



JA FINANCIAL LITERACY®

Student Guide



UNIT 1: EMPLOYMENT, INCOME, & FINANCIAL DECISION-MAKING

Topic 2: Education, Careers, & Earning Potential

NAME: _____

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PRE-QUIZ

Education, Careers, & Earning Potential

What + Why: A quick, ungraded check on what you already know—your answers help shape the learning ahead. It's okay not to know—just give it your best shot.

Instructions:

1. Answer each question as best you can.
 2. Circle the best answer for each question.
 3. Submit it when you're done.
-
1. In a fast-changing technology field where new tools and programming languages emerge every few years, which factor is most likely to have the greatest impact on a worker's long-term earning potential?
 - ☐ a. the level of formal education completed at the start of the career
 - ☐ b. the ability to regularly update skills to meet new demands
 - ☐ c. the total number of years spent working in the field
 - ☐ d. the size of the company where the person is first employed
 2. Alex enjoys working with tools and hands-on systems, and prefers learning by doing rather than through long academic coursework. She wants to start earning income within the next two years and values a predictable work schedule and steady employment over maximizing salary. Which pathway best aligns with Alex's interests, abilities, and goals?
 - ☐ a. a commission-based sales role that offers high earning potential but variable income and hours
 - ☐ b. a general studies associate degree that keeps future options open but doesn't focus on a specific occupation
 - ☐ c. a four-year engineering degree that requires advanced math and typically leads to higher long-term earnings
 - ☐ d. a one-year industrial maintenance certificate that leads to technician roles with stable demand but lower pay

3. Which statement best analyzes the difference between federal grants and federal student loans as ways to pay for postsecondary education and training?
- ☐ a. Grants require students to repay the amount received once they finish their programs, but do not charge interest.
 - ☐ b. Grants and loans offer similar long-term financial outcomes because both reduce the upfront cost of education.
 - ☐ c. Grants lower the overall cost of education because they do not require repayment, whereas loans increase long-term costs through interest.
 - ☐ d. Loans are more beneficial than grants because they can be used for a wider range of expenses.
4. A company introduces automated tools that increase productivity by reducing the need for repetitive manual tasks. How is this change MOST likely to affect the types of jobs available and the income potential for workers at the company?
- ☐ a. It will increase income for all workers because the company's increased profits will be shared equally.
 - ☐ b. It will increase the number of routine, entry-level jobs and lower the income for most workers.
 - ☐ c. It will have little effect on job types or income because productivity gains only affect broad labor markets, not individual companies.
 - ☐ d. It will reduce demand for routine jobs and increase demand and income for workers with strong technical and problem-solving skills.

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ACTIVITY

Postsecondary Pathways KWL

What + Why: Capture what you already know and wonder about college and training costs so you can revisit your thinking as you gather stronger evidence.

The choices you make now can shape your future career. Taking a moment to think about what you already know and what you are still curious about can help you see your options more clearly. Use the KWL chart to map out your thoughts.

Instructions:

1. Look at the key areas in the first column of the KWL chart.
2. In the table, jot down your first thoughts:
 - What you *know/notice* (facts or details you observe)
 - What you *wonder* (questions or things you are curious about)



Note: Items do not have to be fully financial. They could relate to how a choice will impact your future, what is possible for you, hidden costs, or what you still need to learn.

As you uncover more about the costs of each path and the trade-offs, you will revisit this chart and record what you learned and any considerations for your future.

KWL Chart

Key Area	What I know/notice	What I wonder	What I learned	What I should consider for my future
Cost of college				
Parental/Family/ Other Personal Help				
Financial Aid				
Student Loans				
Education Savings Plans				
Career & Training Pathways After High School				

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CASE STUDY

Go Back in Time

What + Why: Step back into the case study profiles to explore other postsecondary paths they could have considered and the trade-offs each path might create.

Take a step back in time with the five case study profiles (Kiana, Rafael, Maya, Brianna, and Trey) and consider the paths they chose after high school. What alternative paths could they have taken?

Supporting Materials:

Topic 2: Introduction (Case Study)

High School Flashbacks (Case Study)

Profiles (Case Study)

Instructions:

1. Choose one case study profile to focus on.
2. Review that person's **High School Flashback** and any postsecondary pathway information contained in their **Profile**.
3. Brainstorm at least one other path that your case study profile could have taken working within the same general career field. The path does not have to lead to the exact same job, just a related one.



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ACTIVITY

Job Hunt

What + Why: Use career data to spot patterns in pay, education requirements, job openings, stability, and labor-market trends.

Use evidence from one digital resource, chart, or data snapshot to answer a career scavenger hunt question and share one finding with the class.

Instructions:

1. Work with your partner.
2. Review and answer your assigned scavenger hunt question using evidence.
3. Continue to review the provided resource. Document one interesting finding and one question you have about the data provided.
4. Keep an eye out for surprises and try to put all of your assumptions aside!

Be ready to share your findings with the whole group.

Resources

- Chart: *Median usual weekly earnings of full-time wage and salary workers* <https://www.bls.gov/charts/usual-weekly-earnings/usual-weekly-earnings-over-time-total-men-women.htm>
- Chart: *Projected job openings by educational requirements* <https://www.bls.gov/opub/ted/2024/projected-job-openings-by-educational-requirements.htm>
- Infogram: *Projections 2031-1* <https://infogram.com/projections2031-1-1hxj48pkk7k9q2v>
- Table: *Education and training assignments by detailed occupation* <https://www.bls.gov/emp/tables/education-and-training-by-occupation.htm>
- Infogram: *Projections 2031-3* <https://infogram.com/projections2031-3-1hxj48pkkoe352v>
- Infogram: *Projections 2031-2* <https://infogram.com/projections2031-2-1h0n25yee3prl6p>

- Chart: *Unemployment rates for people 25 years and older by educational attainment* <https://www.bls.gov/charts/employment-situation/unemployment-rates-for-persons-25-years-and-older-by-educational-attainment.htm>

Scavenger Hunt Questions

1. Find a job field that has high education requirements and is in high demand. Include the data you find. You can use any resource to answer this question.

