**What is the difference between a job and A career and how can it Affect your future**

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| --- | --- | --- | --- |
| Teacher Name: Sue Sodoma | | | Duration (in minutes): 1-2 class periods (45 min each) |
| Grade Level(s): 9-12 | Subject/Course: Business | | Unit: Career Education |
| Resources needed:  On-site people, facilities, tools, technology, materials, community connections | Laptops and access to internet  Handouts  Visual aid for watching video clips | | |
| Learning Standards: | Standard 1: Career Development Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Standard 2: Integrated Learning Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings. | | |
| Big Idea & Authentic Purpose:  Why does this matter to your students?  How will this be helpful to your students? | Student will understand the difference between a job and a career and the benefits of following a pathway of jobs that lead to a career versus taking short term seasonal employment opportunities.  At the end of the lesson, students will be able to explain what the advantages are for following a career path vs jumping from one job (seasonal or unseasonal) to another with little or no benefits for their future. | | |
| Type of Career Content   * Career Development | Experts:  <https://www.indeed.com/career-advice/finding-a-job/difference-between-a-job-and-a-career>  <https://www.attendancebot.com/blog/seasonal-employment/#Seasonal_Employment-Yay_or_Nay> | | |
| Relevancy:  How does it connect to students' lives? | While students enter the job market, they will realize the many employment opportunities available to them. The decisions made along the way to plan for future career goals will have an impact on the lifestyle and financial success of the individual. | | |
| Objectives:   * Determine the differences between a short-term job and a career * Research and select short term job opportunities. * Examine the effect of work on lifestyles of working short term jobs vs a career | | Assessment:  Students will be asked to work through a series of steps to find an entry level job from the NYS Department of Labor and produce a breakdown of what a job vs a career would look like in their future and the effects on their lifestyle. | |
| Knowledge Construction:  How are students going to construct content knowledge and practice it   * Students will be asked What makes a job different from a career? (slido) discussion of responses * Start off with a would you rather prompt? * Would you rather have $2 million dollars at 70 or $700K? * Would you rather pay $25 for treatment of strep throat or $500 for treatment for strep throat? * Would you rather work for 5 companies in 5 years or 5 companies in 20 years * Instructor will share an article from Indeed <https://www.indeed.com/career-advice/finding-a-job/difference-between-a-job-and-a-career> * Students will read the article and fill in their notes page while reading the article. Discuss with the class their findings. * Instructor will lead class into a discussion about what young people can do for jobs with little to no experience and high school diploma. (Slido) Where can high school grads find a job out of high school? * Instructor will introduce the option of seasonal jobs and what makes them so appealing? Share article with pros and cons of each. <https://www.attendancebot.com/blog/seasonal-employment/#Seasonal_Employment-Yay_or_Nay> | | | |
| Middle of lesson   * Students will be paired up with a partner. Each group of students will be given a different job seeker’s scenario of a recent high school graduate. They will walk through a series of prompts requiring them to look for a job (be sure there are no duplicate jobs chosen for each group) on the NYS website under seasonal jobs. * They will then find themselves with the decision of having to purchase healthcare insurances and finding a job that offers both health care insurances and retirement as a benefit. Students will be asked to find a job that can lead to a career and offers benefits and compare the differences of both positions. | | | |
| End of lesson  Students will share their finding with the rest of the class with a quick presentation (PowerPoint or Poster) and share their biggest takeaway from the lesson. | | | |

**What is the difference between a job and A career and how can it Affect your future**

Directions: Using the link below, complete the following as you read the article.

<https://www.indeed.com/career-advice/finding-a-job/difference-between-a-job-and-a-career>

1. Job:
2. Career:
3. How can a job affect your career?
4. What are some ways you can turn a job into a career?
5. Read the following article and be ready to discuss what a seasonal job is and what are some of the pros and cons of taking a seasonal job. <https://www.attendancebot.com/blog/seasonal-employment/#Seasonal_Employment-Yay_or_Nay>

With a partner fill out the job seekers worksheet to locate jobs on the NYS DOL website and determine the effects of the decisions you make and how they can affect your future working towards retirement.

