Connections, Part 1: Education, Career, and Lifestyle

Objectives
Students will be able to:
• Explore the meaning of “lifestyle” and determine which lifestyle considerations are most important to their lives
• Understand the connection between lifestyle and career
• Complete a monthly budget based on where they think they will be in 15 years
• Consider lifestyles that sacrifice money in order to gain other values and rewards

Materials
• Board/overhead projector
• Student Workbook #64: Looking at Your Lifestyle
• Student Workbook #65: Monthly Budget
• Student Workbook #66-70
• Transparencies #26-31
• Calculators (if possible)
• Journal

Word Wall
• Lifestyle
• Budget
• Occupation

Instructional Strategies
• Guided Discussion
• Guided Practice
• Journal

Assessment Opportunities
• Bell Ringer
• Workbook pages #64, 65, 66
• Journal

Making Connections
Today’s journal topic is the basis for tomorrow’s Bell Ringer.

Before You Teach
Make sure you have calculators for students to use for Workbook #54 activity. You will need to provide students with information about living expenses in your area.
Using their notes on Holland’s theory, students should complete these sentences:

1. ___________’s theory places people into career clusters based on their strengths and interests.
2. A person with a code of SC fits into the ________ and ________ categories best.
3. Relationships between the six career clusters can be shown on a six-sided figure called a ____________.
4. An Artistic person should also consider careers in the Investigative and ________ cluster.
5. A person who likes leadership roles and is interested in power, status, and wealth would probably fit best in the ________ cluster.

In reviewing the answers, be sure that students understand the explanations of the answers: 1) Holland 2) social, conventional 3) hexagon 4) social 5) enterprising

**Motivation**

Ask students, “Where do you see yourself in 10 years?”

Have students describe what they will be doing (job); where they will be doing it; what their family will be like; what kind of car they will be driving; their daily activities; how they will spend their free time, etc. Allow students to be as realistic or imaginative as they like.

**Definition of Lifestyle; The Relationship between Lifestyle and Occupation**

1. Tell students they have been describing what they hope will be their future lifestyle. Lifestyle describes a person’s way of life, specifically how he or she spends time and resources (money), and what values he considers important.

Other aspects of lifestyle include:

- The kind of place you want to live—urban, suburban, exurban, rural;
- Accessibility to culture (theater, movies, museums, sporting events, etc.) or the outdoors;
- Proximity to family and friends;
- Importance of religious, community, or volunteer organizations;
- Ways of spending leisure time.

2. Have students turn to *Looking at Your Lifestyle* (Student Workbook #64). Read the directions aloud.

3. Give students 10 minutes to complete the assessment. When they have finished marking each lifestyle consideration, have them go back and find the ones they considered the most important, recording them at the bottom of the page.

4. When all students have finished, ask each student to share a few of the considerations that were important to him/her.

5. Ask students what factors play a part in determining someone’s lifestyle. (Answers could be: family responsibility, income, job, values, hobbies, available leisure time, etc.) **Focus the discussion on the role of**
occupation in determining lifestyle, emphasizing the connection between the two.

6. Ask students for their ideas on why occupation is such an important factor. (Answers include: occupation determines how much you earn, and how much time you have to spend with your family and doing leisure activities; occupation can determine where you live and the people you come in contact with, etc.)

7. Conclude the discussion by asking students how this relates to career exploration, explaining that they may want to consider lifestyle when choosing a future educational and career path.

**ESTIMATING YOUR MONTHLY BUDGET**

1. While lifestyle can be considered a general description of a person’s way of life, lifestyle is connected specifically to income, which determines how much money one has to spend on housing, clothing, cars, food, entertainment, etc.

2. Ask students to list all the monthly expenses that people have, being as specific as possible. Write their ideas on the chalkboard. When the list is as complete as they can make it, have students turn to the *Monthly Budget* worksheet (Student Workbook #65) to see if they named all major expenses.