Answer:

One Finding:

One Question:

2. Find a job field that has low education requirements, but high stability. Include the data you find. You can use any resource to answer this question.

Answer:

One Finding:

One Question:

3. Find the most stable job (projected job openings from 2023–33). Use the Projected job openings by educational requirements resource.

Answer:

One Finding:

One Question:

4. Out of the top projected job openings from 2023–33 for EACH education level, which one has the highest median annual wage? And, what was the education level for that job? Use the Projected job openings by educational requirements resource.

Answer:

One Finding:

One Question:

5. What was the gap in median weekly earnings between men and women in Q2 of 2025? Use the Median usual weekly earnings of full-time wage and salary workers resource.

Answer:

One Finding:

One Question:

6. What was the total (current dollars) median usual weekly earnings of full-time wage and salary workers in Q1 of 2025? What is that equivalent in 1982–84 dollars? Use the Median usual weekly earnings of full-time wage and salary workers resource.

Answer:

One Finding:

One Question:

7. What was the total (current dollars) median usual weekly earnings of full-time wage and salary workers in Q1 of 2011? What is that equivalent in 1982–84 dollars? Use the Median usual weekly earnings of full-time wage and salary workers resource.

Answer:

One Finding:

One Question:

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CASE STUDY

Comparing Careers

What + Why: Compare your chosen case study profile's possible career paths to see how education, job outlook, cost, stability, and fit may shape their options.

Supporting Materials:

Career Research Stories (Case Study)

Instructions:

1. Read your chosen case study profile's **Career Research Story**.
2. Complete their Career Path Comparison Table using details from their story.
3. Discuss these questions with your group:
 - Which path do you think creates the most long-term options for this person, and why?
 - What path do you think creates the strongest options for this person, and why?
 - What trade-offs are you finding?
4. Prepare your notes to share with the whole group.

Kiana's Career Path Comparison Table

	Chosen Path: Hybrid Professional Degree - Business Manager / Corporate Role	Option 2: Self-Employment Path - Entrepreneur / Small Business Owner	Option 3: Military Path - Financial Management Specialist
Education & Training • Requirements • Time to Complete • Costs & Expenses			
Salary			
Job Growth Outlook			
Other?			

Rafael's Career Path Comparison Table

	Chosen Path: Skilled Trades Licensed HVAC Technician	Option 2: Applied Technology Path - Building Systems / Energy Management	Option 3: Apprenticeship Path - Journeyman HVAC Technician / Licensed Contractor
Education & Training • Requirements • Time to Complete • Costs & Expenses			
Salary			
Job Growth Outlook			
Other?			

Maya's Career Path Comparison Table

	Chosen Path: Professional Degree - Marketing Assistant / Corporate Market	Option 2: Applied Technology Path - Digital Marketing	Option 3: Self-Employment Path - Freelance Designer / Independent Marketing Consultant
Education & Training • Requirements • Time to Complete • Costs & Expenses			
Salary			
Job Growth Outlook			
Other?			

Brianna's Career Path Comparison Table

	Chosen Path: Military - Enlisted Cybersecurity Specialist (Air Force)	Option 2: Professional Degree Path - Cybersecurity Specialist / IT Analyst	Option 3: Apprenticeship / Technical Path - IT / Cyber Apprentice
Education & Training • Requirements • Time to Complete • Costs & Expenses			
Salary			
Job Growth Outlook			
Other?			

Trey's Career Path Comparison Table

	Chosen Path: Self-Employment - Freelance Graphic Designer	Option 2: Professional Degree Path: Graphic Designer	Option 3: Certificate/ Bootcamp Path - Visual Designer
Education & Training • Requirements • Time to Complete • Costs & Expenses			
Salary			
Job Growth Outlook			
Other?			

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ACTIVITY

Decision Tree Practice

What + Why: Learn how decision trees work by mapping out an everyday choice so you can start making decisions with more clarity and confidence.

Decision trees help you break down a choice into smaller parts so you can compare your options clearly.

Decision trees are useful because they show:

- What you know
- What you're unsure about
- The trade-offs between choices

Decision Tree Flow Explained

A decision tree starts with a main decision you are trying to make, or a main question. From there, you branch out into:

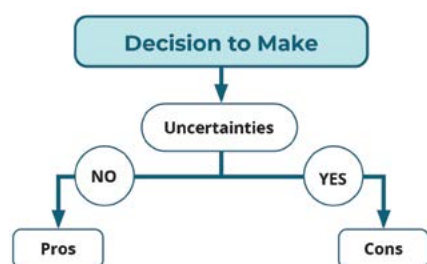
- Option A, Option B, etc. OR
- Yes/No

Each option can lead to possible outcomes, pros, cons, and uncertainties.