Randy Is a recent high school grad who **is not** interested in attending college. He has looked on the NYS employment website for a full-time employment and has found several seasonal jobs he can apply for. He thinks this will be a great option for him since he doesn’t want to commit to long-term employment and doesn’t know what he wants to do in his future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Randy.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Randy taking this job?
2. If Randy were on his parents’ health insurance plan, he would be eligible to stay on their plan until age 26. At 26 Randy needs to find his own health insurance if his employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Randy’s monthly expense for health insurance considering he is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Randy decides against purchasing health insurance, what are some of the negative impacts this could have on his lifestyle?
3. At 26 Randy has decided he wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things he can do to use this experience to help lead towards a career? What kind of advice will you give him?
4. Randy has decided to look for a NY State Government job. Go to NYS department of civil service website (<cs.ny.gov>) and find a job Randy can apply for given his recent experience in his current position that will offer him benefits and health insurance coverage. If you can’t find a job with his related to his prior experience, find another entry level position he might interested in.

Enter the following information for the position you located for Randy.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Randy may be eligible for by taking on this new position?
2. If this employer were to offer Randy a 401K retirement benefit and Randy is now 26 years old, what would his potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Randy starts the above job at 26 and starts investing 10% of his annual income until he retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure his annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Randy’s potential retirement earnings have been if he had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Randy if he started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Randy.

Louis Is a recent high school grad who **is not** interested in attending college. He has looked on the NYS employment website for a full-time employment and has found several seasonal jobs he can apply for. He thinks this will be a great option for him since he doesn’t want to commit to long-term employment and doesn’t know what he wants to do in his future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Louis.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Louis taking this job?
2. If Louis were on his parents’ health insurance plan, he would be eligible to stay on their plan until age 26. At 26 Louis needs to find his own health insurance if his employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Louis’s monthly expense for health insurance considering he is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Louis decides against purchasing health insurance, what are some of the negative impacts this could have on his lifestyle?
3. At 26 Louis has decided he wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things he can do to use this experience to help lead towards a career? What kind of advice will you give him?
4. Louis has decided to look for a NY State Government job. Go to NYS department of civil service website (<cs.ny.gov>) and find a job Louis can apply for given his recent experience in his current position that will offer him benefits and health insurance coverage. If you can’t find a job with his related to his prior experience, find another entry level position he might interested in.

Enter the following information for the position you located for Louis.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Louis may be eligible for by taking on this new position?
2. If this employer were to offer Louis a 401K retirement benefit and Louis is now 26 years old, what would his potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Louis starts the above job at 26 and starts investing 10% of his annual income until he retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure his annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Louis’s potential retirement earnings have been if he had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Louis if he started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Louis.

Nick Is a recent high school grad who **is not** interested in attending college. He has looked on the NYS employment website for a full-time employment and has found several seasonal jobs he can apply for. He thinks this will be a great option for him since he doesn’t want to commit to long-term employment and doesn’t know what he wants to do in his future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Nick.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Nick taking this job?
2. If Nick were on his parents’ health insurance plan, he would be eligible to stay on their plan until age 26. At 26 Nick needs to find his own health insurance if his employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Nick’s monthly expense for health insurance considering he is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Nick decides against purchasing health insurance, what are some of the negative impacts this could have on his lifestyle?
3. At 26 Nick has decided he wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things he can do to use this experience to help lead towards a career? What kind of advice will you give him?
4. Nick has decided to look for a NY State Government job. Go to NYS department of civil service website (<cs.ny.gov>) and find a job Nick can apply for given his recent experience in his current position that will offer him benefits and health insurance coverage. If you can’t find a job with his related to his prior experience, find another entry level position he might interested in.

Enter the following information for the position you located for Nick.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Nick may be eligible for by taking on this new position?
2. If this employer were to offer Nick a 401K retirement benefit and Nick is now 26 years old, what would his potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Nick starts the above job at 26 and starts investing 10% of his annual income until he retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure his annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Nick’s potential retirement earnings have been if he had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Nick if he started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Nick.