3. Allow students to work in pairs (mixed doubles—it is useful, as much as possible, to have a boy and girl in each pair), and instruct them to estimate what their monthly expenses will be when they are 30 years old, based on the kind of lifestyle they have predicted (chosen) for themselves. Each male/female pair can pretend they are married and can pool their salaries, etc. At the end of the exercise they will know how much salary they must earn per year, singly or combined with their partner, to maintain their desired lifestyle.

4. Tell students to fill out each section of the budget sheet, being as realistic as possible. They should discuss each part with their partner to make sure they are estimating as accurately as they can. Encourage students to include any costs not listed on the sheet (i.e., Internet service, satellite TV, magazine subscriptions, cell phones, etc.).

**BEFORE YOU TEACH**

You must provide students with information about the costs of housing and utilities in your area, as well as ideas about how high other expenses really are. It may be necessary to lead a discussion before filling out the budget sheets to give students an idea of the realistic costs of health care, day care, housing, etc. Or you may choose to have the class fill out the budget sheets together, discussing each item before asking students to estimate the cost based on their lifestyle and fill in the budget sheet.

Providing examples of costs for real people in your area, or finding averages for your area, will help students be accurate. For example, provide students with the following information, tailored to your location:

In 2009, a four-bedroom, two-story single-family house with a two-car garage in the suburbs of an average city (not New York, Chicago, or Los Angeles, where costs are higher) costs about $350,000. The monthly
mortgage payment on this house, with a $25,000 down payment and a $325,000 loan, would be about $2,400 ($1,900 basic payment, $400 property taxes, $100 insurance). The total utilities (electric or gas for heating and air conditioning, and water) average $200 per month. Cable costs $100 a month, and the land-line phone bill is $75.

In the same city, a two-bedroom apartment in a good urban neighborhood rents for $800 a month; utilities are $60, and cable and phone are the same as noted above.

5. When students have finished estimating their monthly expenses, they should add up all expenses and determine their monthly budgets and their required annual salaries. This is figured as: monthly expenses x 12 x 1.3 (expenses times twelve months = the net amount needed to live on; multiply that by 1.3 to find the gross salary you must earn to maintain that lifestyle).

Example: If the monthly budget is $3,000, then $3,000 x 12 = $36,000 after taxes x 1.3 = $46,800 base salary (before taxes) is needed to maintain the lifestyle.

Help students calculate the figure so they will know what base salary they must earn each year for the lifestyle they want.

6. Have students share their monthly budgets and annual salary needs with the class.

SOME THINGS ARE WORTH MORE THAN MONEY

GUIDED DISCUSSION

1. Most likely, students will estimate a budget that will require a large income. Ask them to consider what kinds of career-based lifestyles would value things other than money. Examples are teaching, social work, medicine in a developing country or poor area of the U.S., volunteer work, missionary work, homemaking, acting, clergy, musician, etc. Why do people choose these kinds of occupations?

2. Have students think about whether they think these kinds of occupations or values are more important to them than having the kind of lifestyle that requires a high salary.

3. Using a transparency of Ed’s Choices (Student Workbook #66), read the story with the class and then answer the questions, using the answers provided to guide discussion.

You may need to stop and list values that are appropriate here, such as adventure, family, faith, knowledge, truth, power, personal integrity and moral courage, money or wealth, friendship and companionship, recognition, independence and freedom, security, beauty and aesthetics, creativity, helping others.

GUIDED PRACTICE

4. After going through this example together, lead students through the other stories (Workbook pgs 67-70). You may choose to do this as a whole-class activity, or divide students into teams to read each story and answer the questions before discussing them as a class. Remind students that money isn’t everything when choosing a career or envisioning their future lifestyle.
Emphasize the connections made today between lifestyle, occupation, and monthly budget and yearly income. As students continue their career exploration, they should consider how their way of life is related to career choices, remembering that many things can be more important than money. In the next lesson, you will extend the connection to include education and training.

