

# Student Activities



## Lesson Two

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# Making Money



## lesson 2 quiz: benefits of working

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### case application

Karen loves working at a daycare center after school. She takes care of young children while their parents work. She is saving the money she earns to buy a jeep. She plays games and sings songs with the children. Four other girls who are Karen's age also work at the center. Karen and her co-workers take turns leading the group.

**List five reasons why it is good for Karen to work at the daycare. They can include economic, personal, social, and community reasons.**

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_



## your interests and abilities

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**How much do you know about yourself? Are you prepared to talk about yourself to others?**

1. What topics of study have you enjoyed the most in school?
2. What kinds of activities do you do well? What do you feel is your greatest skill, talent, or specialty?
3. What are your interests away from school or work?
4. Describe a situation where you acted as the leader of a group.
5. Describe a situation where you worked with a team to achieve a goal.
6. Describe the kind of job you might like.

**Based on your answers, can you describe three jobs that match your interests and abilities?**

- a.
- b.
- c.



## finding career information

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What careers interest you? How much do you know about them? Here's a chance to learn more! Use library information, the Internet, and interviews to find answers about two careers you might like to have.

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career 1

career 2

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1. What are the general duties of this job?
  
  
  
  
  
  
  
  
  
  
2. What are the physical surroundings, work hours, and demands of this work?
  
  
  
  
  
  
  
  
  
  
3. What training and education are needed for this career?
  
  
  
  
  
  
  
  
  
  
4. What salary range does this career pay?



## lesson 2 quiz: job information sources

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### case application

Everyone says that Joe is cat-crazy! He is always feeding and taking care of stray cats. Joe wants to work part-time after school. He sees a “Help Wanted” sign in the window of a nearby veterinary clinic. Is this the perfect job for Joe?

#### 1. What are three kinds of information that Joe needs about this job?

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

#### 2. What are two possible ways that Joe can find this information?

1. \_\_\_\_\_

2. \_\_\_\_\_

name: \_\_\_\_\_

date: \_\_\_\_\_



# your life story

To apply for some jobs, you need to fill out an **application form**. Other jobs ask you for a resume. A **resume** lists your skills and experience. An employer wants to see what you have already done to decide if your experience matches the job's requirements. When you complete this form, you'll have all the information you need for an application or resume.

## education

degree/programs completed, school, location, areas of study, dates

Degree/Program	School	Location	Area of Study	Dates

work experience

title, organization, dates, duties

Title/Position	Organization	Dates	Duties

## other experience

*(volunteer work, school, church and community activities)*

title, organization, dates, duties

Title/Position	Organization	Dates	Duties

## honors/awards

title, organization, dates

Title/Position	Organization	Dates



# interview checklist

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**directions**

Watch and listen closely to the person being interviewed. Put a check mark beside the interviewing skills that you observe.

**Does the person being interviewed:**

Do you think your strategy worked well? Please explain.

\_\_\_\_\_ politely knock on the door of the person with whom he or she is interviewing?

\_\_\_\_\_ walk into the room confidently and with good posture?

\_\_\_\_\_ greet the interviewer with a firm handshake?

\_\_\_\_\_ use the interviewer's name?

\_\_\_\_\_ use good posture and sit straight in the chair?

\_\_\_\_\_ sit still, without fidgeting?

\_\_\_\_\_ use good eye contact with the interviewer?

\_\_\_\_\_ talk loudly enough to be heard?

\_\_\_\_\_ talk clearly enough to be understood?

\_\_\_\_\_ stay away from using "extra" words? (such as "like," "you know," "uh")

\_\_\_\_\_ look interested in what the interviewer is saying?

\_\_\_\_\_ answer questions with confidence?

\_\_\_\_\_ ask the interviewer at least one question about the job?

\_\_\_\_\_ thank the interviewer after the interview is over?

**Other comments:**



## lesson 2 quiz: interview suggestions

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**put an X next to the five best suggestions for a successful interview.**

Karen loves working at a daycare center after school.

\_\_\_\_\_ 1. The best time to think about questions is during the interview.

\_\_\_\_\_ 2. Arrive early for the interview.