Ryan Is a recent high school grad who **is not** interested in attending college. He has looked on the NYS employment website for a full-time employment and has found several seasonal jobs he can apply for. He thinks this will be a great option for him since he doesn’t want to commit to long-term employment and doesn’t know what he wants to do in his future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Ryan.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Ryan taking this job?
2. If Ryan were on his parents’ health insurance plan, he would be eligible to stay on their plan until age 26. At 26 Ryan needs to find his own health insurance if his employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Ryan’s monthly expense for health insurance considering he is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Ryan decides against purchasing health insurance, what are some of the negative impacts this could have on his lifestyle?
3. At 26 Ryan has decided he wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things he can do to use this experience to help lead towards a career? What kind of advice will you give him?
4. Ryan has decided to look for a NY State Government job. Go to NYS department of civil service website ([cs.ny.gov](https://nysemail-my.sharepoint.com/personal/suzanne_sodoma_labor_ny_gov/Documents/Documents%20Ambass/cs.ny.gov)) and find a job Ryan can apply for given his recent experience in his current position that will offer him benefits and health insurance coverage. If you can’t find a job with his related to his prior experience, find another entry level position he might interested in.

Enter the following information for the position you located for Ryan.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Ryan may be eligible for by taking on this new position?
2. If this employer were to offer Ryan a 401K retirement benefit and Ryan is now 26 years old, what would his potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Ryan starts the above job at 26 and starts investing 10% of his annual income until he retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure his annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Ryan’s potential retirement earnings have been if he had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Ryan if he started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Ryan.

Joe Is a recent high school grad who **is not** interested in attending college. He has looked on the NYS employment website for a full-time employment and has found several seasonal jobs he can apply for. He thinks this will be a great option for him since he doesn’t want to commit to long-term employment and doesn’t know what he wants to do in his future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Joe.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Joe taking this job?
2. If Joe were on his parents’ health insurance plan, he would be eligible to stay on their plan until age 26. At 26 Joe needs to find his own health insurance if his employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Joe’s monthly expense for health insurance considering he is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Joe decides against purchasing health insurance, what are some of the negative impacts this could have on his lifestyle?
3. At 26 Joe has decided he wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things he can do to use this experience to help lead towards a career? What kind of advice will you give him?
4. Joe has decided to look for a NY State Government job. Go to NYS department of civil service website ([cs.ny.gov](https://nysemail-my.sharepoint.com/personal/suzanne_sodoma_labor_ny_gov/Documents/Documents%20Ambass/cs.ny.gov)) and find a job Joe can apply for given his recent experience in his current position that will offer him benefits and health insurance coverage. If you can’t find a job with his related to his prior experience, find another entry level position he might interested in.

Enter the following information for the position you located for Joe.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Joe may be eligible for by taking on this new position?
2. If this employer were to offer Joe a 401K retirement benefit and Joe is now 26 years old, what would his potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Joe starts the above job at 26 and starts investing 10% of his annual income until he retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure his annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Joe’s potential retirement earnings have been if he had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Joe if he started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Joe.

Scott Is a recent high school grad who **is not** interested in attending college. He has looked on the NYS employment website for a full-time employment and has found several seasonal jobs he can apply for. He thinks this will be a great option for him since he doesn’t want to commit to long-term employment and doesn’t know what he wants to do in his future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Scott.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Scott taking this job?
2. If Scott were on his parents’ health insurance plan, he would be eligible to stay on their plan until age 26. At 26 Scott needs to find his own health insurance if his employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Scott’s monthly expense for health insurance considering he is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Scott decides against purchasing health insurance, what are some of the negative impacts this could have on his lifestyle?
3. At 26 Scott has decided he wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things he can do to use this experience to help lead towards a career? What kind of advice will you give him?
4. Scott has decided to look for a NY State Government job. Go to NYS department of civil service website ([cs.ny.gov](https://nysemail-my.sharepoint.com/personal/suzanne_sodoma_labor_ny_gov/Documents/Documents%20Ambass/cs.ny.gov)) and find a job Scott can apply for given his recent experience in his current position that will offer him benefits and health insurance coverage. If you can’t find a job with his related to his prior experience, find another entry level position he might interested in.

