

**\$AW**



# Success At Work



**BE THE INSPIRATION**

**Seabrook Rotary Club - District 5890  
P.O. Box 869 Seabrook, TX 77586**

*Revision C  
6-18-2018*

# \$AW



## INTRODUCTION

Rev "C" (6/15/18)

### Forward

The goal of the Success at Work Program (\$AW) is to introduce middle school students to the workplace, to help them develop an understanding of their responsibilities in the workplace, to instill in them a sense of self-worth, an appreciation for the opportunities available to them, an awareness of the value of a good work ethic, and a recognition of their own employment potential. Included in this course are concepts and lessons related to personal financial responsibility, compensation, taxes, working and investment capital, risk and civics.

Serving as role models, members of Rotary and other business professionals volunteer their time and talents by helping students prepare for the working world. These leaders give students real-life perspectives by sharing from their own business and professional experiences; experiences that are not otherwise available through normal school curriculum.

### Program History

Success at Work (\$AW) is a nationally recognized program developed originally by the Deland Area Chamber of Commerce, Volusia County, Florida in 1987 and in partnership with other organizations, including:

- ✦ Volusia County Schools Volunteer/Partnership Programs
- ✦ Career Connection/Volusia-Flagler School-to-Work Consortium
- ✦ Stetson University Department of Career Services

The Greater Southwest Houston Chamber of Commerce first adopted the program for the Greater Houston area in 1999 through the efforts of its Education Committee.

In the spring of 2001 the Rotary Clubs of Bellaire/Southwest Houston, Braes Bayou, Galleria, and Sharpstown conducted \$AW classes at Welch Middle School. Rotary District 5890 incorporated the program into its Vocational



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## INTRODUCTION

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Service Lane during its 2001-02 fiscal year.

Significant contributions in updates and revisions have since been credited to:

- ✦ Rotarians Don Beckner and Robert Almaraz, 2004
- ✦ Rotary Clubs of District 5890 – Bellaire, Seabrook, Sharpstown and West University Place, 2007, revision "A"
- ✦ Rotary Club of Seabrook, 2013, revision "B"
- ✦ Rotary Clubs of Seabrook and League City (District 5910), 2018 revision "C"

## Adopting The Program

If you wish to introduce the \$AW program into your club's Vocational Lane of Service or if you simply desire additional information about the program, please feel free to contact any of the following Seabrook Rotarians:

✦	Jack Boteler	832-473-7791	<a href="mailto:j.boteler@att.net">j.boteler@att.net</a>
✦	Paul Dunphey	281-381-5262	<a href="mailto:pauldunphey@dunpheyservices.com">pauldunphey@dunpheyservices.com</a>
✦	Scott Stillman	281-409-3645	<a href="mailto:sandjstillman@gmail.com">sandjstillman@gmail.com</a>
✦	Kay Schroeder	713-550-2460	<a href="mailto:kay.schroeder@mjsusa.com">kay.schroeder@mjsusa.com</a>
✦	Ava Sloan	832-315-0502	<a href="mailto:ava@rodinconsulting.com">ava@rodinconsulting.com</a>

## Credits & Acknowledgements

*(Although many of the resources have been adapted from the public domain, special thanks and credit is extended to the following)*

- ✦ Texas Workforce Commission
- ✦ U.S. Bureau of Labor Statistics
- ✦ *Age Wave* - Dr. Ken Dychtwald, PhD
- ✦ American National Business Hall of Fame



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## How to Use This Manual

*(It is recommended to read through the entire manual before your first class)*

For each of the five main subjects that comprise the \$AW curriculum, the volunteer is provided with the following:

- ✚ Lesson Objectives
- ✚ Suggested Lesson Plans and Activities
- ✚ Additional Resources (reference materials, handouts, interactive files and relevant videos)

The program's goal is to engage, enlighten, motivate and prepare students for the realities of life in terms of financial self-sufficiency and what it means to be financially responsible. It is generally their first introduction to basic economics, as well as a course on how to earn a better living.

Volunteers are encouraged to use their own style and judgment in presenting these classes. Kids this age aren't likely to remember the minutia, but they will carry key concepts with them for the rest of their lives. Ample material is provided to fill each lesson; arguably more here than can be presented in five one-hour classes. The "Activities" are only suggested means for accomplishing these objectives. Volunteers are encouraged to enhance them, alter them, eliminate them or use other resources that best suit their own strengths, style and talents. It's the concepts that are important, not the methods of presenting them.