How can you structure your life and future career to fulfill your lifestyle priorities? What influence will these lifestyle considerations have over your career choices? Name three values for which you would be willing to sacrifice money. What occupations reflect these values?

**CLOSURE**

**JOURNAL**

**TEACHER’S NOTES**
This is What It Costs to Live

<table>
<thead>
<tr>
<th>Monthly</th>
<th>OR, you could cut out a few things, like a car, all entertainment and half the food)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apartment</td>
<td>$500</td>
</tr>
<tr>
<td>Car payment</td>
<td>$300</td>
</tr>
<tr>
<td>Car insurance/upkeep</td>
<td>$400</td>
</tr>
<tr>
<td>Phone/Gas/etc.</td>
<td>$400</td>
</tr>
<tr>
<td>Food</td>
<td>$400</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$200</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$2,200</strong></td>
</tr>
</tbody>
</table>

Will you be able to afford it?

Sample salaries, based on 40 hours per week, with a $7.25/hr Federal minimum wage (July 2009)—individual states’ rates will vary; for your state see http://www.laborlawcenter.com/state-Minimum-Wage-rates and click on Minimum Wage Info

$ 7.25/hr = $1,600 monthly – taxes = $812 take-home pay monthly
$10.00/hr = $1,760 monthly – taxes = $1,232 take-home pay monthly
$20.00/hr = $3,520 monthly – taxes = $2,464 take-home pay monthly

Here are some jobs pay in the State of Maryland—

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Education/Training</th>
<th>Entry level/hr</th>
<th>Experienced/hr</th>
<th>Openings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician</td>
<td>College/Med school</td>
<td>$21.69</td>
<td>$55.92</td>
<td>331</td>
</tr>
<tr>
<td>Lawyer</td>
<td>College/Law school</td>
<td>$21.06</td>
<td>$41.90</td>
<td>227</td>
</tr>
<tr>
<td>Gen. Manager</td>
<td>College/Experience</td>
<td>$13.66</td>
<td>$39.89</td>
<td>2,633</td>
</tr>
<tr>
<td>Architect</td>
<td>College/Post-grad</td>
<td>$18.03</td>
<td>$33.67</td>
<td>71</td>
</tr>
<tr>
<td>Physical Therapist</td>
<td>College/Post-grad</td>
<td>$19.76</td>
<td>$32.04</td>
<td>104</td>
</tr>
<tr>
<td>Computer Programmer</td>
<td>College or Exp/Skills</td>
<td>$18.86</td>
<td>$33.28</td>
<td>623</td>
</tr>
<tr>
<td>Systems Analyst</td>
<td>College or Exp/Skills</td>
<td>$18.72</td>
<td>$32.49</td>
<td>1,510</td>
</tr>
<tr>
<td>Accountant</td>
<td>College</td>
<td>$14.36</td>
<td>$26.05</td>
<td>700</td>
</tr>
<tr>
<td>High School Teacher</td>
<td>College</td>
<td>$15.47</td>
<td>$24.47</td>
<td>1,056</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>Associate Degree</td>
<td>$17.11</td>
<td>$24.30</td>
<td>1,254</td>
</tr>
<tr>
<td>Policeman</td>
<td>Academy training</td>
<td>$14.86</td>
<td>$25.46</td>
<td>572</td>
</tr>
<tr>
<td>Auto Mechanic</td>
<td>Vocational training</td>
<td>$10.90</td>
<td>$19.69</td>
<td>572</td>
</tr>
<tr>
<td>Office Clerk</td>
<td>On-the-job training</td>
<td>$7.52</td>
<td>$13.92</td>
<td>1,409</td>
</tr>
<tr>
<td>Cashier</td>
<td>On-the-job training</td>
<td>$6.35</td>
<td>$10.22</td>
<td>3,261</td>
</tr>
<tr>
<td>Waiter/Waitress</td>
<td>On-the-job training</td>
<td>$5.75</td>
<td>$6.90</td>
<td>2,102</td>
</tr>
</tbody>
</table>

For more information on wages for other occupations, visit www.dllr.state.md.us (click on Labor and Industry)
Looking at Your Lifestyle

This list of things to consider in a lifestyle will help you decide what is important to you, and what isn’t.