Enter the following information for the position you located for Scott.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Scott may be eligible for by taking on this new position?
2. If this employer were to offer Scott a 401K retirement benefit and Scott is now 26 years old, what would his potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Scott starts the above job at 26 and starts investing 10% of his annual income until he retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure his annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Scott’s potential retirement earnings have been if he had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Scott if he started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Scott.

Chris Is a recent high school grad who **is not** interested in attending college. He has looked on the NYS employment website for a full-time employment and has found several seasonal jobs he can apply for. He thinks this will be a great option for him since he doesn’t want to commit to long-term employment and doesn’t know what he wants to do in his future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Chris.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Chris taking this job?
2. If Chris were on his parents’ health insurance plan, he would be eligible to stay on their plan until age 26. At 26 Chris needs to find his own health insurance if his employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Chris’s monthly expense for health insurance considering he is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Chris decides against purchasing health insurance, what are some of the negative impacts this could have on his lifestyle?
3. At 26 Chris has decided he wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things he can do to use this experience to help lead towards a career? What kind of advice will you give him?
4. Chris has decided to look for a NY State Government job. Go to NYS department of civil service website ([cs.ny.gov](https://nysemail-my.sharepoint.com/personal/suzanne_sodoma_labor_ny_gov/Documents/Documents%20Ambass/cs.ny.gov)) and find a job Chris can apply for given his recent experience in his current position that will offer him benefits and health insurance coverage. If you can’t find a job with his related to his prior experience, find another entry level position he might interested in.

Enter the following information for the position you located for Chris.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Chris may be eligible for by taking on this new position?
2. If this employer were to offer Chris a 401K retirement benefit and Chris is now 26 years old, what would his potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Chris starts the above job at 26 and starts investing 10% of his annual income until he retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure his annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Chris’s potential retirement earnings have been if he had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Chris if he started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Chris.

Dana Is a recent high school grad who **is not** interested in attending college. She has looked on the NYS employment website for a full-time employment and has found several seasonal jobs she can apply for. She thinks this will be a great option for her since she doesn’t want to commit to long-term employment and doesn’t know what she wants to do in her future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Dana.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Dana taking this job?
2. If Dana were on her parents’ health insurance plan, she would be eligible to stay on their plan until age 26. At 26 Dana needs to find her own health insurance if her employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Dana’s monthly expense for health insurance considering she is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Dana decides against purchasing health insurance, what are some of the negative impacts this could have on her lifestyle?
3. At 26 Dana has decided she wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things she can do to use this experience to help lead towards a career? What kind of advice will you give her?
4. Dana has decided to look for a NY State Government job. Go to NYS department of civil service website ([cs.ny.gov](https://nysemail-my.sharepoint.com/personal/suzanne_sodoma_labor_ny_gov/Documents/Documents%20Ambass/cs.ny.gov)) and find a job Dana can apply for given her recent experience in her current position that will offer her benefits and health insurance coverage. If you can’t find a job with related to her prior experience, find another entry level position she might interested in.

Enter the following information for the position you located for Dana.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Dana may be eligible for by taking on this new position?
2. If this employer were to offer Dana a 401K retirement benefit and Dana is now 26 years old, what would her potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Dana starts the above job at 26 and starts investing 10% of her annual income until she retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure her annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Dana’s potential retirement earnings have been if she had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Dana if she started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Dana.

Pam Is a recent high school grad who **is not** interested in attending college. She has looked on the NYS employment website for a full-time employment and has found several seasonal jobs she can apply for. She thinks this will be a great option for her since she doesn’t want to commit to long-term employment and doesn’t know what she wants to do in her future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Pam.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Pam taking this job?
2. If Pam were on her parents’ health insurance plan, she would be eligible to stay on their plan until age 26. At 26 Pam needs to find her own health insurance if her employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Pam’s monthly expense for health insurance considering Pam is she is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Pam decides against purchasing health insurance, what are some of the negative impacts this could have on her lifestyle?
3. At 26 Pam has decided she wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things she can do to use this experience to help lead towards a career? What kind of advice will you give her?
4. Pam has decided to look for a NY State Government job. Go to NYS department of civil service website ([cs.ny.gov](https://nysemail-my.sharepoint.com/personal/suzanne_sodoma_labor_ny_gov/Documents/Documents%20Ambass/cs.ny.gov)) and find a job Pam can apply for given her recent experience in her current position that will offer her benefits and health insurance coverage. If you can’t find a job with related to her prior experience, find another entry level position she might interested in.

