



*Focusing your life solely on making a buck shows a certain poverty of ambition. It asks too little of yourself. Because it's only when you hitch your wagon to something larger than yourself that you realize your true potential.*



Barack Obama

## Overview

In this lesson, students will be encouraged to consider various topics related to career planning and the financial aspects of employment. First, students are introduced to the career planning process. Next students are informed of sources for identifying employment opportunities and preparing a resume. Various aspects of interviewing are discussed. Information on preparing for a job interview and tips for successful interviewing are offered. Then, financial aspects of employment are considered. The “hidden costs” of working are noted. Various employee benefits are discussed next. Finally information is offered about income taxes and other deductions from a person’s income

## Goal

To introduce students to the career planning process, identify personal career interests and abilities and evaluate the current employment market. Assist students in preparing a resume and understanding the interview process. Show how to recognize and identify some of the real and hidden costs and benefits of working. Exploring tips for starting a new career, and provide practice reading and interpreting pay stubs.

## Time Frame

Three 75-minute periods

**Lesson 01.02.01**

Phases of the career-planning process

**Lesson 01.02.02**

Preparing for employment

**Lesson 01.02.03**

Understanding the financial aspects of employment

End-of-unit quiz and answer sheet

Each lesson includes black-line print masters for overheads and activities.



Lesson 01  
Phases of the career-planning process

.01

## Overview

A job is for today. However, a career is for a lifetime, so it makes sense that we carefully plan for it. In considering the various topics related to career planning, we need to examine the steps necessary to secure employment that will satisfy our needs in the short term and the long term.

In the career-planning process the student will learn many things. In the introductory stages of this process the student will identify personal interests and abilities. The student will also evaluate the employment market and identify job opportunities. In the latter stages of the process, the student will explore the “how to” of securing employment, including how to apply and interview for a position. The supplemental activities provide an opportunity for students to examine why it is important to embrace lifelong learning even after successfully obtaining employment.

In this lesson, students will be introduced to the stages of the career-planning process. They will explore their personal career interests and abilities, and they will evaluate the current employment market.

## Goals

To introduce students to the career-planning process.  
To assist students in identifying personal career interests and abilities.  
To assist students in evaluating the current employment market.

## Objectives

Identify the phases of the career-planning process.  
Identify personal career interests and abilities.  
Evaluate the current employment market.

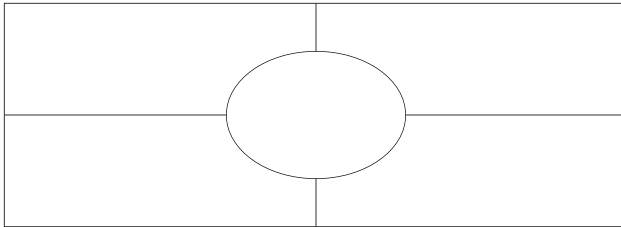
## Timeline

Placemat Activity	15 minutes
Student Activity A	10 minutes
Note taking	10 minutes
Student Activity B	40 minutes

## Instructions

### Placemat activity

Divide students into groups of four.  
Provide each group with a large piece of chart paper and a marker.  
Group prepares the chart paper, as below.



Explain that the outer spaces are for each group member to write their thoughts about the topic, "Career."

Provide students time to do this.

Provide time for groups to share the individual thoughts.

Use the centre to write the common points made by each group member.

Each group presents the common points to the whole group.

### Student activity

Provide students with:

A copy of Activity A.

Time to complete the activity.

### Note taking

Students take notes from Overhead A.

### Student activity

Provide students with:

A copy of Activity B.

Access to the Internet to complete the activity.

## Teacher Notes

Preparation of required materials, prior to lesson.

Familiarize yourself with the Web resources provided to facilitate Activity B.

## Required Materials

Activity A, Assessing your personal career interests and abilities

Activity B, Evaluating the current employment market  
Overhead A, The career-planning process

## Assessment and Evaluation

Notebook check for completion of activities A and B and notes from Overhead A.

Participation in placemat activity and classroom discussion.

Supplemental activities provide additional opportunity for assessment and evaluation.

## Supplemental Activities

### Self-assessment activity

Provide students with:

Access to the Internet

An opportunity to complete a series of on-line career, self-assessment tools

(Example, Career Tests at: [careerplanning.about.com](http://careerplanning.about.com))

### Report

Students write and submit a report to summarize personal career self-assessment results.

