

## **SOUTH CAROLINA CAREER GUIDANCE EFFECTIVE EXERCISES**

**TITLE:** LUCKY LOTTERY

**SUBJECT:** Guidance Activity

**GRADE LEVEL(S):** 9-12

**SC Career Guidance Standard/Competency**

- Learning to Work: Standard 3. Students will explore careers and the connection of school to work.

- Competency 3.6. Develop skills to locate, evaluate, and interpret career information.

- Competency 3.7. Identify ways in which individual abilities, interests, work values, and personality traits influence career options.

**National Career Development Guidelines Goal/Indicator**

- Educational Achievement and Lifelong Learning: ED1. Attain educational achievement and performance levels needed to reach your personal and career goals.

- Indicator ED1.K7. Show how your educational achievement and performance can expand your workplace options.

- Career Management: GOAL CM3. Use accurate, current, and unbiased career information during career planning and management.

- Indicator CM3.A2. Demonstrate the ability to use different types of career information resources (i.e., occupational, educational, economic, and employment) to support career planning.

### **Lesson Objectives**

1. Students will understand how math skills learned in high school can be transferred to occupations such as those in the South Carolina Finance Career Cluster.

2. Students will demonstrate the ability to use the Internet to research information about occupations and employment.

### **Assessment**

1. Students will use the Internet to research occupations in the Finance Career Cluster.

2. Students will use math skills to create a financial plan.

3. Students will complete the *Financing a Future* worksheet.

### **Preparation**

- Prior Learning—Introduction to career clusters and employability skills (SCANS), math skills (ratios, percentages, graphing, algebra), ability to access the search the Internet

- Handouts/Worksheets—*Finance a Future* worksheet

- Resources—Guest speaker(s) (e.g., financial planner, investment banker, stockbroker), math teacher(s), financial pages from newspaper, financial brochures from the local bank, access to the Internet ([www.monster.com](http://www.monster.com)), materials for graphs

- Time Required—3 class periods plus homework

### **Procedures**

Note: This activity will take place over several days. Contact a financial planner, investment banker, or stockbroker and make plans for him/her to address the class on the first day of the activity. Ask the guest speaker to give students a brief overview of the job including information about education/training requirements, job duties, and employment outlook for his/her occupation and other occupations in the Finance Career Cluster. Ask the speaker to give specific examples of how math skills are used in the occupation. Encourage the speaker to bring sample “tools of the trade” (e.g., brochures about mutual funds, money market accounts, stocks, and other financial vehicles) to show the students.

#### Part One (1 class period)

- Begin by telling the students to imagine they are a financial planner and have a client who just won the \$500,000 lottery. They will each have to create a plan for investing the money. The guest speaker will tell them a bit about the job of a financial planner (or investment banker) and what is involved in financial planning. Ask students to pay particular attention to how math skills are used in the occupation and other occupations in the Finance Career Cluster.
- Introduce the guest speaker and have the students interact with him/her for about 40-45 minutes.

#### Part Two (1 class period)

- Explain the project to the students—they will develop an investment plan for the \$500,000 their client has won in the lottery. They are to decide how much of the money will be invested in savings, stocks, mutual funds, insurance, etc. and create a pie graph display. They will also project the earnings for each of the recommended investments.
- Show students the materials and supplies available to use for their project.
- Serve as a “consultant” for the students as they work on their investment plans.
- Invite the guest speaker to visit the class as the students develop the plans.
- After the students have completed their investment plan, team each with a “client.” Each student will have a turn playing the role of financial planner and explaining the recommended investment plan to his/her client.

#### Part Three (1 class period)

- Arrange for students to visit the computer lab and access [www.monster.com](http://www.monster.com)
- Have students research job openings for financial planners and other occupations in the Finance Career Cluster. Have them pay particular attention to the job requirements.
- Discuss how students used their math and other skills (e.g., SCANS employability skills) on the project.
- Discuss occupations in which math skills are important.
- Have students complete the *Financing a Future* worksheet as a homework assignment.

## *Financing a Future*

**Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Part 1—Math/Career Connections**

Directions: List five occupations in the Finance Career Cluster and describe how math skills are used in each.

Occupation #1 \_\_\_\_\_

How math skills are used...

Occupation #2 \_\_\_\_\_

How math skills are used...

Occupation #3 \_\_\_\_\_

How math skills are used...

Occupation #4 \_\_\_\_\_

How math skills are used...

Occupation #5 \_\_\_\_\_

How math skills are used...

**Part 2—Exploring the Finance Career Cluster**

Directions: Answer the following questions.

1. What employability (SCANS) skills are important to working in the Finance Career Cluster occupations?

A.

B.

C.

D.

E.

F.

2. In general, what is the employment outlook for occupations in the Finance Career Cluster?

3. What types of companies/organizations hire people who work in finance?

4. How do your skills and strengths "fit" with those required for occupations in the Finance Career Cluster?

5. How do the occupations in the Finance Career Cluster "fit" with your career interests?