Enter the following information for the position you located for Pam.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Pam may be eligible for by taking on this new position?
2. If this employer were to offer Pam a 401K retirement benefit and Pam is now 26 years old, what would her potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Pam starts the above job at 26 and starts investing 10% of her annual income until she retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure her annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Pam’s potential retirement earnings have been if she had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Pam if she started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Pam.

Sue Is a recent high school grad who **is not** interested in attending college. She has looked on the NYS employment website for a full-time employment and has found several seasonal jobs she can apply for. She thinks this will be a great option for her since she doesn’t want to commit to long-term employment and doesn’t know what she wants to do in her future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Sue.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Sue taking this job?
2. If Sue were on her parents’ health insurance plan, she would be eligible to stay on their plan until age 26. At 26 Sue needs to find her own health insurance if her employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Sue’s monthly expense for health insurance considering she is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Sue decides against purchasing health insurance, what are some of the negative impacts this could have on her lifestyle?
3. At 26 Sue has decided she wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things she can do to use this experience to help lead towards a career? What kind of advice will you give her?
4. Sue has decided to look for a NY State Government job. Go to NYS department of civil service website ([cs.ny.gov](https://nysemail-my.sharepoint.com/personal/suzanne_sodoma_labor_ny_gov/Documents/Documents%20Ambass/cs.ny.gov)) and find a job Sue can apply for given her recent experience in her current position that will offer her benefits and health insurance coverage. If you can’t find a job with related to her prior experience, find another entry level position she might interested in.

Enter the following information for the position you located for Sue.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Sue may be eligible for by taking on this new position?
2. If this employer were to offer Sue a 401K retirement benefit and Sue is now 26 years old, what would her potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Sue starts the above job at 26 and starts investing 10% of her annual income until she retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure her annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Sue’s potential retirement earnings have been if she had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Sue if she started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Sue.

Caroline Is a recent high school grad who **is not** interested in attending college. She has looked on the NYS employment website for a full-time employment and has found several seasonal jobs she can apply for. She thinks this will be a great option for her since she doesn’t want to commit to long-term employment and doesn’t know what she wants to do in her future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Caroline.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Caroline taking this job?
2. If Caroline were on her parents’ health insurance plan, she would be eligible to stay on their plan until age 26. At 26 Caroline needs to find her own health insurance if her employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Caroline’s monthly expense for health insurance considering she is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Caroline decides against purchasing health insurance, what are some of the negative impacts this could have on her lifestyle?
3. At 26 Caroline has decided she wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things she can do to use this experience to help lead towards a career? What kind of advice will you give her?
4. Caroline has decided to look for a NY State Government job. Go to NYS department of civil service website ([cs.ny.gov](https://nysemail-my.sharepoint.com/personal/suzanne_sodoma_labor_ny_gov/Documents/Documents%20Ambass/cs.ny.gov)) and find a job Caroline can apply for given her recent experience in her current position that will offer her benefits and health insurance coverage. If you can’t find a job with related to her prior experience, find another entry level position she might interested in.

Enter the following information for the position you located for Caroline.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Caroline may be eligible for by taking on this new position?
2. If this employer were to offer Caroline a 401K retirement benefit and Caroline is now 26 years old, what would her potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Caroline starts the above job at 26 and starts investing 10% of her annual income until she retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure her annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Caroline’s potential retirement earnings have been if she had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Caroline if she started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Caroline.