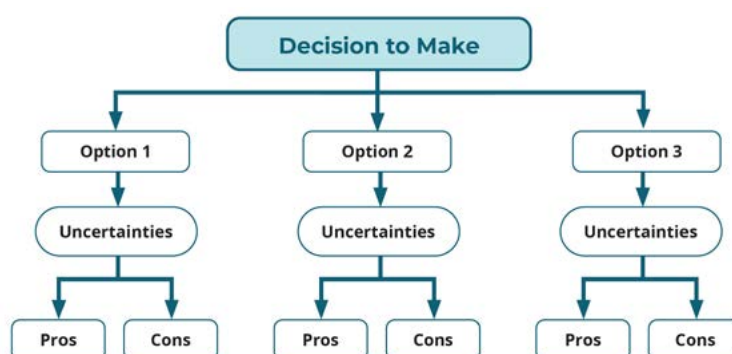
Decision Tree Examples

Review the simple and complex examples of a decision tree to see how they are constructed and how they flow.

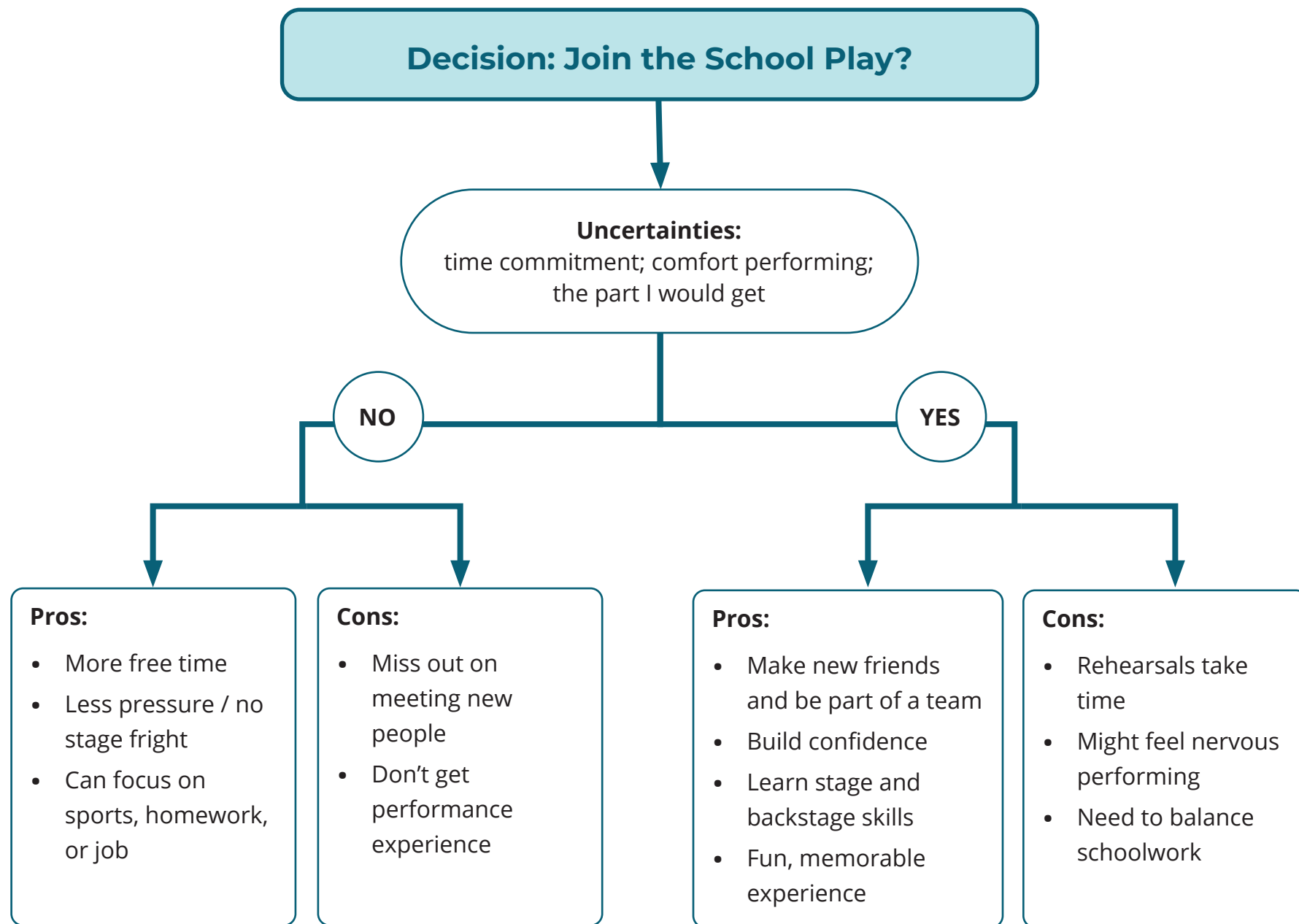
Simple Decision Tree



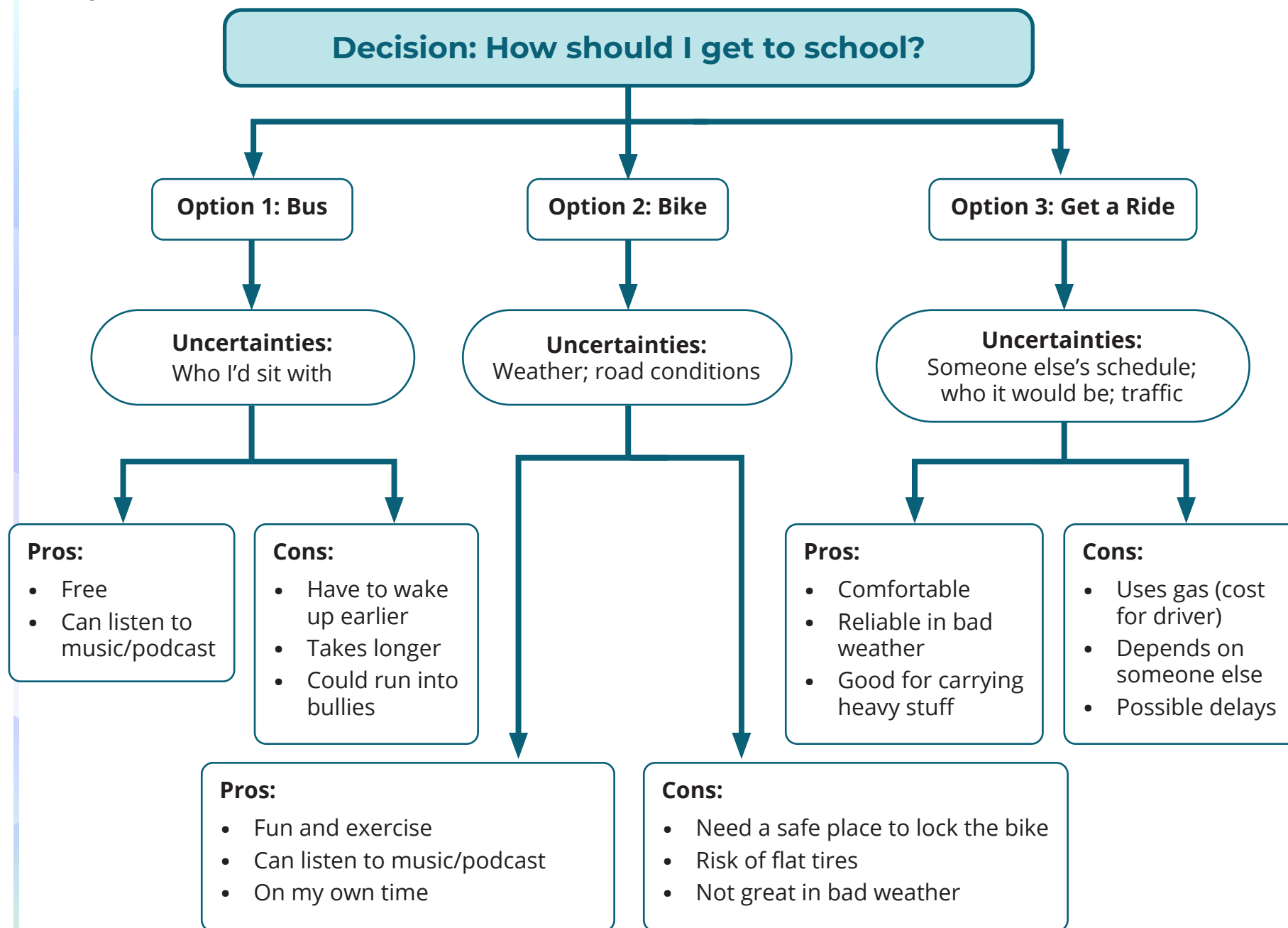
Complex Decision Tree



Simple Decision Tree



Complex Decision Tree



Instructions:

1. Choose one of these decisions or come up with one of your own:
 - Should I go to the football game on Friday or stay home?
 - What should I have for breakfast?
 - How should I spend my Saturday morning?
 - What movie should I watch?
2. Create a decision tree to illustrate the decision.

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INSTRUCTION

Financial Aid Basics

What + Why: Learn how financial aid can change the real cost of education or training, including which aid lowers cost and which aid creates repayment later.

Understanding financial aid is key to making informed decisions after high school. It helps you figure out how to pay for school, training, or certifications without getting stuck in debt. Use the Financial Aid Timeline as your reference while your teacher introduces the basics.

As you review, pay attention to:

- Which aid can lower cost or debt
- Which aid must be repaid later
- Which steps or deadlines can affect a student's options

Key ideas

- Grants and scholarships usually do not need to be repaid.
- Loans must be repaid later, usually with interest.
- FAFSA information helps schools determine financial aid offers.
- Financial aid can affect cost, debt, and the timeline to financial independence.

Financial Aid Timeline



Step 1: Prep & Research

Understand the real cost of education—not just tuition.