If \$AW is taught in a similar careers-related class, you wouldn't want to use activities that duplicate what the students are already doing in their core classroom activities, so here best to consult with the teacher in advance.

An hour is more than sufficient time for the volunteer to prepare for one of these classes. After teaching the class once or twice, the amount of preparation time will be appreciably less. Regardless, in order to be truly effective, students at this age have to be engaged. The more interactive and fun the presentation, the more likely you are to accomplish these objectives.



## Responsibilities of Participants

### What the Volunteer Should Do:

- Participate in at least one training and / or orientation session prior to leading a class.
- Complete the Volunteer Application, if required by the host school.
- Read through the entire manual before teaching the first class.
- Coordinate class schedules with the teacher.
- Sign in and out at the school office and always wear nametag when on campus.
- Review and prepare for lessons each week before class presentation(s).
- Present lessons to students (the five lessons may be conducted on consecutive days or over as many weeks. Make adjustments as meets the needs of teacher and volunteers.
- Give at least 24-hour notice to the teacher any time a conflict necessitates a change in scheduling.
- Work with the teacher on matters such as access to computers, graphics, overheads, classroom discipline, student and program evaluation(s), etc.

### What the Teacher Should Do:

- Coordinate class schedules with the volunteer.
- Give at least 24-hour notice to the volunteer any time a conflict necessitates a change in scheduling.
- Stay in the classroom to assist with class control.
- Assist in recognizing and introducing the volunteer(s).
- Participate in evaluations at the end of the course.
- Provide classroom rosters, so the volunteer can print Certificates of Completion.

### What the Principal Should Do:

- Encourage and welcome community / business volunteers.
- Assist the \$AW chairperson with recruitment of teachers to the program.
- Participate in evaluations at the end of the course.
- Countersign sign Certificates of Completion along with DG or Club President.

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## **INTRODUCTION**

*Rev "C" (6/15/18)*

# **What Eighth Graders are Really Like**

*(....., and what you can do about it)*

### Some Characteristics of 8<sup>th</sup> Grade Students:

- They have short attention spans.
- They are inquisitive.
- They are candid.
- They are often apprehensive.
- They are very impressionable.
- They are often suspicious.
- They are very peer conscious.
- They need and like recognition.
- They often do NOT follow verbal or written instructions well.
- They are interested in business, but may need to be motivated.

### Yes! Do These Things:

- Learn and use students' names.
- Be real.
- Personalize your business.
- Tell them stories about real experiences.
- Be enthusiastic.
- Change pace frequently.
- Move around a lot.
- Involve the entire class.
- Simplify your language.
- Ask questions.
- Demonstrate things or give them a chance to demonstrate things.
- Ask your teacher for advice and feedback. How am I doing? Do you have any suggestions? Are there any students we need to watch or work with more closely?

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## INTRODUCTION

Rev "C" (6/15/18)

### No! Don't Do These Things:

- Don't lecture (z-z-z-z-z-z).
- Don't answer your own question. Instead, use questions to draw them out. Find ways to reward participation and / or right answers.
- Don't criticize. Kids respond to positive recognition, not for being put down.
- Don't ask a lot of yes or no questions. Open-ended questions give you somewhere to go.

### Some Tips From Successful Volunteers:

The \$AW program is meant to be a fun learning experience. For example, during Lesson 2, some volunteers have dressed up (or down) as a way to catch students' attention and emphasize the importance of proper attire while looking for a job. Others have used props, such as chocolate chip cookies in Lesson 5, hard cash (typically \$1,000) for the payroll activity and 'Uncle Sam' costume for tax discussions in Lessons 3 and 4. Let your creativity flow.

Be prepared to present worksheet exercises in the way best suited to your classes. Where available, computer work stations are especially fun for kids this age. Collectively, you can work as easily from a single, projected image (Active Excel spreadsheets have been developed for these lesson plans. All hard copy versions were deleted in revC).

Each lesson has a series of Power Point slides. Lessons 1 and 5 also have Excel spreadsheets. And Lesson 2 includes videos. A digital, overhead projector is an imperative in order to use all of these resources.

Have an assistant. Any business person who wants to become a \$AW volunteer can learn by assisting in as few as one class. An extra person or two circulating through the class and/or sharing the stage offers a change in pace that is also helpful in maintaining students' interest.

Ask for help. Feel free to draw on the experience and expertise of your host teacher.