Caroline Is a recent high school grad who **is not** interested in attending college. She has looked on the NYS employment website for a full-time employment and has found several seasonal jobs she can apply for. She thinks this will be a great option for her since she doesn’t want to commit to long-term employment and doesn’t know what she wants to do in her future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Caroline.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Caroline taking this job?
2. If Caroline were on her parents’ health insurance plan, she would be eligible to stay on their plan until age 26. At 26 Caroline needs to find her own health insurance if her employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Caroline’s monthly expense for health insurance considering she is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Caroline decides against purchasing health insurance, what are some of the negative impacts this could have on her lifestyle?
3. At 26 Caroline has decided she wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things she can do to use this experience to help lead towards a career? What kind of advice will you give her?
4. Caroline has decided to look for a NY State Government job. Go to NYS department of civil service website ([cs.ny.gov](https://nysemail-my.sharepoint.com/personal/suzanne_sodoma_labor_ny_gov/Documents/Documents%20Ambass/cs.ny.gov)) and find a job Caroline can apply for given her recent experience in her current position that will offer her benefits and health insurance coverage. If you can’t find a job with related to her prior experience, find another entry level position she might interested in.

Enter the following information for the position you located for Caroline.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Caroline may be eligible for by taking on this new position?
2. If this employer were to offer Caroline a 401K retirement benefit and Caroline is now 26 years old, what would her potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Caroline starts the above job at 26 and starts investing 10% of her annual income until she retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure her annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Caroline’s potential retirement earnings have been if she had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Caroline if she started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Caroline.

Julia Is a recent high school grad who **is not** interested in attending college. She has looked on the NYS employment website for a full-time employment and has found several seasonal jobs she can apply for. She thinks this will be a great option for her since she doesn’t want to commit to long-term employment and doesn’t know what she wants to do in her future.

1. Locate a **seasonal** position on the NYS department of labor website under seasonal employment. link: <https://seasonalworks.labor.ny.gov/jobs>

Once on the website, in the “what column” enter **seasonal** and enter **your city of choice**.

Enter the following information for the position you located for Julia.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the pros and cons of Julia taking this job?
2. If Julia were on her parents’ health insurance plan, she would be eligible to stay on their plan until age 26. At 26 Julia needs to find her own health insurance if her employer doesn’t offer health insurance. Go to the following link: <https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search> to determine Julia’s monthly expense for health insurance considering she is single with no dependents and living in Monroe County.

|  |  |  |
| --- | --- | --- |
| Insurance plan | Monthly insurance cost | Yearly insurance cost |
|  |  |  |

1. Are you surprised with the monthly cost of health insurance? Why or why not.
2. If Julia decides against purchasing health insurance, what are some of the negative impacts this could have on her lifestyle?
3. At 26 Julia has decided she wants to find a job with health benefits and retirement opportunities and wants some advice about what types of things she can do to use this experience to help lead towards a career? What kind of advice will you give her?
4. Julia has decided to look for a NY State Government job. Go to NYS department of civil service website ([cs.ny.gov](https://nysemail-my.sharepoint.com/personal/suzanne_sodoma_labor_ny_gov/Documents/Documents%20Ambass/cs.ny.gov)) and find a job Julia can apply for given her recent experience in her current position that will offer her benefits and health insurance coverage. If you can’t find a job with related to her prior experience, find another entry level position she might interested in.

Enter the following information for the position you located for Julia.

|  |  |
| --- | --- |
| Job Title |  |
| Starting hourly wage |  |
| Location |  |
| Schedule |  |
| Qualifications |  |
| Additional information |  |

1. What are some of the **benefits** Julia may be eligible for by taking on this new position?
2. If this employer were to offer Julia a 401K retirement benefit and Julia is now 26 years old, what would her potential earnings be if the following were true? (Use [401K calculator at bankrate.com](https://www.bankrate.com/retirement/401-k-calculator/)) to compare the following:

Julia starts the above job at 26 and starts investing 10% of her annual income until she retires at 70. Use 7% as the annual rate of return, annual salary increase of 3% to figure her annual income you can use this website [Hourly to Annual Salary Calculator (omnicalculator.com)](https://www.omnicalculator.com/finance/hourly-to-annual-salary)

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What would Julia’s potential retirement earnings have been if she had started the above job when he was 20 and started contributing then?

Potential earnings:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What is the difference in potential retirement earnings?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Explain what the advantages are for Julia if she started a job that led to a career at 18 instead of working in a seasonal job until 26.
3. What is your biggest takeaway from this lesson?
4. Extension of lesson: Create a PowerPoint presentation showcasing the information you found for Julia.