



A Look From the Treetop Note Taking Guide

	Total Points Earned
	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Directions: Complete the following note taking guide with short answers.

Define **job**:

An **occupation** is a wide category of _____ with similar characteristics.

Occupation

Jobs

What is a **career**?

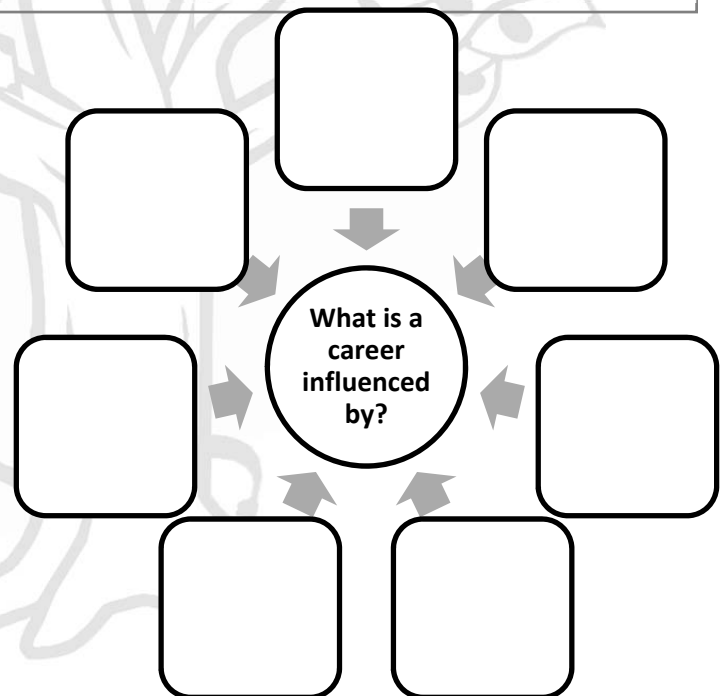
Human capital is the process of

_____.
One form of self-investment you have completed:

Transferable skills are:

What are two transferable skills you have acquired?

- 1.
- 2.





How are you currently building your career?

Build your career to earn money!



How does building a career give a person the opportunity to earn more money?

Standard of living is the _____ necessities, comforts, or luxuries
thought to be _____.

How does education relate to income?



Build your career for overall well-being!

Well-being is the state of being
_____, _____
and _____.

Why is a person's well-being affected by their career?

What would motivate you to self-invest and build your career?



A DAY IN THE LIFE OF BILL...

	Total Points Earned
11	Total Points Possible
	Percentage

Name _____

Date _____



Read this story carefully and answer the questions that follow.

It is early in the morning as Bill hops into his pickup and drives to the construction site. Upon arrival he checks the building progress at the front entrance. The concrete pad is being poured and he recalls his experience in high school when he helped his dad pour a foundation for a deck. He talks with the concrete manager about the safety issues of the entrance for icy conditions. As Bill walks away, he receives a phone call from the drywall crew supervisor who has questions about a room. Bill clearly describes the room dimensions with precise measurements instead of estimating, because of his past job responsibility in detail work at Hal's Cabinetry. Working at Hal's Cabinetry taught him the importance of precision and also helped pay for college to earn a Bachelor's Degree in Construction Management.

Before he knows it, it is lunchtime. Bill stops for a minute to eat and begins to think of a new idea for a project to do in his free time. Bill enjoys working on small woodworking projects with his daughter. Their latest passion is building intricate doll houses. Bill loves working with others to make attractive and neat products. Abruptly, Bill's daydreaming is interrupted as he receives a progress report from the electrician. It pleases Bill immensely that the building is actually ahead of schedule. In the afternoon, Bill works on a cost estimate for an upcoming job he will bid on.

After a successful day of work, Bill meets a former colleague for a cup of coffee. They regularly meet to discuss ideas and to talk about the upcoming sites they will soon build. Then, Bill arrives home after a long, hard day of a job well done.

