

### ***JA Economics for Success***

Most schools are peanut and nut free, therefore we ask you to review our safe candies list before bringing in food/candy for the children. Some safe candies are Skittles, Starburst fruit chews, Twizzlers, Smarties, Tootsie Rolls, Dum Dum Lollipops, and Rolos. If in doubt, please check with the teacher.

#### **Middle/High School:**

- For each school visit, consultants must enter through the main door and **SIGN IN AT THE SCHOOL OFFICE**.
- **PREPARE** before you go into the classroom! Read the plans, organize kit materials, etc.
- Use your Guide for the Volunteer and Teacher and make the activities FUN for the students!
- There are different learning abilities among students. Discuss with your teacher how to adapt lessons to meet learning needs.
- Secure student roster from the teacher BEFORE your first visit. Get this from the teacher on the **OBSERVATION VISIT**. Use it to make table tents (for first visit) and certificates (for last visit). Ask the teacher to note any students that are addressed by a nickname, and ask the classroom teacher for a copy of the seating chart.
- **ALWAYS ASK** the teacher to divide the class into groups for the activities. Teachers know which students work well together. Noting the “need to group students” prior to the beginning of the lesson is helpful to the teacher. Also, since you are dealing with middle and high school students, you might not always need to have them in small groups to do some of the activities. Discuss the options of small group vs. entire classroom with the teacher.
- Plan a graduation party at the last session. While gifts are optional, students appreciate food treats, pencils, or anything you bring. Be sure to bring the same treat for every student; choices become a headache. Ask the teacher if there are special circumstances (allergies, diabetes, etc.). **Many schools have food restrictions. Please check with your classroom teacher before bringing in edible treats.**
- Encourage all students to give answers loudly and clearly enough for everyone to hear. Rephrasing their answers, not repeating them, is helpful. Thus, the student “owns” his/her answer.
- When asking questions during a lesson, be sure to allow for reflection or “wait time” for the students to respond before moving on or answering the question yourself.
- Encourage everyone to participate. Use such phrases as “Now we are going to...” rather than “Would everyone like to...” as you begin activities.
- Emphasize at each visit how you use math, spelling, reading, and language arts at work every day.
- If time allows, please go through the Extended Learning Opportunities at the end of each activity with the students or encourage the teacher to do this as reinforcement in between visits.
- During your time in the classroom, please take the opportunity to demonstrate the basics of business etiquette. (Some examples include introducing others, making eye-contact, respectfully addressing others, punctuality, presentation skills, the importance of volunteering, etc.).
- Encourage the students and the classroom teacher to explore the JA Student Center for additional learning opportunities (<http://studentcenter.ja.org/>).

#### **Activity 1: Mirror, Mirror**

- Bring “Sharpie” black markers for students to write their name on the table tents and the cover of their student workbook.
- You may choose to not use groups for this Activity. As a consultant, it is helpful for you to learn each student’s career interests. Write the career interest down, so you can use the students’ names and career interests in future discussions.
- Student Workbook: Activity 1 is on pages 3 & 5 (Page one “Mirror Mirror” is for an optional activity you probably won’t have time to complete.)
- For the poster activity, an additional option would be to have students place their initials on a sticker (round  $\frac{3}{4}$ ) or small sticky-note that they can then put in the appropriate space on the poster. This allows you to see the interests of the class.
- When you hand out the newsletter, please point out that the students can do a survey of their interests at <http://studentcenter.ja.org/>. Click on “Find a Career”. (See the back of the newsletter.)
- To enhance graduation, you may want to write down the students’ names and desired occupations to use during the certificate presentations. (Help me in congratulating Veterinarian John Doe.)