Give each item a score of 1, 2, 3, or 4: 1=necessary; 2= important, but not required; 3=not very important; 4=not needed.

<table>
<thead>
<tr>
<th>I want to live:</th>
<th>I want to own/have:</th>
</tr>
</thead>
<tbody>
<tr>
<td>In a rural (country) setting</td>
<td>My own home</td>
</tr>
<tr>
<td>In a suburban setting</td>
<td>An expensive car</td>
</tr>
<tr>
<td>Close to where I work</td>
<td>A big house</td>
</tr>
<tr>
<td>Where the weather is moderate</td>
<td>A second (vacation) home</td>
</tr>
<tr>
<td>Where the weather is always the same</td>
<td>Designer clothes</td>
</tr>
<tr>
<td>Where the weather is warm</td>
<td>A garden to work in</td>
</tr>
<tr>
<td>Where the weather changes from season to season</td>
<td>The latest technology</td>
</tr>
<tr>
<td>Near the water</td>
<td></td>
</tr>
<tr>
<td>In an apartment</td>
<td></td>
</tr>
<tr>
<td>Close to entertainment/sports/</td>
<td>I want to be able to:</td>
</tr>
<tr>
<td>cultural activities</td>
<td></td>
</tr>
<tr>
<td>Where my kids can walk to school</td>
<td></td>
</tr>
<tr>
<td>In a stable neighborhood</td>
<td></td>
</tr>
<tr>
<td>Where my spouse can get a job</td>
<td></td>
</tr>
<tr>
<td>In a wooded setting</td>
<td></td>
</tr>
<tr>
<td>Near relatives</td>
<td></td>
</tr>
<tr>
<td>Near friends</td>
<td></td>
</tr>
<tr>
<td>Near a college</td>
<td></td>
</tr>
<tr>
<td>Close to shopping</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>I want to be active in:</td>
<td></td>
</tr>
<tr>
<td>Family-oriented activities</td>
<td></td>
</tr>
<tr>
<td>activities</td>
<td></td>
</tr>
<tr>
<td>Community sports</td>
<td></td>
</tr>
<tr>
<td>My community</td>
<td></td>
</tr>
<tr>
<td>Church work</td>
<td></td>
</tr>
<tr>
<td>Volunteer work</td>
<td></td>
</tr>
</tbody>
</table>

REVIEW YOUR LIST WHEN YOU ARE DONE. ON THE LINES BELOW, WRITE THE ITEMS TO WHICH YOU ASSIGNED A “1.” THESE ARE THE THINGS THAT ARE THE MOST IMPORTANT TO YOU.

1. __________________________________ 6. ________________________________________
2. __________________________________ 7. ________________________________________
3. __________________________________ 8. ________________________________________
4. __________________________________ 9. ________________________________________
5. __________________________________ 10. ________________________________________
Figure what your monthly budget will be in 10 years. When you fill out the budget, be as realistic and honest as possible. If something doesn’t apply to you, leave it blank. If there are expenses that aren’t listed, add them. Keep in mind what having a spouse and/or children will do to your expenses.

