

Career and Lifestyle Costs

10 Recommended
10th Grade

 Length
120 Minutes

About This Lesson

Students identify factors that may influence career choices by investigating their lifestyle goals and evaluating trade-offs they'd be willing to make in order to attain what they want.

Learning Objectives

By the end of this lesson, students will:

- identify some of their most important lifestyle goals
- assess whether or not they can achieve their lifestyle goals in a career that interests them

Driving Question

What do I want my future to look like?

Future-Ready Skills

Decision Making

Financial Literacy

Evaluating

Lesson Breakdown

25
Minutes

Activity 1 - Take Home Pay

In this activity, students will learn about possible deductions on their gross income in order to better estimate costs that may impact their lifestyle goals.

50
Minutes

Activity 2 - Xello Lesson: Career and Lifestyle Costs

In this activity, students will complete the **Career and Lifestyle Costs** lesson to better understand their lifestyle goals and how they can achieve them in a career that interests them.

30
Minutes

Activity 3 - Lifestyle Goals

In this activity, students will evaluate three careers of interest based on important lifestyle goals they explored in the **Career and Lifestyle Costs** Xello lesson.

15
Minutes

Activity 4 - Trade-off Affinity Mapping

Using a physical or virtual board, ask each student to contribute 2-3 sticky notes stating trade-offs they'd be willing to make in order to attain the lifestyle they want. Once everyone has contributed, get students to work collaboratively to create groupings of ideas, which should prompt discussion about personal values and lifestyle choices.

Xello Entry Point

Students will need to make sure they have saved three careers before starting this lesson. It's also recommended that students complete the **Matchmaker** assessment (phase 1) and the **Explore Career Matches** lesson.

Vocabulary

- Lifestyle
- Values
- Trade-offs
- Compromise
- Work-life balance
- Salary
- Expenses
- Budget
- Gross & Net Income
- Income Taxes

Activity 3 - Lifestyle Goals

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Recommended
10th Grade



Length
30 Minutes

Inquiry Prompts

- Do my career interests align with my lifestyle goals?
- Will I make enough money to support the lifestyle I want?

Instructions

In this activity, students will evaluate three careers of interest based on important lifestyle goals they explored in the **Career and Lifestyle Costs** Xello lesson.

- 1 Provide the [instructions](#) on the next page to your students.

Materials Required

- [Student Instructions](#) (also available in [Spanish](#))
- Computers or tablets with internet access

Artifacts

For three career profiles, students will calculate lifestyle costs and rate **Important Factors: Money** based on a mid-level salary and their lifestyle goals.

Continued on next page

Lifestyle Goals

Student Instructions

- 1 Review your answers from the **Career and Lifestyle Costs** lesson. Would you make any changes to your lifestyle budget from part 3 (**Average Town, USA**) of the lesson?
- 2 Navigate to the career profile for the career you selected for the **Average Town, USA** Xello Lesson activity.
- 3 At the top of the profile, choose an emoji to indicate how you feel about this career.
- 4 Under the section titled **Money**, within **Important Factors**, on a scale of 1-5 stars, evaluate the degree to which you will make enough money to support the lifestyle you want, 5 being very well.
- 5 Complete the following in a Google Doc or local file for two more careers of interest:
 - Review the salary earning section of the career profile to calculate the mid-level monthly net salary (taxes approximately 20%) for that career.
 - Use your list of expenses from the **Career and Lifestyle Cost** lesson to show and calculate the total money remaining each month.
 - Record your thoughts on these two questions:
 - How well do my career interests align with my lifestyle goals?
 - What three trade-offs would I be willing to make in order to support the lifestyle I want? Bring your trade-offs to the affinity mapping activity.
- 6 Add the document to the **Helpful Articles** section at the top of the career profiles. Then, evaluate **Important Factors: Money** on both careers.
- 7 Review your **Important Factors: Money** rating for the above three careers. Which career(s) best align with your lifestyle goals? Does this change how you feel about any of these careers?

Metas de estilo de vida

Instrucciones para estudiantes

- 1 Revisa las respuestas que diste para la lección **Costos de profesiones y estilos de vida**. ¿Harías cambios en tu presupuesto de estilo de vida de la parte 3 (**Ciudad Promedio, EE. UU.**) de la lección?
- 2 Dirígete al perfil de la profesión que seleccionaste para la actividad de la lección **Ciudad Promedio, EE. UU.**, de Xello.
- 3 En la parte superior del perfil, elige un emoji para indicar las sensaciones que esta profesión te genera.
- 4 En la sección titulada **Dinero**, dentro de **Factores importantes**, evalúa en una escala del 1 al 5 el nivel hasta el que ganarás suficiente dinero para sostener el estilo de vida que deseas (siendo 5 el nivel más óptimo).
- 5 Completa lo siguiente en un Documento de Google o un archivo local para dos profesiones más que te interesen:
 - Revisa la sección de salario del perfil de la profesión para calcular el salario neto mensual de nivel intermedio (impuestos aproximados del 20%) de la profesión.
 - Usa tu lista de gastos de la lección de **Costos de profesiones y estilos de vida** para mostrar y calcular el dinero restante total cada mes.
 - Asienta tu opinión sobre estas dos preguntas:
 - ¿Cuánto coinciden mis intereses profesionales con mis metas de estilo de vida?
 - ¿Qué sacrificios estaría dispuesto a hacer para sostener el estilo de vida que deseo? Presenta tus sacrificios a la actividad de asignación de afinidades.
- 6 Agrega el documento a la sección **Artículos útiles** de la parte superior de los perfiles de profesiones. Luego, evalúa **Factores importantes: dinero** en ambas profesiones.
- 7 Revisa tu calificación de **Factores importantes: dinero** para las tres profesiones anteriores. ¿Qué profesiones coinciden mejor con tus metas de estilo de vida? ¿Esto cambia tu percepción sobre alguna de estas profesiones?