Compare sticker price (published cost) vs. net price (actual cost after financial aid - grants and scholarships)

- Use net price calculators on college sites
- Consider housing (at home, in a dorm, off-campus), books, transportation, and personal expenses
- *Don't forget:* Trades, apprenticeships, and military paths may have fees, tools, or certification costs



Step 2: Financial Readiness

Get ready to apply for aid.

For college paths: Complete the FAFSA (Free Application for Federal Student Aid) at studentaid.gov

Quick tips:

- Mandatory first step to get any federal aid
- Save your FAFSA login info!

For other paths: Explore employer programs, trade school aid, or military benefits



Step 3: Grants & Scholarships

Free money (e.g. grants & scholarships) = less debt to repay.

grant: need-based money gift, no repayment

scholarship: merit-based (some need-based), no repayment

Search school, community, online, national, and even trade programs

Quick tips:

- Hunt local! Local \$\$ adds up—don't skip small scholarships.
- Apply early and often—**deadlines matter.**
- Use scholarships **before** taking loans.



Step 4: Loans

Borrow smart—only what you need.

Know your loan terms: interest rates, repayment plans, and when interest starts

Keep track of your loan balance and deadlines to avoid credit issues.

Federal loans: Offered by the government, generally lower interest, no credit check

- Subsidized = no interest while in school, need-based
- Unsubsidized = interest starts immediately
- PLUS = for parents/grad students, requires credit check
- Consolidation = combine federal loans

Private loans: Offered by banks/credit unions/schools; higher interest, may need a cosigner

Quick tip: Accept subsidized loans before unsubsidized ones to save on interest.