### Housing
- Mortgage/Rent: $_______
- Property taxes: $_______
- Insurance: $_______
- Utilities/Internet: $_______
- Cable: $_______
- Home Telephone: $_______

**Total Housing** $_______

### Transportation
- Car payments: $_______
- Gasoline: $_______
- Car maintenance/Insurance: $_______
- Public transportation: $_______

**Total Transportation** $_______

### Clothing
- Your clothing: $_______
- Spouse’s clothing: $_______
- Children’s clothing: $_______

**Total Clothing** $_______

### Food and Sundries
$_______

### Entertainment/Recreation
$_______

### Vacations
$_______

### Child care/School expenses
$_______

### Health care/Insurance
$_______

### Furnishings
$_______

### Savings
$_______

### Charitable giving
$_______

### Miscellaneous
1. Cell Phone $_______
2. Hair cuts/styling $_______
3. _________________ $_______
4. _________________ $_______

**Total for Miscellaneous** $_______

**Total monthly expenses** $_______

Now, calculate how much you’ll have to earn to afford that lifestyle:

Total monthly expenses x 12 = annual income, after taxes:

______________ x 12 = ______________

How much base salary will you need? Yearly income after taxes x 1.3 = gross salary required to support this lifestyle:

**Yearly income after taxes x 1.3 = ______________**
Ed’s Choices

The two most important things in Ed’s life are his religion and his love of travel. Ed has wanted to do religious work in foreign countries ever since he was a child and people would come to his church and show slides and talk about their missionary work. He is currently working as a missionary on an island in the Indian Ocean, where he just finished overseeing the building of a clinic and is now helping to construct a school. The work is taking longer than he thought because money is slow in coming, but Ed loves the people there, and has faith that things will work out. He recently came home to visit his family for the first time in two years, and was amazed that he had forgotten what it was like to shop in a mall. Ed has gotten used to living with very little, and gets excited when he receives a candy bar or a notebook in the mail from home. Even though his life is hard, he knows he has helped to accomplish important things on this island, and that makes his life of hardship and sacrifice worthwhile.

What has he sacrificed?
___________________________________________________________________________________
___________________________________________________________________________________

Which values is he giving up?
___________________________________________________________________________________
___________________________________________________________________________________

What rewards does he get?
___________________________________________________________________________________
___________________________________________________________________________________

Which values do his rewards reflect?
___________________________________________________________________________________
___________________________________________________________________________________

Are your values and Ed’s similar?  Yes  No  Not sure

Would you want a life like Ed’s?  Yes  No  Not sure
Charles’s Choices

As Charles walks through the offices of Amalgamated Wickets in midtown Manhattan, all he has to do to remind himself of how much power he has is to look around at the 400 people he employs. He has total control over their careers, and everyone smiles and calls him “Sir.” He could fire any of them at will; Amalgamated Wickets is his company. Sure, getting to where he is today hasn’t always been easy—the 70-hour work weeks, the kids’ birthday parties he’s missed, the anniversaries he’s forgotten. Maybe that’s why he’s treated differently at home than he is at work. His kids are grown, and he feels he never got to know them; his wife has a career and friends of her own; sometimes they don’t see each other for several days in a row. But when everything else is gone, Charles will still have Amalgamated Wickets. He doesn’t plan to retire until he’s 75 or so.

What has Charles sacrificed?
___________________________________________________________________________________
___________________________________________________________________________________

Which values is he giving up?
___________________________________________________________________________________
___________________________________________________________________________________

What rewards does he get?
___________________________________________________________________________________
___________________________________________________________________________________

Which values do his rewards reflect?
___________________________________________________________________________________
___________________________________________________________________________________

Are your values and Charles’s similar?  Yes  No  Not sure

Would you want a life like Charles’s?  Yes  No  Not sure
Margaret’s Choices

Margaret is a dancer with a highly respected dance company in New York. She has moved up from the minor chorus work to being a lead dancer with the company. She is famous in the world of dance, and although she doesn’t make a lot of money, she knows she’s making important contributions to the art form. She has had her picture on the cover of *Time* magazine, and this year she was featured as one of *People Magazine*’s 50 Most Beautiful People. She spends about 8 months of the year in New York with her husband, an insurance executive, leaving New York to tour the US and Europe with the company for about 4 months every year. Her children, now in their teens, are in private schools in Virginia and Massachusetts.

What has Margaret sacrificed?

___________________________________________________________________________________

___________________________________________________________________________________

Which values is she giving up?