Watch your own expectations, too. They have a lot to do with success in the class. Do your best to maintain a positive attitude. Be careful, though. If students' skill levels or comprehension levels are less than expected, do not become disappointed or frustrated. That's a deal killer!

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## INTRODUCTION

Rev "C" (6/15/18)

# \$UCCESS AT WORK

### I. "MAKING ENDS MEET"

**Objectives: Students learn ...**

- ✓ the difference between Gross & NET income
- ✓ the necessity of budgeting expenses to match income
- ✓ the benefits and dangers of debt
- ✓ the importance and necessity for regular savings from an early age

### II. "WHAT KIND OF A JOB WOULD I LIKE" and "PUTTING YOUR BEST FOOT FORWARD"

**Objectives: Students learn ...**

- ✓ ways to obtain employment
- ✓ the value of a good work ethic
- ✓ how to complete job applications and role play interview
- ✓ the importance of first impressions
- ✓ the reality of rejection and not giving up
- ✓ that what you do today will follow you forever

### III. "HOW THINGS WORK AT WORK"

**Objectives: Students learn ...**

- ✓ the relationship between employer and employee and the concept of teamwork
- ✓ about personal and professional ethics
- ✓ about payroll and pay scales
- ✓ about Organized Labor vs. Right to Work

### IV. "CITIZENSHIP"

**Objectives: Students learn ...**

- ✓ about longevity and retirement planning
- ✓ about risk and reward
- ✓ about taxes and taxation
- ✓ about responsible citizenship and why it is important

### V. "BUSINESS – THE BIG PICTURE"

**Objectives: Students learn ...**

- ✓ about planning, starting and running a business
- ✓ about venture capital, working capital and risk
- ✓ about profit - how it is made and why it is important

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**LESSON 1, rev C**  
**“MAKING ENDS MEET”**  
*...life in the real world?*

**LESSON 1 —**

**“Making Ends Meet”**

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## LESSON 1, rev C “MAKING ENDS MEET” ...life in the real world?

### **OVERVIEW: What activities take place during this lesson?**

- The \$AW volunteer should introduce himself and explain the purpose of the program. Tell the students about yourself, about the \$AW program and the organization sponsoring this course.
- Activity – students will complete a budget worksheet. A similar handout should have been done as homework in advance of this class.
- Students will be introduced to savings, the importance of starting early and the cost of procrastination.

### **KEY CONCEPTS:**

- Expenses must be planned
- Pay yourself first
- Introduction to taxes
- Inflation
- The importance of regularly saving
- The benefits and dangers of debt

### **KEY WORDS:**

Gross and NET income, Income Tax, Benefits, Budgeting, Fixed & Variable Expenses, Inflation, and Compounding

### **GRAPHICS, HANDOUTS & SPREADSHEETS:**

Budgeting Expenses	Handout (pre-class homework)
“Making Ends Meet”	PowerPoint & Spreadsheet
“I Can’t Invest Now”	PowerPoint
“The Cost of Procrastination”	PowerPoint
“The Power of Compounding”	PowerPoint

### **INTRODUCTION:**

Take advantage of the informal time before class by greeting students as they enter. Walk around the room, introduce yourself and handout your business card. Be enthusiastic and professional. The idea is to catch students’ interest early and to spark a little enthusiasm. Once the teacher has turned the class over to you spend a few minutes telling students about yourself, your

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## LESSON 1, rev C “MAKING ENDS MEET” ...life in the real world?

profession and the scope and purpose of the \$AW Program.

### **ACTIVITY: (budgeting personal expenses)**

“If you were to live on your own and you had to support yourself entirely, how much income would you need?” Expect a variety of responses. Make a record of the ranges if you can, then tell students that we’ll look at some actual costs to see how close they came.

Refer to the hand out “Making Ends Meet” worksheets or have students pull up the Excel version on their workstations (preferred). Projecting a copy on an overhead screen is very helpful. Most students will have to be guided through this exercise. The volunteer can either choose to assign all class members the same wage for this exercise or divide them into two or three different wage groups.

Students should have completed their homework assignment prior to this class. Review the budget items listed and explain the rules. Students will determine the amounts for “fixed expenses” such as rent, transportation, and utilities based on the options given. “Variable Expenses” such as food and health care should be mandatory minimums as prescribed on the worksheet. Have them enter or write their monthly pay at the top, where shown.

