenshot or link to social media).
- Physical format (e.g., a classroom presentation or poster).

### **Standards Alignment:**

This guide supports the PA Career Education and Work (CEW) Standards:

#### **13.1 Career Awareness and Preparation**

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including networking and relationship-building strategies.

### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply effective speaking and listening skills used in a job interview.
- 13.2.11.E: Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as communication, dependability, and team building.

### 13.3 Career Retention and Advancement

- 13.3.11.B: Evaluate team member roles to describe and illustrate active listening techniques, including clarifying, encouraging, reflecting, restating, and summarizing.
- 13.3.11.F: Evaluate strategies for career retention and advancement in response to the changing global workplace.

#### Usage Tips:

Use this guide to emphasize the importance of networking not just for job hunting but as an ongoing strategy for career success.

Pair the guide with real-world examples of how networking led to career opportunities, and discuss different networking platforms (e.g., LinkedIn, Twitter) and their relevance in various industries.

Facilitate class discussions or group activities on effective communication skills, including how to engage in meaningful conversations and follow up professionally.

Encourage students to practice networking both in-person (e.g., at events, meetings) and online to build a well-rounded professional network.

## **Teacher Guidance: Professional Etiquette and Communication in the Workplace**

**Objective:** Students will understand the importance of professional etiquette and effective workplace communication, learning strategies for fostering respect, collaboration, and clarity in professional interactions.

### **Optional Extension Activity 1:**

Students create a workplace communication and etiquette checklist. They should:

- Include key behaviors for professional interactions, digital communication, and collaboration.
- Personalize the checklist to reflect their own strengths and areas for growth.

### **Optional Extension Activity 2:**

**Role-Play Scenario:** Students create a scenario where they practice giving constructive feedback to a coworker in a respectful manner.

### **Format Options:**

- Create a digital version of the checklist using tools like Google Docs or Canva.
- Develop a poster or infographic to share with classmates.

### **Standards Alignment:**

This guide supports the PA Career Education and Work (CEW) Standards:

#### **13.1 Career Awareness and Preparation**

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including communication and professionalism in the workplace.

#### **13.2 Career Acquisition (Getting a Job)**

- 13.2.11.A: Apply effective speaking and listening skills used in a job interview.
- 13.2.11.E: Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as communication, dependability, and teamwork.

#### **13.3 Career Retention and Advancement**

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement.
- 13.3.11.B: Evaluate team member roles to describe and illustrate active listening techniques, including clarifying, encouraging, reflecting, restating, and summarizing.
- 13.3.11.F: Evaluate strategies for career retention and advancement in response to the changing global workplace.

### **Usage Tips:**

Use this guide to discuss scenarios where professional etiquette and communication are essential, such as team meetings, customer interactions, or handling workplace conflict.

Encourage students to reflect on their current communication habits and identify areas for improvement.

## Teacher Guidance: Staying Positive During Your Job Search

**Objective:** Students will learn strategies to maintain a positive mindset during their job search, including networking, research, time management, and stress management, to enhance their chances of success and foster resilience in the process.

### Optional Extension Activity:

Students create a “Positivity Plan” to support their job search mindset. They should include:

- Three strategies they’ll use to stay motivated (e.g., exercising, connecting with a mentor, celebrating small wins).
- A daily or weekly schedule for job search activities.
- A list of affirmations or motivational quotes to encourage themselves.

### Format Options:

- Digital format (e.g., Google Docs or Canva).
- Physical format (e.g., a journal or poster).

### Standards Alignment:

This guide supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.D: Evaluate school-based opportunities for career awareness and preparation, such as career days, career portfolios, community service, cooperative education, graduation/senior projects, internships, job shadowing, part-time employment, registered apprenticeships, and school-based enterprises.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including networking and resilience during job searches.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.A: Apply research skills to locate, evaluate, and interpret career information.
- 13.2.11.B: Apply methods to develop a personalized career plan, including identifying the skills and education required for career advancement.
- 13.2.11.D: Demonstrate how to apply decision-making skills to career planning and acquisition.

#### 13.3 Career Retention and Advancement

- 13.3.11.E: Evaluate time management strategies and their application to both personal and work situations.

- 13.3.11.F: Evaluate strategies for career retention and advancement in response to the changing global workplace.

**Usage Tips:**

This guide is ideal for class discussions, career counseling sessions, or workshops on job readiness.

Teachers can review the strategies with students and encourage open discussions about challenges in the job search process.

Pair this with role-play activities or networking exercises to provide hands-on application of the concepts.

## Teacher Guidance: Time Management

**Objective:** Students will evaluate their current time management habits, identify challenges, and develop strategies to prioritize tasks, improve productivity, and reduce stress through effective time management practices.

### Optional Extension Activity:

Student create a personalized weekly schedule that includes:

- Fixed commitments (e.g., classes, work, or appointments)
- Study or project work time
- Breaks and personal activities
- Goals for each day or week

### Format Options:

- Digital schedule (e.g., Google Calendar, or an app of your choice)
- Physical schedule (e.g., a printed or hand-drawn planner)

### Standards Alignment:

This worksheet supports the PA Career Education and Work (CEW) Standards:

#### 13.1 Career Awareness and Preparation

- 13.1.11.B: Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.
- 13.1.11.F: Analyze the relationship between career choices and career preparation opportunities, including time management skills.

#### 13.2 Career Acquisition (Getting a Job)

- 13.2.11.E: Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as time management, organization, and task prioritization.

#### 13.3 Career Retention and Advancement

- 13.3.11.A: Evaluate personal attitudes and work habits that support career retention and advancement, including time management.
- 13.3.11.E: Evaluate time management strategies and their application to both personal and work situations.

### Usage Tips:

This worksheet is ideal for helping students recognize the importance of managing their time effectively in academic, personal, and professional settings.

Encourage students to share their time audit insights in small groups or class discussions.

Offer feedback on their schedules to help them strike a balance between productivity and self-care.



# **SECTION: 4**

# **OTHER**

# **RESOURCES**

## Other Programs Offered by The Foundation

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### Pennsylvania Free Enterprise Week (PFEW)

PFEW is an award-winning week-long summer economics education program offered to all current high school sophomores and juniors throughout Pennsylvania. It is an exciting, team-based program that teaches students to understand and celebrate the American free enterprise system by introducing them to the inner workings of modern 21<sup>st</sup> century business. PFEW helps students develop critical skills in communication, leadership, time management, problem solving and team building all while improving their self-esteem and confidence. The PFEW program provides students with opportunities to assess interests, build skills, and identify and explore careers in an interactive, hands-on setting. Interested students can pick up an application at the high school or apply online at [www.pfew.org](http://www.pfew.org).



For more information, visit [www.pfew.org](http://www.pfew.org).

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### Stock Market Game™ (SMG)

SMG is an exciting program that allows students to experience the thrill of investing without all the risk of losing real money. Students get \$100,000 of virtual cash that they can use to invest in stocks, bonds, etc. They are in control of their fortune and compete with other teams from their region and across the state. They learn what it means to work as a team as they, together, rejoice in their successes and learn from their mistakes. Through the Stock Market Game, they gain a fundamental understanding of investing and how you can make your money work for you!



For more information, visit <https://pfew.org/SMG.php>.

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- [www.youtube.com/user/PAFreeEnterpriseWeek](http://www.youtube.com/user/PAFreeEnterpriseWeek)

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- Meta Platforms, Inc. (n.d.). Facebook: Log in or sign up. Facebook. <https://www.facebook.com>
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