

# College, Career & Life Planning



## Ideas for “In-Class” Activities

### *How Many Jobs Can You Identify*

**Objective:** Help students realize the vast number of career possibilities that exist and encourage them to learn more about a broad range of occupations before finalizing their career path.

**Procedure:** Ask students to take out a blank sheet of paper. Tell them that they will be given 60 seconds to list as many different occupations as possible. Following the exercise, ask students how many careers they were able to list. Ask students with the longer lists to read the careers that they identified. Ask students, “How many different careers exist?” “How many could you list if you were given an unlimited amount of time?”

**Comments:** Students are often surprised at how short their lists are and how many different occupations exist. Hopefully, they will realize that without career exploration and investigation, they miss out on finding/selecting “their perfect career”.

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### *Match medium salaries with occupations*

**Objective:** Correct the common misconception among students that all athletes and actors make \$20 million+ per year. Encourage students to follow their dreams, but have a back-up plan (especially if the number of openings is low and the general population’s interest is high for the occupation they desire).

**Procedure:** Select ten careers including athlete and actor. List careers on the board in the left column and list annual median income (scrambled) in the right column. Ask students to guess which income level corresponds to each career.

**Comments:** Another useful document for conveying this message is on the web site and is titled: “Follow Your Dreams, but Have a Back-up Plan”. Students usually do not have an accurate understanding of salary levels. They simply have a perception of which jobs make a lot of money and which ones do not.

## *Guess Median Home Prices*

**Objective:** Give students an appreciation for the cost of housing in their local area, how housing prices vary greatly depending on geographic location and how much family income is needed to support the lifestyle (e.g. house) that they desire.

**Procedure:** Find the median house price in each of the individual communities within your county or local region. List the areas on the board in the left column and list the median house prices (scrambled) in the right column. Ask students to guess which median house price corresponds to each geographic area.

**Comments:** You can expand this exercise to include a sample of locations (e.g. NYC, South Bend IN, LA, Orlando) throughout the country to demonstrate the wide differences in housing costs depending on where you choose to live. Encourage students to attend several “open houses” during the weekend (with their parents) to gain an appreciation for housing costs in their area. This exercise can be a great motivator.

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## *How Much Family Income Should You Have For A \$200,000 House?*

**Objective:** Help students understand the relationship between family income, mortgage qualification and the other expenses (e.g. property tax, insurance, interest and principle repayment) associated with owning a home. Help students understand the impact interest rates have on the level of family income required to purchase a given priced home.

**Procedure:** Ask students to consider this question: If you were a young couple buying your first house with little/no down payment, how much family gross income would you need to purchase a \$200,000 house if the interest rate on a 30 year mortgage was 6%? Write the range of student guesses on the board. On the “Get Motivated” page of the web site, open “How Much Income Will You Need for the Lifestyle You Want” (A021). Use this chart to explain the concepts outlined in the objective above.

**Comments:** Explain how the figures in the table (A021) were derived. Indicate that the criteria used by bankers to determine the qualifying mortgage amount may vary somewhat, but the figures in the table are probably reasonable to slightly conservative. This exercise also provides some opportunity to discuss the significant risk involved with interest-only, negative amortization and other “creative” mortgage tools that help borrowers qualify for more house (and a bigger mortgage) than they can reasonably afford.

## *What does a (insert a more obscure/lesser known occupation) do?*

**Objective:** Help students recognize that there are many occupational opportunities available and that they don't know what many occupations actually do. Motivate them to learn more.

**Procedure:** Pick some of the more obscure or specialized occupations and write the occupation names on the board. Ask students what a person in this occupation does (and maybe what skills they need). Examples: Actuary, Cartographer, Civil Engineer, Epidemiologist, Hydrologist, Urban Planner, Curator, Audiologist, Diagnostic Medical Sonographer, Occupational Therapist.

**Comments:** Sometimes students will guess based on the title.

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## *Guess This Career*

**Objective:** Stimulate thinking. Help students understand that even some careers perceived to be glamorous or attractive might involve some tasks that are mundane and potentially unappealing.

**Procedure:** Pull several career summaries (with task lists) from the CareerOneStop link (W262) on the web site. Begin reading the list of tasks (beginning with some of the more generic tasks) and ask students to guess the career performing these tasks.

**Comments:** Sparks a little competition within the classroom and gets students thinking.

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## *List Careers That You Would Love & Hate*

**Objective:** Help students begin to clarify what they view as important criteria for their career decision.

**Procedure:** Ask students to make two columns at the top of a blank sheet of paper and title the first column "Jobs That I Would Love" and the second column "Primary Reasons". Ask students to allow space to insert five careers. Similarly, about mid-way down the page, have students insert two additional columns. The first column should be labeled "Jobs That I Would Hate" and the second column "Primary Reasons". Ask students to insert five careers in each of the two "Love" and "Hate" sections and to indicate their primary reasons for feeling that way about the occupations. Finally, ask students to review their lists and summarize the factors they indicated were most important in their career decision.

**Comments:** Frequently, students that haven't really thought about the career process will base their list on perceived income levels. For students that take this approach, I indicate that I have met numerous people in occupations with high income that hated their jobs. I emphasize that there is no amount of money that is worth being miserable for 40 years of your life. For students that have given some thought to career planning, there will frequently be an interest in several occupations in the same career cluster (e.g. health care, business, engineering, social services).

## *What Does It Take to Get Into (Insert Your Favorite College)?*

**Objective:** Increase motivation. Help High School students recognize that admissions requirements are high and increasing at many colleges.

**Procedure:** Ask students to guess the median SAT scores for freshman entering \_\_\_\_\_. As a reference, provide students with the scores for a perfect SAT and the national median. Select several local, in-state and national colleges/universities in which your students are interested and for which the median SAT (and GPA) for admissions is available. List the colleges on the board and ask students to guess the median score (or mid-50% range) for students admitted last year. Write the range of student guesses on the board next to each college. Write the actual scores next to the student guesses. Ask for student thoughts/conclusions.

**Comments:** Students are usually surprised at how high the scores/GPAs are for admission. I like to use this exercise with freshman because it is often a “wake-up call”. I point out that college applications are submitted during the fall of their senior year. Therefore, colleges view grades from freshman to junior year. If the median GPA for admission is 3.6 (for example), you cannot have many poor grades. I also point out that the GPA calculation is often weighted to give more credit for Honors, International Baccalaureate and Advanced Placement courses. Colleges usually eliminate grades for non-core courses like gym, religion, band, etc. I emphasize that while the initial admissions decision frequently does not consider senior-year grades, actual admission does. Admission decisions are contingent on satisfactory performance senior year.

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## *Over Their Lifetime, How Much More Does A College Grad Make?*

**Objective:** Help students recognize the value of education. A relatively small investment of their time (four years) can produce significant financial returns.

**Procedure:** List the following education levels on the board and ask students to guess the median lifetime income for a person with that level of education: 1) Less than High School Grad, 2) High School Grad, 3) < 2 yrs. of College, 4) 2-year College degree, 5) 4-year College degree, 6) 6+year College degree. Place the range of estimates for each level of education next to it and, finally, write the actual answer next to the range. Ask for student thoughts/observations.

**Comments:** It is interesting to hear the student guesses (usually a broad range). After completing the above, I usually ask students if they would be interested in working for \$100/hour. The eyes usually light up. I point out that the difference in lifetime income between a HS grad and a Bachelor’s Degree is about \$800,000. The number of hours a student typically invests in class or studying for a Bachelor’s Degree is about 8000 (2000 per year). In essence, the student is earning (in deferred income), \$100/hour.