### On-line research

Provide students with:

Access to the Internet.

An opportunity to do research on developing a lifelong learning plan to assist them to reach their full professional and financial potential.

Have students create their own list of the "Top 10 reasons why I should develop a lifelong learning plan."

## Additional Web Resources

Monster.ca Self-Assessment Centre  
[assessment.monster.ca](http://assessment.monster.ca)

NextSteps  
[www.nextsteps.org](http://www.nextsteps.org)

CareerCruising  
[www.careercruising.com](http://www.careercruising.com)



# overhead A

**Overhead A**  
The career-planning process

**01.02.01**

Whether you are seeking your first job or considering changing fields, various actions must be taken to obtain a job.

## **Phase 1**

**Assess your personal interests, abilities, and career goals.**

## **Phase 2**

**Evaluate the current employment market.**

## **Phase 3**

**Identify specific job opportunities.**

## **Phase 4**

**Apply for employment positions with the use of a resumé.**

## **Phase 5**

**Interview for available positions.**

## **Phase 6**

**Obtain additional career training.**



# activity A

## Activity A

### Assessing your personal career interests and abilities

01.02.01

name: \_\_\_\_\_

date: \_\_\_\_\_

Based on your personal situation, answer the following questions in your notebook:

1. What topics of study do or did you enjoy most in school?
2. What skills do you have? What do you feel is your most distinguishing skill or area of specialty?
3. What are your interests away from school or work?
4. Describe a situation in which you helped organize the work of others.
5. Describe a situation in which you worked with a team to achieve a goal.
6. Describe the kind of job you might like.

Based on your answers to the above items, describe two or three jobs that meet your criteria:

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_



# activity B

## Activity B

### Evaluating the current employment market

01.02.01

name: \_\_\_\_\_

date: \_\_\_\_\_

Select two career areas that interest you. Using library resources and the Internet, obtain answers to the following questions:

	Career 1	Career 2
1. What are the general activities and duties of this job?		
2. What are the physical surroundings, work hours, and mental and physical demands of this type of work?		
3. What training and educational background is needed for this type of employment?		
4. Will this career be in demand in the future?		
5. What is the starting and advanced salary for this industry?		
6. What makes this career attractive to you?		



Lesson 02  
Preparing for employment

.02

## Overview

One of the objectives of the career-planning process is to match personal abilities and interests with potential and available employment opportunities. This provides direction for securing employment and financial security.

“How does a person apply for a job?” This is a question asked by many students. When a student has identified a potential position of employment, a resumé is written and preparation for a job interview begins. The job interview process requires preparation prior to, during, and after the actual interview.

In this lesson, students will learn how to prepare for an employment position. This will include the preparation of a resumé. In addition, students will be provided with tips for preparing for a job interview.

## Goals

To assist students in completing the examination of the career-planning process.

To assist students in preparing a resumé.

To introduce students to the interview process.

## Objectives

Create a resumé.

Understand the interview process.

Prepare for a job interview.

## Timeline

Discussion	5 minutes
Web search	15 minutes
Student Activity A	30 minutes
Note taking	10 minutes
Student Activity B	15 minutes

## Instructions

### Discussion

Ask students to brainstorm a list of where they might locate potential sources of employment.

Newspaper and magazine advertisements

Personal contacts

Business organizations

The Internet

Other

### Web Search

Conduct a Web search to identify sites that people can access to obtain information on available job positions within Canada.

Share the Web sites with the class.

List other information available for job preparation.

Identify the top three sites.

### Resumé

Provide students with:

A copy of Activity A.

Time to fill out the categories.

Ask students to prepare a final copy of their resumé, using one or more of the Web sites below.

### Note taking

Students take notes from Overhead A.

### Student activity

Provide students with:

A copy of Activity B.

An opportunity to work individually or in pairs.

Time to complete the activity.

Time to share answers to the questions.

## Teacher Notes

Preparation of required materials.

Familiarize yourself with the Web resources provided.

## Required Materials

Activity A, Creating a resumé

Activity B, Common interview questions

Overhead A, Preparing for a job interview

## Assessment and Evaluation

Notebook check for completion of notes from Overhead A.

Spelling, grammar, and format check of resumé.

Supplemental activities provide additional opportunities for assessment and evaluation.

## Supplemental Activities

### Resumé

Provide students with:

More class time to prepare final copy of resumé.

A sample resumé available on the government Web site listed in the additional Web resources below.