Reference link: Federal vs. Private Loans: studentaid.gov/understand-aid/types/loans/federal-vs-private



Step 5: Compare Aid Offers

Review aid packages together for a true cost comparison.

Wait until you receive all award letters to compare “apples to apples.”

- For each financial aid offer, add up grants + scholarships + loans
- Compare by category: gift aid (grants & scholarships), self-help (work-study), loans
- Sign and return the award letter you select; not required to accept all funds. Accept gift aid first.
- Keep records of award letters and loan agreements.

Quick tips:

- Re-evaluate aid yearly—it can change.
- Keep looking for other scholarships or funding for unmet need.
- **Remember:** The most expensive school isn’t always the most expensive after aid.



Step 6: Graduation & Repayment

Stay on top of your loans.

Know when repayment starts.

- Pay on time.
- Paying extra = faster payoff + less interest.
- Set up autopay and regularly check your credit score.

Key Terms:

- **award letter:** a document from a college that explains the financial aid you've been offered (grants, scholarships, loans, and work-study) and what you may still need to pay
- **credit score:** a standardized measurement of the potential for a borrower to repay debt
- **financial aid:** any money given or loaned to students to help them pay for educational expenses such as tuition, materials, and living expenses
- **FAFSA:** the Free Application for Federal Student Aid (FAFSA), which is the first step toward obtaining federal student aid such as federal grants, loans, and work-study funds
- **grant:** monetary gifts that do not need to be repaid; often based on financial need
- **scholarship:** funds awarded to students by schools, organizations, or institutions to pay for educational expenses
- **student loan:** funds that are borrowed and need to be repaid, usually with interest, to finance a person's education; student loans may be federal or private loans

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ACTIVITY

FAFSA Forms

What + Why: Use a sample FAFSA Submission Summary to understand what financial aid information can tell someone before choosing a post-high-school path.

Financial aid can help make education or training more accessible, but different kinds of aid work in different ways. Some information shows aid that lowers cost. Some information shows money that must be repaid later. Other information helps students and families understand eligibility, schools, and next steps.

Instructions:

1. Work with a partner.
2. Review the sample FAFSA Submission Summary given.
3. Read what each numbered section means.
 - Mark one section that helps explain aid offered.
 - Mark one section that helps explain eligibility or next steps.
4. Label each section as one of the following:
 - R = reduces cost or debt
 - C = creates repayment later
 - T = affects next steps or timing

Key Terms:

- **Student Aid Index (SAI):** an eligibility index number generated by FAFSA information that is used to determine how much federal student aid you would receive

FAFSA® FORM 20XX-XX

FAFSA Submission Summary

Viewing: Submission 1

1 Student:
Rafael Martinez

2 Application Received:
Jan. 27

Application Processed:
Jan. 29

Data Release Number:
1005

3 Eligibility Overview
5 FAFSA Form Answers
6 School Information
7 Next Steps

Estimated Federal Student Aid

8 **Federal Pell Grant**
A **Federal Pell Grant** is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.
Up to: \$2,000

9 **Federal Direct Loans**
A **federal direct loan** is money lent by the government to you that you must repay with interest.
Up to: \$6,000

Federal Work-Study
Federal work-study is a way for students to earn money to pay for school through part-time jobs on or off campus.
Status: Eligible

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

Keep in mind. This is only an estimate.
Always refer to your school's financial aid offer for a final determination of financial aid available.

[Learn more about financial aid](#)

Your Student Aid Index (SAI)
Your SAI is a number used by your school to determine your federal student aid eligibility and to build your financial aid offer. Your SAI may change due to verification or if you update or correct your FAFSA information.
4 **SAI: 6200**

1 FAFSA Form Details

What it is: The academic year your FAFSA applies to + confirmation that this version was submitted

What it means: This summary shows the answers you submitted, like your income, personal info, and school choices.

Tips:

- Double-check the academic year is correct.
- Review your name, birthday, and personal info. Errors can delay the process.
- Save a PDF or screenshot for your records; you'll need it later.

2 Submission Status Banner

What it is: Shows your current FAFSA application status at a glance (check here first!)

What it means: It's your official proof the FAFSA was received. If it says "Needs Correction" or "Verification Required," something is missing or flagged and needs your attention fast.

Tips:

- If it's "Submitted" but not yet processed, be patient; processing can take several days to a week.
- If you are a dependent, make sure parent info is accurate and complete.

3 Eligibility Overview

What it is: A section/tab that summarizes what aid you may qualify for—grants, scholarship, loans, work-study

What it means: Estimates how much federal financial aid you might get for school to start planning for school costs

Tips:

- Use it to compare what each school might actually cost.
- Don't forget costs like housing, food, and books.
- Compare between schools aid offers to decide which is most affordable.
- If you see "verification required," follow up fast. Mistakes or missing info can block your aid.

4 Your Student Aid Index (SAI)

What it is: A number used in the federal financial aid formula to estimate your financial need

What it means: Schools use this number to decide how much aid you'll get; lower SAI = more need-based aid

Tips:

- Compare schools: subtract SAI from the Cost of Attendance (COA) to estimate how much aid you might need.
- If your income changes, update FAFSA—it can affect your aid.
- SAI is just a calculation tool for financial aid decisions.

5 FAFSA Form Answers

What it is: A tab showing everything you submitted on the FAFSA

What it means: This info is used to decide your financial aid. Mistakes can mess things up.