\_\_\_\_\_ 3. Look at the interviewer as you talk and listen.

\_\_\_\_\_ 4. Send a thank-you letter only if you are offered the job.

\_\_\_\_\_ 5. It is acceptable to chew gum, as long as you do it quietly.

\_\_\_\_\_ 6. Shake your interviewer's hand firmly.

\_\_\_\_\_ 7. Find out as much as possible about the job before the interview.

\_\_\_\_\_ 8. Dress is not an important part of the interview.

\_\_\_\_\_ 9. Practice good posture during the interview.

\_\_\_\_\_ 10. It is not polite to ask questions about the business.





# reading and interpreting pay stubs

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**directions**

Answer the following questions using the attached pay stubs:

1. What is the name of Jane Brown's employer?
2. How much did Jane earn before taxes?
3. What is Jane's hourly wage?
4. List Jane's deductions.
5. What pay period does Peter Smith's check cover?
6. How much federal income tax has been taken out of Peter's check so far during 2009?
7. How much did Peter contribute to a retirement plan from this paycheck?
8. How much is Peter's take-home pay?
9. Where does Mary Stone work?
10. What is Mary's salary?
11. How much money was deducted from Mary's paycheck?
12. How much has Mary been paid in total during 2009?



# reading and interpreting pay stubs

**HAMBURGER PALACE ENTERPRISES, INC.**

**NAME** JANE BROWN      **PAYROLL ENDING** 3/14/09      **CHECK NO.** 9343  
**EMPLOYEE NO.** L4325      **AMOUNT** \$87.50

EARNINGS			TAXES WITHHELD			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
Regular	20	120.00	Fed Income Tax	12.72	174.90	MEALS	7.00
			Social Sec	7.44	102.30		
			Medicare	1.74	23.93		
			State Income Tax	3.60	49.50		
<b>CURRENT</b>		<b>120.00</b>					
<b>YTD</b>		<b>1650.00</b>					

**THE BANANA BREADBOX**      **EMPLOYEE** JANE BROWN  
**SSN** 999-99-9999  
**PAY PERIOD** 8/06/09 TO 8/12/09  
**PAY DATE** 8/15/09  
**CHECK NO.** 3259  
**NET PAY** \$182.41

EARNINGS			TAXES WITHHELD			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
Regular	40	140.00	Fed Income Tax	35.28	429.84	401(K)	30.00
Overtime	6	54.00	Social Sec	18.23	222.08	HEALTH	15.00
Current		194.00	Medicare	4.26	51.94		
<b>YTD</b>		<b>3582.00</b>	State Income Tax	8.82	107.46		

**EMPLOYEE** Mary Stone      **DANCE-O-RAMA**  
**EMPLOYEE #** A5926  
**PAY PERIOD** 7/01/09 TO 7/15/09  
**PAY DATE** 7/14/09  
**CHECK NO.** 3691215  
**NET PAY** \$349.21

EARNINGS			TAXES WITHHELD			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
Regular		448.00	Fed Income Tax	49.95	385.62		
Salary			Social Sec	27.79	361.09		
Current		448.00	Medicare	6.50	84.45		
<b>YTD</b>		<b>5824.00</b>	State Income Tax	14.56	182.28		



## lesson 2 quiz: job vocabulary

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### multiple choice

1. \_\_\_\_ A hidden cost of a job might be:
  - a. gross pay.
  - b. uniform fees.
  - c. employee discounts.
  - d. retirement benefits.
  
2. \_\_\_\_ Which of these is NOT an employee benefit?
  - a. health insurance
  - b. retirement plan
  - c. paid vacation
  - d. wage deductions
  
3. \_\_\_\_ A common deduction on a person's pay stub is:
  - a. gross pay.
  - b. net pay.
  - c. state income tax.
  - d. employee discounts.
  
4. \_\_\_\_ Which of these is NOT a wage deduction?
  - a. hidden job costs
  - b. federal income tax
  - c. disability
  - d. FICA
  
5. \_\_\_\_ The amount of pay you take home after deductions is called:
  - a. gross pay.
  - b. net pay.
  - c. pay period.
  - d. wage deductions.