___________________________________________________________________________________

___________________________________________________________________________________

What rewards does she get?

___________________________________________________________________________________

___________________________________________________________________________________

Which values do her rewards reflect?

___________________________________________________________________________________

___________________________________________________________________________________

Are your values and Margaret’s similar?  
Yes  No  Not sure

Would you want a life like Margaret’s?  
Yes  No  Not sure
Diana’s Choices

Diana chose medicine as a career because she believes that fighting disease is one of the most important things any human being can do. In school, she didn’t have much of a social life, always preferring her books to the people in her class. Today, she’s still studying, learning new things all the time. She rarely sees people outside of work; she rarely goes shopping or to the movies. She’s always wanted children, but there are no immediate plans for them at this point. But just last week, she learned that a child she worked with has been healthy for three years, and she thinks that’s better than a Saturday afternoon at the mall any day.

What has Diana sacrificed?

___________________________________________________________________________________
___________________________________________________________________________________

Which values is she giving up?

___________________________________________________________________________________
___________________________________________________________________________________

What rewards does she get?

___________________________________________________________________________________
___________________________________________________________________________________

Which values do her rewards reflect?

___________________________________________________________________________________
___________________________________________________________________________________

Are your values and Diana’s similar?  Yes  No  Not sure

Would you want a life like Diana’s?  Yes  No  Not sure
Elizabeth’s Choices

Elizabeth has had two goals in life: to have a family, and to be successful in whatever career she might choose. She loves to travel, so she thought about being a pilot, or going into the Navy, or being a journalist. But all of those would mean being away from home a lot of the time. Since she excels at math and is really good with details, she went into accounting, and worked for a few years at a really big accounting firm. But she left the firm when she and her husband decided to start a family, and started doing private accounting work from an office at home. Of course, it wasn’t as prestigious as working for a big, well-known company, but Elizabeth was able to organize her hours around her kids, and control the numbers and kinds of clients she works with. Once the kids started school, Elizabeth went back to work full-time, but she still manages to organize her schedule so that she can be there for the kids’ soccer games or when one of them gets sick.

What has Elizabeth sacrificed?
___________________________________________________________________________________
___________________________________________________________________________________

Which values is she giving up?
___________________________________________________________________________________
___________________________________________________________________________________

What rewards does she get?
___________________________________________________________________________________
___________________________________________________________________________________

Which values do her rewards reflect?
___________________________________________________________________________________
___________________________________________________________________________________

Are your values and Elizabeth’s similar? 

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Not sure</th>
</tr>
</thead>
</table>

Would you want a life like Elizabeth’s?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Not sure</th>
</tr>
</thead>
</table>
Some Things Are Worth More Than Money
Teacher’s Answer Sheet

Ed's Choices

The two most important things in Ed's life are his religion and his love of travel. Ed has wanted to do religious work in foreign countries ever since he was a child and people would come to his church and show slides and talk about their missionary work. He is currently working as a missionary on an island in the Indian Ocean, where he just finished overseeing the building of a clinic and is now helping to construct a school. The work is taking longer than he thought because money is slow in coming, but Ed loves the people there, and has faith that things will work out. He recently came home to visit his family for the first time in two years, and was amazed that he had forgotten what it was like to shop in a mall. Ed has gotten used to living with very little, and gets excited when he receives a candy bar or a notebook in the mail from home. Even though his life is hard, he knows he has helped to accomplish important things on this island, and that makes his life of hardship and sacrifice worthwhile.

What has he sacrificed?
He has few material goods, spends a lot of time away from his family, has to depend on others for support, and can’t control his future.

Which values is he giving up?
family, money, job security

What rewards does he get?
Knowing that he's making a difference, working with people he respects, having the opportunity to put his faith into practice

Which values do his rewards reflect? moral courage, faith, personal integrity, friendship, companionship, helping those less fortunate

Are your values and Ed’s similar? Yes No Not sure

Would you want a life like Ed’s? Yes No Not sure