Access to a computer.

Assistance to complete an error-free resumé.

### Preparing for a job interview

Provide each student with:

The name of a company or an organization.

An opportunity for the student to obtain the following information about the company or organization:

What are its main activities?

What types of jobs does it have?

What skills are needed for success in the organization?

What opportunities are available for success in the organization?

Prepare two possible interview questions.

Prepare the answers for the interview questions.

### Role Play

Divide class into groups of three.

Select one group member to be the interviewee and two members to be the interviewers.

Provide class time for students to role-play effective and ineffective interview techniques.

### Cover Letter

Provide students with:

A sample cover letter available on the government Web site listed in additional Web resources below.

Access to a computer.

Time to prepare a cover letter.

Assistance to prepare an error-free cover letter.

## Additional Web Resources

Government of Ontario—Ministry of Education

[www.edu.gov.on.ca](http://www.edu.gov.on.ca)

Workopolis

[www.workopolis.com](http://www.workopolis.com)

Monster

[www.monster.ca](http://www.monster.ca)





# activity A

## Activity A Creating a resumé

01.02.02

name: \_\_\_\_\_

date: \_\_\_\_\_

A resumé is a personal data sheet commonly used to apply for a job. It lists your skills and experience so that future employers can see what you have already done and whether your experience meets the job's requirements. Fill out the following categories to assist you in preparing your resumé.

### Education

degree/programs completed, school, location, areas of study, dates

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### Work experience

title, organization, dates, responsibilities

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### Other experience *(volunteer work, school and community activities)*

title, organization, dates, responsibilities

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### Recognition/awards

title, organization, dates

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# activity B

## Common interview questions

01.02.02

name: \_\_\_\_\_

date: \_\_\_\_\_

The following are some questions commonly asked at a job interview.  
Answer the questions on your own then share your answers with a group.

1. What activities have helped you expand your interests, abilities, and knowledge?
2. In what types of situations have you done your best work?
3. Describe the supervisors who motivated you the most.
4. Describe someone who was difficult to work with.
5. What are your major strengths?
6. In what areas do you need to improve?
7. What do you know about our organization?
8. Who is someone you admire? Why do you admire that person?
9. Why do you want to work for this business?



# overhead A

## Overhead A

### Preparing for a job interview

01.02.02

#### **Before the interview**

- 1. Research the organization.**
- 2. Practice your interviewing skills.**
- 3. Prepare questions that you plan to ask.**
- 4. Prepare proper dress and grooming.**
- 5. Plan to arrive early at the interview.**

#### **During the interview**

- 1. Relax. Be yourself.**
- 2. Answer questions completely and calmly.**
- 3. Ask questions to help you gain more information about the organization.**
- 4. Ask when you might hear back from the organization.**

#### **After the interview**

- 1. Write down notes on how you can improve for your next interview.**
- 2. Promptly send a thank-you letter to the person with whom you interviewed, expressing your appreciation for the opportunity to meet with them.**



**Lesson 03**  
Understanding the financial aspects  
of employment

**.03**

### Overview

As students have learned, a career is a lifetime commitment that requires careful thought and planning. Of utmost importance in this process is the development of an understanding of the financial aspects of employment. In financial planning most people emphasize how they will use their funds. Few consider how to obtain needed financial resources.

An examination of the financial aspects of employment includes an awareness of the “hidden costs” of working, as well as an examination of various employee benefits. For students who have not worked in the past, information is provided to assist in reading and understanding pay stubs.

In this lesson, students will explore the hidden costs of a job. They will also examine pay stubs in order to understand how company benefits and deductions are taken from a person’s income.

## Goals

To identify some of the hidden costs of working.  
To become familiar with employee benefits and deductions.  
To provide practice reading and interpreting pay stubs.

## Objectives

Understand some of the hidden costs of a job.  
Understand some of the benefits companies often offer employees.  
Interpret a pay stub.

## Timeline

Discussion	10 minutes
Note taking	10 minutes
Discussion	15 minutes
Discussion	10 minutes
Student activity	30 minutes

## Instructions

### Discussion

Ask students to brainstorm a list of the hidden costs of a job:

- Transportation
- Clothing—uniforms, special attire
- Food—lunches
- Child or adult care
- Union dues
- Other

Ask students to determine the cost, to the employee, of some of the hidden costs identified above. For example, what is the cost to purchase a uniform to work at a fast-food restaurant?