Tips:

- Double-check key answers like income, household size, and parent info.
- If something changes, update your FAFSA ASAP.
- Keep docs (like tax returns) in case you're asked for documented proof.

6 School Information

What it is: A list of schools you selected to send your FAFSA to (may include estimated costs)

What it means: These schools will use your info to make you an aid offer.

Tips:

- Add all schools you're considering—even if you're unsure.
- Use this to compare COA (tuition + living + fees) vs. estimated aid to see true out-of-pocket costs.
- Don't leave schools off—no FAFSA = no aid from that school.
- Use this tab to help rule out schools that seem too expensive even after aid.

7 Next Steps

What it is: To-do items like document requests, deadlines, or verification tasks

What it means: Your FAFSA isn't fully done until these steps are completed.

Tips:

- Follow up fast if more info is needed.
- Set reminders for deadlines; don't miss out on aid.
- Save every email and document, just in case.

8 Federal Pell Grants

What it is: Shows if you qualify for a Pell Grant (free money based on need)

What it means: Federal Pell Grants are given to students who show need (low income or limited resources). You don't repay it. Grants reduce how much you'll need to borrow.

Tips:

- Accept all grant offers—they're free!
- Update FAFSA if income changes—you might qualify for more aid later.
- Add up all "free aid" (grants + scholarships + work-study) before borrowing anything with loans.

9 Federal Direct Loans

What it is: Shows how much in federal loans you're eligible for (subsidized and unsubsidized)

What it means: Loans = money you borrow. You'll repay later, with interest.

Tips:

- Take subsidized loans first—they cost less over time (the government pays interest while you're in school).
- Only borrow what you need.
- Avoid private loans unless necessary—check interest rates!

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ACTIVITY

Maya's Postsecondary Pathways

What + Why: Investigate the real costs and outcomes of Maya's post-high-school path to see how early decisions can affect income, debt, and financial flexibility later.

You will analyze Maya's financial aid information, loan repayment details, story, and bank statement. Use the evidence provided to explain how Maya's post-high-school choices affected her life five years later.

Supporting Materials:

High School Flashbacks (Maya-Case Study)

Instructions:

1. Review Maya's FAFSA Summary and total borrowing.
2. Review Maya's story, loan repayment table, and bank statement.
3. You may wish to review Maya's High School Flashback in the case study materials as needed.
4. Use evidence from the materials to answer the questions below.

Questions:

1. What education costs did Maya have?
2. How is Maya repaying those costs now?

3. How did Maya's post-high-school choices affect income, debt, and financial flexibility?
4. What trade-offs is Maya managing?

Part 1: Maya's FAFSA Summary

Maya's Situation When She Applied:

- Maya lived with one parent, who helped cover basic living needs, but still struggled as a low-income family. Money was often tight, and Maya was aware that any choice involving school would likely mean taking on loans.
- Maya had a Student Aid Index (SAI) of 0, meaning she qualified for the maximum amount of federal need-based aid.

Maya's FAFSA Results (Per Year)

- Pell Grant: \$7,000
- Federal Work-Study: Eligible for \$2,000, but she chose not to use it because she already planned to freelance.
- Subsidized Federal Loan: \$3,500 (1st year), \$4,500 (2nd year), \$5,500 (3rd & 4th year)
- Unsubsidized Federal Loan: \$2,000 per year
- Total Federal Loans per Year: About \$5,500–7,500 depending on the year

NOTE:

grants = don't have to repay
loans = must be repaid

subsidized loans = interest starts after school
unsubsidized = interest starts right away

Maya's Total Borrowing Over Four Years

Year in College	Subsidized Loan	Unsubsidized Loan	Total Federal Loans	Pell Grant	Total Aid Package (not including work-study)
Year 1	\$3,500	\$2,000	\$5,500	\$7,000	\$12,500
Year 2	\$4,500	\$2,000	\$6,500	\$7,000	\$13,500
Year 3	\$5,500	\$2,000	\$7,500	\$7,000	\$14,500
Year 4	\$5,500	\$2,000	\$7,500	\$7,000	\$14,500

Total Federal Loans After 4 Years: \$27,000

Total Pell Grant Money Over 4 Years: \$28,000

College's sticker price (total cost before aid) was higher than Maya's grants + federal loans covered. She needed private loans for:

- Dorm housing
- Food and supplies
- Textbooks and class fees
- Remaining tuition not covered by aid

Total Private Loans Over All 4 Years: \$18,000

Grand Total Maya Borrowed:

Federal Loans: \$27,000

Private Loans: \$18,000

Total Loans Owed at Graduation: \$45,000

Part 2: Maya's Story (5 Years After Graduation)

It's five years after high school, and Maya is working full-time as a Marketing Assistant in a big city. She received her Bachelor's degree in Marketing at an in-state public university after four years, which required her to take out federal and private loans to cover tuition, dorm housing, and living expenses. She earns a steady monthly salary after taxes and deductions and also walks dogs on most weekends, though that income varies from month to month.

Maya shares a one-bedroom apartment with a roommate, splitting rent and basic bills like electricity, water, and internet. Most of her monthly expenses—streaming services, groceries, her transit pass, and her share of rent—come directly out of her checking account.

She uses autopay to pay her loans each month, which slightly reduces her interest rate and helps her not to miss payments. Her federal loans didn't require payments until six months after graduation, and at her current minimum plan, they will take 25 years to repay. Her private loans started right away after graduation and will take 15 years to repay at the minimum, with a higher interest rate adding extra pressure.