List three of Bill's past and/or present **jobs**? (1 point each)

1. _____ 2. _____ 3. _____

Many of Bill's jobs are related and fall under one main category of work. What is Bill's **occupation**? (1 point)

- a. Farmer
- b. Building Contractor
- c. Investor
- d. Teacher



Bill's lifetime journey has helped him build his **career**. Describe how the following events and relationships have influenced his career. (1 point each)

Family _____

Friends _____

Education _____

Work _____

Leisure Activities _____

Bill has been self-investing in his human capital since he was very young. Name two transferable skills Bill has acquired during the process of self-investing. (2 points)

1. _____ 2. _____

A Snapshot of My Future

	Total Points Earned
17	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Directions: Log on to the Jump\$tart website at <http://www.jumpstart.org/reality-check.html>. Read the introductory paragraph and click on Enter. Answer each question by clicking on the button to the left of the desired item. When finished, click on Reality Check to get your results. Print the results page and answer the questions below. Attach the results page to this sheet.

- Briefly summarize how you want your future to look when you live on your own, by describing your wants in the following areas: (5 points)

Expenditure area	Wants
Housing	
Transportation	
Food	
Clothing	
Entertainment	

- Were there more expenses than you imagined? Why or why not? (2 points)

- What is one expense that you might be able to eliminate or decrease? Why? (2 points)

4. What is one expense you would **not** be willing to give up? Why? (2 points)

5. How much money you would need to make per hour? (1 point) _____
per month? (1 point) _____

6. List one occupation and its salary that falls into this pay scale? (1 point)

7. What level of education will you need to obtain this occupation? (1 point)

8. Why does education level impact your salary? (1 point)

9. Identify one step you can take at this point in your life to help you reach your desired income level and occupation. (1 point)

Does Money Grow on Trees?

	Total Points Earned
16	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Directions: Match the following terms with its definition. (1 point each)

- | | |
|---|---|
| <p>_____ 1. A lifetime journey of building and making good use of skills, knowledge and experiences</p> <p>_____ 2. The process of self investment</p> <p>_____ 3. A specific task done as a part of the routine of one's occupation</p> <p>_____ 4. A wide category of jobs with similar characteristics</p> <p>_____ 5. Minimum necessities, comforts, or luxuries thought to be essential</p> <p>_____ 6. Skills acquired through the process of self-investing</p> <p>_____ 7. State of being happy, healthy and prosperous</p> | <p>A. Job</p> <p>B. Well-being</p> <p>C. Occupation</p> <p>D. Standard of living</p> <p>E. Transferable skills</p> <p>F. Human capital</p> <p>G. Career</p> |
|---|---|

Directions: Answer the following questions. Use complete sentences when appropriate.

8. What are three factors that influence a person's career? (3 points)
1. _____
 2. _____
 3. _____
9. What are two transferable skills that you feel would be valuable in any occupation? (2 points)
1. _____
 2. _____

10. What are two reasons that would motivate a person to want to build their career? (2 points)

1. _____

2. _____

11. How is education level related to income? (1 point)

12. How is a person's well-being affected by their career? (1 point)

Does Money Grow on Trees?



People need money to survive in our society, but where does money come from? Money is made from paper and paper comes from trees, right? But wait...money doesn't really GROW on trees...so where does it come from and how does one acquire it?

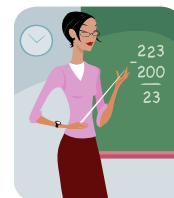
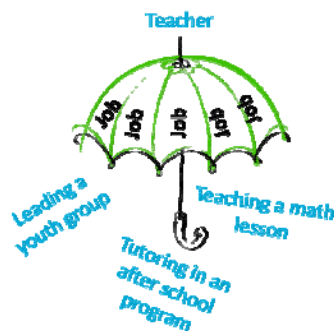
How do you acquire money?

One way to acquire money is working for pay at various jobs and occupations.

JOB

A **job** is a specific task done as a part of the routine of one's occupation. Examples of jobs include:

- Stocking shelves at a grocery store
- Taking a patient's blood pressure
- Teaching students how to add numbers



OCCUPATION

An **occupation** is a wide category of jobs with similar characteristics. For example, possible jobs within the occupation of a nurse's aide include: taking a patient's blood pressure and transferring a patient from bed to chair.