### Note taking

Students take notes from Overhead A.

### Discussion

Students discuss their knowledge of all or any of the benefits listed on Overhead A.

Teacher provides clarity, as needed.

### Discussion

Using Overhead B:

Introduce students to reading a pay stub.

Have students identify:

- Company name
- Employee name
- SIN number
- Number of regular hours worked
- Number of hours of overtime
- Year to date CPP deductions

### Student Activity

Provide students with:

A copy of Activity A, and present overhead C.

Time to complete.

An opportunity to take up the answers.

## Teacher Notes

Preparation of required materials, prior to lesson.  
Familiarize yourself with the Web resources provided to facilitate the discussions.

After completing lessons, give students the Making money quiz.

## Required Materials

Overhead A, Adding up the benefits

Overhead B, Reading a pay stub

Overhead C, Read and interpret pay stubs

Activity A, Read and interpret pay stubs (and answer sheet)

Quiz

## Assessment and Evaluation

Notebook check for completion of Overhead A and Activity A.

Participation in classroom discussions.

Evaluation of Activity A.

Supplemental activities provide additional opportunity for assessment and evaluation.

Making money Quiz.

## Supplemental Activities

### On-line research

Provide students with:

Access to the Internet.

Time to investigate the laws that pertain to the benefits listed on Overhead A.

Time to investigate individual companies for information pertaining to benefits provided and/or offered to employees.

### Report

Students write and submit a report on any of the on-line research in question #1.

## Additional Web Resources

Government of Ontario—Ministry of Labour  
[www.labour.gov.on.ca](http://www.labour.gov.on.ca)

Public Works and Government Services Canada  
[www.pwgsc.gc.ca](http://www.pwgsc.gc.ca)



# overhead A

Overhead A  
Adding up the benefits

01.02.03

Benefits cost your employer between 33 percent and 50 percent of your pay. This may include:

- Paid vacation days
- Paid sick days
- Health, dental, and eye care insurance
- Life insurance
- Disability insurance
- Pension plan
- Registered retirement savings plan
- Parental leave
- Stock purchase plan
- Employee assistance plans
- Employee fitness programs
- Employee discounts



# Overhead B

## Reading a pay stub

01.02.03

*Waist not!  
Want not!*

**PAYROLL ACCOUNT**

EMPLOYEE     G. Raymond Martin  
 SIN             123-456-789  
 PAY PERIOD   3/1/\_\_\_ TO 3/15/\_\_\_  
 NET PAY       \$525.70  
 CHEQUE NO.   060432

GROSS EARNINGS			DEDUCTIONS			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
REGULAR	80	640.00	INCOMETAX	95.87	536.92	RRSP	35.00
OVERTIME	05	60.00	EI	12.11	36.33		
			CPP	31.32	100.62		
CURRENT		700.00					
YTD		2100.00					



# overhead C

## Overhead C


### Read and interpret pay stubs

01.02.03


**Hamburger Palace Enterprises, Inc.**

NAME: Zina Picard      PAYROLL ENDING: 3/14/\_\_\_      CHEQUE NO.: 9343

EMPLOYEE NO.: L4325      AMOUNT: \$323.73



EARNINGS			DEDUCTIONS			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
REGULAR	40	320.00	INCOMETAX	37.42	1775.18	MEALS	18.00
OVERTIME	6	72.00	E.I.	6.78	79.32		
			CPP	16.0	223.63		
CURRENT		392.00					
YTD		4585.00					

**The Banana Breadbox**  *Banana Bread... And More!*

EMPLOYEE: PETER H. deBOER  
 SIN: 999-999-999  
 PAY PERIOD: 8/6/\_\_\_ TO 8/12/\_\_\_  
 PAY DATE: 8/15/\_\_\_  
 CHEQUE NO.: 3259  
 NET PAY: \$284.81

**PAYROLL**

GROSS EARNINGS			DEDUCTIONS			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
REGULAR	40	320.00	INCOMETAX	24.34	1664.80	RRSP	50.00
OVERTIME	6	72.00	E.I.	6.78	79.32	HEALTH	10.00
CURRENT		392.00	CPP	16.07	223.63		
YTD		4585.00					





# activity A

## Activity A

### Read and interpret pay stubs

01.02.03

name: \_\_\_\_\_

date: \_\_\_\_\_

Answer the following questions using the attached pay stubs:

1. What is the name of Zina Picard's employer? \_\_\_\_\_
2. How much did Zina earn before deductions? \_\_\_\_\_
3. What is Zina's hourly wage? \_\_\_\_\_
4. List Zina's deductions. \_\_\_\_\_
5. What pay period does Peter deBoer's cheque cover? \_\_\_\_\_
6. How much income tax has been taken out of Peter's cheque so far during 20\_\_\_\_? \_\_\_\_\_
7. How much did Peter contribute to a retirement plan from this paycheque? \_\_\_\_\_
8. How much is Peter's take-home pay? \_\_\_\_\_
9. How much money was deducted from Peter's paycheque? \_\_\_\_\_
10. How much has Peter been paid year-to-date? \_\_\_\_\_



# activity A

## Read and interpret pay stubs (answers)

**01.02.03**

Answer the following questions using the attached pay stubs:

1. What is the name of Zina Picard's employer? Hamburger Palace Enterprises, Inc.
2. How much did Zina earn before deductions? \$392.00
3. What is Zina's hourly wage? \$8.00/hour
4. List Zina's deductions. Income Tax, E.I., CPP, meals
5. What pay period does Peter deBoer's cheque cover? 8/6/- - to 8/12/- -
6. How much income tax has been taken out of Peter's cheque so far during 20\_\_\_\_? \$1664.80
7. How much did Peter contribute to a retirement plan from this paycheque? \$50.00
8. How much is Peter's take-home pay? \$284.81
9. How much money was deducted from Peter's paycheque? \$107.19
10. How much has Peter been paid year-to-date? \$4,585.00



## Making Money

# quiz

Quiz

01.02.

name: \_\_\_\_\_

date: \_\_\_\_\_

### True/False (5 marks)

1. \_\_\_\_ The career-planning process starts with assessing your personal interests, abilities, and goals.
2. \_\_\_\_ Interviewing is the final phase of the career-planning process.
3. \_\_\_\_ Travel costs to work are considered to be “hidden” job costs.
4. \_\_\_\_ Worker’s compensation is a common employee benefit received by most workers.
5. \_\_\_\_ Gross pay results from deducting various deductions from your earnings.

### Multiple Choice (5 marks)

6. **The first phase of the career planning process is to**
  - A. Identify specific job opportunities
  - B. Interview for available positions
  - C. Assess personal interests and abilities
  - D. Apply for employment positions
7. **After applying for an available position, the next step usually involves**
  - A. Interviewing
  - B. Obtaining training for necessary skills
  - C. Comparing employee benefits
  - D. Preparing a personal data sheet (resume)
8. **A hidden cost of a job might involve**
  - A. Gross pay
  - B. Uniform fees
  - C. Employee discounts
  - D. Retirement benefits
9. **Which of the following employee benefits would a working parent find most useful?**
  - A. Stock options
  - B. Retirement savings plan
  - C. Employment insurance benefits
  - D. Life insurance
10. **A common deduction on a person’s pay stub would be**
  - A. Gross pay
  - B. Union dues
  - C. Charitable donations
  - D. Income tax

### Case Application (5 marks) (Write your answers in your notebook.)

Navine Nesrallah has worked for nine years in retail sales. She is considering going back to school to change career fields. What factors should be considered before making this decision?

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### True/False (5 marks)

1. **T** The career planning process starts with assessing your personal interests, abilities, and goals.
2. **F** Interviewing is the final phase of the career-planning process.
3. **T** Travel costs to work are considered to be “hidden” job costs.
4. **F** Worker’s compensation is a common employee benefit received by most workers.
5. **F** Gross pay results from deducting various deductions from your earnings.

### Multiple Choice (5 marks)

6. **The first phase of the career-planning process is to**  
C. Assess personal interests and abilities
7. **After applying for an available position, the next step usually involves**  
A. Interviewing
8. **A hidden cost of a job might be**  
B. Uniform fees
9. **Which of the following employee benefits would a working parent find most useful?**  
C. Employment insurance benefits
10. **A common deduction on a person’s pay stub would be**  
D. Income tax

### Case Application (5 marks)

Navine Nesrallah has worked for nine years in retail sales. She is considering going back to school to change career fields. What factors should be considered before making this decision?

Navine should consider her personal interests and abilities, as well as potential demand in the new career field. Next, she should assess if she can afford the time and money that may be required when making this career change.

In addition, Navine should consider the impact of this decision on her personal well-being and that of family members.