Even though balancing big-city living costs and student loans is stressful, Maya enjoys seeing steady progress. She tracks every payment in a spreadsheet and celebrates small wins, like months where her dog-walking work lets her pay a little extra—or just breathe easier. Her education opened doors for her career, but it also comes with long-term responsibilities she's learning to manage.

Maya had to choose a repayment plan for her federal loans:

Repayment Term	Monthly Payment
10 years	~\$293
20 years	~\$186
25 years	~\$166

Maya chose the 25-year federal repayment plan so her minimum payment stays affordable, with the hopes of paying more some months when she has the extra money to reduce any interest in the long run.

Total loan cost over time with the minimum monthly payments:

Loan Type	Principal	Total Paid	Total Interest
Federal	\$27,000	~\$49,800	~\$22,800
Private	\$18,000	~\$34,800	~\$16,800
TOTAL	\$45,000	~\$84,600	~\$39,600

Part 3: Maya's Bank Statement

Previous Balance at start of month: \$320.00

Date	Source / Description	Amount
Mar 1	Monthly Salary (Marketing Assistant)	+\$3,089.37
Mar 2	Coffee	-\$5.50
Mar 3	Groceries (supermarket)	-\$100.00
Mar 4	Streaming / subscriptions	-\$35.00
Mar 5	Rent (shared 1-bedroom apartment)	-\$1,700.00
Mar 5	Electricity / Water / Internet (split)	-\$170.00
Mar 6	Coffee	-\$4.75
Mar 7	Federal Student Loan (minimum payment)	-\$166.00
Mar 8	Grocery pickup	-\$80.00
Mar 9	Gym membership	-\$60.00
Mar 10	Transit Pass	-\$127.00
Mar 11	Coffee	-\$6.00
Mar 14	Dining out / personal expenses	-\$85.00
Mar 15	Credit Card Payment	-\$100.00
Mar 16	Coffee	-\$5.25
Mar 18	Groceries	-\$110.00
Mar 20	Private Student Loan (minimum payment)	-\$230.00
Mar 22	Transfer from digital payment platform (dog walking payments)	+\$450.00
Mar 25	Uber / rideshare	-\$45.00
Mar 28	Miscellaneous / coffee / snacks	-\$50.00
Mar 30	Groceries	-\$120.00
Mar 31	Dining out / weekend brunch	-\$80.00

Balance at end of month: \$441.00

NAME: _____

DATE: _____

ACTIVITY

Pathway Possibilities

What + Why: Use decision trees to compare real post-high-school paths for a case study profile so you can practice making evidence-based choices in uncertain, real-world situations.

After high school, there is rarely just one clear path forward. Each option comes with trade-offs: cost, time, flexibility, and future opportunities. In this activity, your group will focus on one case study profile and use real information to decide which path is best supported by the evidence.

Supporting Materials:

High School Flashbacks (Case Study)

Career Path Comparison Table (previously completed)

Part 1: Build Your Pathway Decision Tree

Instructions:

1. Review the High School Flashbacks and your completed Career Path Comparison Table for your case study profile.
2. Create one decision-tree branch for each of three pathways your person is considering or should consider.
3. Each branch should include:
 - 1 or 2 evidence points
 - at least 1 uncertainty or trade-off
 - financial or lifestyle impact

4. Choose at least one branch and provide at least one detail about how the job or field may change over time.
5. Write a short, values-based justification of the strongest choice for this profile. (Note: It does not need to be the actual pathway the case study profile chose!)
6. Prepare to share your recommended path, one evidence point, and one trade-off or uncertainty during peer feedback.

Remember:

- Use the evidence already provided.
- Choose what fits the case study profile, not what you would choose.
- Cost, debt, timeline, income, stability, and flexibility all matter.

Part 2: Peer Feedback

Before finalizing your pathway decision tree, share your suggested pathway with peers and use their feedback to strengthen your reasoning.

Instructions:

1. Each presenter has 1 minute to share:
 - their chosen case study profile
 - suggested pathway
 - one piece of evidence
 - one trade-off or uncertainty
2. Listen carefully to feedback from two peers.

When it is your turn to provide feedback, be constructive.

Feedback sentence starters:

- One reason your choice made sense is . . .
- One area you could strengthen is . . .

Part 3: Implement Peer Feedback

Instructions:

Use feedback to strengthen one part of your decision tree or explanation:

- evidence
- trade-off or uncertainty
- cost, debt, or income impact
- lifestyle or flexibility impact
- explanation of why the suggested pathway fits this person

Pathway Possibilities Rubric

Criteria	4 - Strong	3 - Proficient	2- Developing	1- Beginning
Path Decision & Values-Based Justification	Decision is clear and accurate, and the justification explicitly connects the recommended path to the person's values, goals, priorities, and circumstances.	Decision is clear and accurate, and includes a values-based justification connected to the profile.	Decision is stated and includes some values-based reasoning, but the connection to the profile is vague or incomplete.	Decision is missing or unclear, or justification is absent or unrelated to the person's values or circumstances.
Use of Evidence	Relevant, accurate evidence is used to support the entire decision.	Relevant, accurate evidence is used to support most of the decision.	Evidence is present but unclear, inaccurate, or weakly connected.	Evidence is missing, inaccurate, or unrelated to the case study profile.
Collaboration & Shared Reasoning	All members contribute; reasoning reflects shared discussion and joint decision-making.	Most members contribute; reasoning is mostly collaborative.	Uneven participation; reasoning comes from a few members.	Minimal collaboration; reasoning comes from one member or is unclear.
Decision Tree Completeness & Clarity	Decision tree clearly shows multiple pathways, trade-offs, and uncertainties.	Decision tree shows pathways and trade-offs with minor gaps.	Decision tree is incomplete or shows limited pathways or trade-offs.	Decision tree is missing or does not represent the decision clearly.
Accuracy of Financial Concepts	Accurately applies relevant financial concepts from the lesson (e.g., income, costs, loans, aid, repayment, stability) with no major errors.	Mostly accurate use of financial concepts, with minor errors or omissions that do not affect overall reasoning.	Some correct financial concepts are used, but there are noticeable inaccuracies or misunderstandings.	Financial concepts are largely inaccurate, unclear, or missing.
Reflection & Conclusion	Clearly summarizes the chosen path and key trade-offs, reinforcing the group's reasoning and evidence.	States the chosen path and includes a clear conclusion, though some reasoning or trade-offs may be briefly explained.	Conclusion is present but unclear, incomplete, or loosely connected to the group's reasoning.	Conclusion or reflection is missing or does not connect to the decision.