What are two more jobs that could fall under the occupation or "umbrella" of teacher?

- 1.
- 2.

CAREER

When a person completes different jobs and works in different occupations throughout their life, they are building their career. A **career** is a lifetime journey of building and making good use of skills, knowledge and experiences. It is the total of all events and relationships in our lives: family, friends, education, work (jobs and occupations), and leisure activities.

HUMAN CAPITAL

The process of building a career involves investing in human capital. **Human capital** is the process of self investment. When a person works at different jobs, goes to school, volunteers, attends workshops, etc., they are self-investing. Self-investment is crucial to building a career. *One of the most important decisions one can make when determining his/her future career is to invest in their human capital.* The more an individual invests in their human capital early in life, the greater range of opportunities they will have and the greater career success later in life.

TRANSFERABLE SKILLS

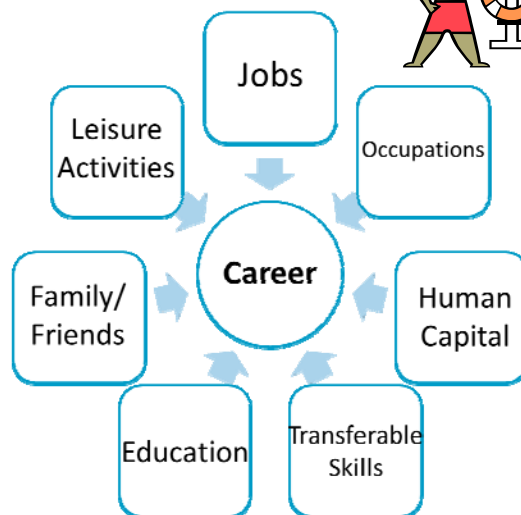
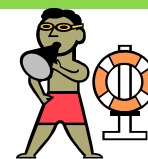
During the process of investing in human capital a person will gain transferable skills. **Transferable skills** are the skills acquired through the process of self-investment. Examples of transferable skills include the ability to follow orders, organization, clear communication, confidence, cooperative problem solving, and creativity. Transferable skills enhance an individual's human capital which allows a greater range of opportunities for future career success.

What are two transferable skills you wish to acquire?

1. _____
2. _____

So, why would a person want to build their career?

A career is influenced by:



BUILD YOUR CAREER TO EARN MONEY

By building a career, an individual is investing in their human capital and will gain more education, skills, and experiences that will give them the opportunity to earn more money. Earning more money gives people the opportunity to live at the standard of living that they desire. A **standard of living** is the minimum necessities, comforts, or luxuries thought to be essential. If a person feels they desire a higher standard of living than their current income can provide, then they should consider expanding their career by self-investing. This could be accomplished by acquiring more education, changing jobs and/or occupations, etc.

Education has an effect on the amount of money an individual can earn. *Generally, the more education an individual has, the more money they are able to make*, because education is a form of self-investment.

What level of education do you wish to acquire?

Education level	U.S. median income for each education level (2009)	Examples of occupations that require each education level
Not high school graduate	\$23,608	housekeeper, cashier
High school graduate	\$32,552	bus driver, home health aide
Vocational training-no degree	\$36,348	cosmetologist, fitness instructor
2-Year Degree (Associate Degree)	\$39,572	paralegal, dental hygienist
4-Year Degree (Bachelor's Degree)	\$53,300	teacher, engineer, accountant
Master's Degree	\$65,364	physical therapist, psychologist
Professional or Doctorate Degree	\$79,664	attorney, physician, veterinarian

BUILD YOUR CAREER FOR OVERALL WELL-BEING

People spend a large amount of their life working for pay. Therefore, a person's career affects their overall **well-being** or state of being happy, healthy and prosperous. By self-investing in jobs and skills that are enjoyed, a person is ensuring career satisfaction, which results in a high level of well-being.

The process of building a career involves increasing and improving skills and knowledge. Many people find that this helps increase their overall well-being.

What would motivate you to build your career?