## Activity 2: You Decide

- Allow time before class to secure six 9"x 12" envelopes and divide the games into the six different envelopes. Separate half of the "Choose Your Success" Cards for Activity 3 in six different small envelopes, so the cards will not be repeated.
- Be sure to play the game with someone before you go into the classroom so you will make sure you understand how it works. (Before the students begin to play the game be sure to read some of the directions on the squares of the game board, helping to explain the game.)
- Play the "Choose Your Success" game in 6 groups (or among three to five students per group). Students record their scores on page seven of the student workbook and after six turns, the game ends.
- Students use die to move around the outside circle only. To move up one space on the ladder of "World of Work", students must answer the "Choose Your Success" question correctly.
- If the students are on the education path- at the beginning of their next turn they can decide if they want to roll the die to continue on the education path or they can decide to enter the "World of Work" by answering a "Choose Your Success" card (and not rolling the die).
- If the students are in the "World of Work"- at the beginning of their next turn they can decide if they want to get a promotion by answering a "Choose Your Success" card (and not rolling the die) OR they can choose to go back to school to get a better education. They would do this by going back to the nearest ed. "pillar" and rolling the die.
- Summarize Activity 2 by doing page eight of the student workbook.

## Activity 3: Choose Your Success

- Using the new set of cards that were saved, keep the same groups that you had in Activity 2 for a longer version of the "Choose Your Success" game. Have the students record their scores on p. 10 of the student workbooks.
- Summarize the career/education choices by asking the questions in the Summary and Review section of page 26 of the Guide for Volunteers and Teachers.
- Emphasize the importance that not everyone will go to college and that one doesn't have to go to college in order to be successful in life.
- Please express to the students that financial assistance is available to help fund going to college: academic and athletic scholarships, student loans, grants, work tuition assistance, etc. Students can talk with their guidance counselors for further information.
- If there is time, have the students complete and discuss page eleven of the student workbooks. The students love talking about what they "think" they might like to have as a career some day. You could go around the room and let each of them tell what they would choose for their career and why.

## Activity 4: Keeping Your Balance

- **Calculators are needed for this lesson. If there is not one for each student, be sure there is one for every two to four students.**
- Allow time before the class to tear apart the occupation cards.
- Review p. 42 of the Guide for Volunteers and Teachers for the income breakdown needed for the budget planner on p. 13 of the student workbook.
- This Activity is done individually, not in groups.
- Do not let the students exchange occupation cards.
- Start the Activity by showing the class how to figure out percentages. This activity is tough because of all the percentages they need to figure! Give the students the 'tip' that the percentages repeat throughout the chart. (Example: Figure 10% and then put that same number next to Savings AND Entertainment right away.) Watch the time and have the classroom teacher help you get around to all of the students to help them with this Activity. Ask the students to help a friend if they get done early.
- An answer key is attached for JA Volunteer's ease in checking the students' answers.

### **Activity 5: Savvy Shopper**

- Allow time before the class to tear apart the money and Savvy Shopper Playing cards.
- Ask the teacher to be the banker. The volunteer rotates from group to group, having the students choose a card, deciding if they should buy the article, and how they will pay for it. Then the teacher follows and makes the money transaction- as the volunteer proceeds to the next group.
- After you complete a round (each group has had the opportunity to purchase an item), declare a “pay-day” and have the banker distribute \$50.00 to each group prior to the next round.
- Be sure the students understand that to win the game, all of the items (even those purchased on credit) must be paid for in full.
- This Activity will likely take more time than it appears, but the students will enjoy the decision-making process within their groups.
- Review pages 43-44 from the Guide for Volunteers and Teachers to figure the interest costs for credit.

### **Activity 6: Running the Risk**

- The maturity level in middle school may not lend itself to the role-play Activity. JAEI suggests doing the opening introduction to Activity 6 on p. 38 of the Guide for Volunteers and Teachers, reading the stories and answering the questions together. Do the optional Activity “A Year in the Life of Justin Case” p. 44 of the Guide for Volunteers and Teachers figuring the math with the students so they can see if insurance pays.
- The answer key for the student workbook page 20 is found on pages 44-45 of the Guide for Volunteers and Teachers.
- Allow enough time for graduation. Be sure to hand out the certificates and a treat as well as shaking the students’ hands!