NAME: _____

DATE: _____

ACTIVITY

Pathway Presentations

What + Why: Explain your case study profile's best postsecondary path using evidence and trade-offs so you can practice making strong, well-supported decisions.

Present Your Findings

Each group will now present their findings from the Pathway Possibilities activity as a quick information snapshot.

Supporting Materials:

Pathway Possibilities (previously completed)

Pathway Possibilities Rubric

Instructions:

1. Use the Pathway Possibilities Rubric to check your group's decision tree and reasoning before you share. The rubric is not about presentation style. It helps you make sure your pathway recommendation includes clear evidence, trade-offs, uncertainties, and accurate financial thinking.
2. Prepare a 90-second pathway snapshot.
3. Be a supportive audience as each group presents.
4. As you listen, note one idea you can use in your own Career-Education Decision Tree.

Presentation requirements:

All presentations must share:

- Which case study profile and recommended path
- One evidence point that supports the recommendation
- One trade-off or uncertainty connected to the path
- A values-based justification for why the path fits the profile

Plus one of the following:

- How the path affects income, debt, or timeline
- How the job or field may change over time

NAME: _____

DATE: _____

ACTIVITY

Financially Me: Career-Education Decision Tree

What + Why: Apply what you learned from the case study to chart your own potential paths and understand how different decisions could shape your future.

Your decision tree should reflect the choices you are considering, the trade-offs, and what you are still unsure about. It is not about picking one final path. It is about understanding how you are making decisions right now.

Instructions:

1. Choose a real decision you are currently thinking about related to your career and educational path.
2. Create a decision tree that shows your options or branches, uncertainties, trade-offs connected to money, time, flexibility, lifestyle, or anything else, and notes about what matters to you, such as values, goals, or responsibilities.
3. Make it as simple or detailed as you want, as long as it helps you think.

Requirements:

Your completed Career-Education Decision Tree should include:

- a real career or education decision you are considering
- at least two possible options or branches
- uncertainties or unknowns connected to each option
- trade-offs connected to money, time, flexibility, lifestyle, responsibilities, or future goals
- notes about what matters to you, such as values, goals, responsibilities, or priorities

Submission:

Submit your completed Career-Education Decision Tree as directed by your teacher.

NAME: _____

DATE: _____

POST-QUIZ

Education, Careers, & Earning Potential

What + Why: You made it to the end of the topic! This quick, ungraded quiz shows how your thinking has grown since the pre-quiz.

Instructions:

1. Answer each question as best you can.
 2. Circle the best answer for each question.
 3. Submit it when you're done.
-
1. In a fast-changing technology field where new tools and programming languages emerge every few years, which factor is most likely to have the greatest impact on a worker's long-term earning potential?
 - ☐ a. the level of formal education completed at the start of the career
 - ☐ b. the ability to regularly update skills to meet new demands
 - ☐ c. the total number of years spent working in the field
 - ☐ d. the size of the company where the person is first employed
 2. Alex enjoys working with tools and hands-on systems, and prefers learning by doing rather than through long academic coursework. She wants to start earning income within the next two years and values a predictable work schedule and steady employment over maximizing salary. Which pathway best aligns with Alex's interests, abilities, and goals?
 - ☐ a. a commission-based sales role that offers high earning potential but variable income and hours
 - ☐ b. a general studies associate degree that keeps future options open but doesn't focus on a specific occupation
 - ☐ c. a four-year engineering degree that requires advanced math and typically leads to higher long-term earnings
 - ☐ d. a one-year industrial maintenance certificate that leads to technician roles with stable demand but lower pay

3. Which statement best analyzes the difference between federal grants and federal student loans as ways to pay for postsecondary education and training?
- ☐ a. Grants and loans offer similar long-term financial outcomes because both Grants require students to repay the amount received once they finish their programs, but do not charge interest.
 - ☐ b. Grants and loans offer similar long-term financial outcomes because both reduce the upfront cost of education.
 - ☐ c. Grants lower the overall cost of education because they do not require repayment, whereas loans increase long-term costs through interest.
 - ☐ d. Loans are more beneficial than grants because they can be used for a wider range of expenses.
4. A company introduces automated tools that increase productivity by reducing the need for repetitive manual tasks. How is this change MOST likely to affect the types of jobs available and the income potential for workers at the company?
- ☐ a. It will increase income for all workers because the company's increased profits will be shared equally.
 - ☐ b. It will increase the number of routine, entry-level jobs and lower the income for most workers.
 - ☐ c. It will have little effect on job types or income because productivity gains only affect broad labor markets, not individual companies.
 - ☐ d. It will reduce demand for routine jobs and increase demand and income for workers with strong technical and problem-solving skills.