- *The Excel version is color coded to make it easier for you to lead them.*
- *Explain the difference between Gross and NET income, then have the students enter the hourly wage selected for their group. The spreadsheet is programmed to calculate their NET monthly income.*

Allow approximately ten minutes and then have students share their results. Who stayed within his budget? Who went over? What surprised you? Do these costs seem reasonable? Could you maintain the same standard of living you enjoy now on this income? How would you handle unexpected expenses?

- *For obvious reasons talking is generally not permitted in class, but in this instance it may be helpful if managed. Kids will be focused on the spreadsheet, since it will be something new for most of them.*

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## LESSON 1, rev C “MAKING ENDS MEET” ...life in the real world?

### **DISCUSSIONS:**

- Talk about the importance of paying yourself, first.
- Discuss the effects of inflation on future buying power.
- Ask how many students set aside money for savings?
- Handout and discuss “I Can’t Invest Now”. Project it on the overhead, if time permits. Discuss the importance of regularly setting aside money for emergencies, retirement, or to save for a particular item such as the down payment on an automobile. This is also a good time to discuss the dangers of relying too heavily on credit cards.
- Ask students what percentage of their pay should they save? Hand out and / or project “Years of Investing” and explain the chart.
  - *Included in the Lesson Plan is an Excel spreadsheet that will allow the volunteer the ability to change the amounts saved, the time period(s) and / or the compounded average. Familiarize yourself with this spreadsheet before you begin.*

### **TIPS FROM SUCCESSFUL VOLUNTEERS:**

- Move around! Don’t stay glued to the front of the classroom. Walk around and engage the students one on one. Keep things lively.
- Ham it up! It’s okay to have fun. Students having fun want to participate.
- A small reward can excite students about the program. Some volunteers have used free food coupons or candy as rewards for students who participate in discussions.
- While students are completing individual desk work, both the regular teacher and the volunteer should continue to circulate to keep students on task and to assist as needed.

### **HOMEWORK ASSIGNMENT:**

Have students complete their “Job Application” in advance of Lesson 2 (refer to Student Packet). Confer in advance with the teacher. Some teachers will give extra credit to students that dress up for Lesson 2.

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## LESSON 1, rev C "MAKING ENDS MEET" ...life in the real world?

### BUDGET WORKSHEET

Student Hand Out

MONTHLY INCOME CALCULATOR						
HOURLY	WEEKLY GROSS	FICA (6.2%)	MEDICARE (1.45%)	INCOME TAX (13%)	WEEKLY NET	MONTHLY NET
\$	\$	\$	\$	\$	\$	\$

#### FIXED EXPENSES

RENT: (not less than \$700) \$ \_\_\_\_\_

**UTILITIES:**

Electric, gas telephones, water / sewer (\*) \$ \_\_\_\_\_

Additional for basic TV and Internet (\*) \$ \_\_\_\_\_

**NECESSITIES:**

Food (not less than \$250.00) \$ \_\_\_\_\_

Medical Insurance (not less than \$300) \$ \_\_\_\_\_

Miscellaneous - laundry, haircuts, gifts, cards, stamps, etc., \$ \_\_\_\_\_

COLLEGE TUITION: not less than \$150full time;\$100 part time \$ \_\_\_\_\_

#### VARIABLE EXPENSES

Clothing, shoes & uniforms \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Furniture, stereo, TV, furnishings \$ \_\_\_\_\_

SAVINGS: \$ \_\_\_\_\_

#### MOVING IN IS EXPENSIVE!

TOTAL EXPENSES..... \$ \_\_\_\_\_

INCOME – EXPENSES..... \$ \_\_\_\_\_

In addition to monthly rent there are almost always up-front, one-time charges for deposits on apartments and utilities. How much are they?



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## LESSON 1, rev C “MAKING ENDS MEET” ...life in the real world?

### I CAN'T INVEST NOW

#### AGE 18 TO 25

Me . . . invest?  
Are you kidding?  
I'm just now getting  
my education. Besides,  
I'm young and I want to  
have a good time.



#### AGE 45 TO 55

I wish I *could*  
now, but I just  
invest  
can't!  
I have two children in college and  
it's taking every cent I earn. Once  
they're out of college I can start  
saving.



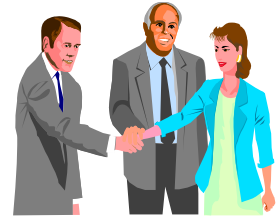
#### AGE 25 TO 35

Surely, you  
don't expect  
me to invest *now*?  
I'm just getting started.  
I need money to live on and  
need to buy clothes so I can  
make a good impression.



#### AGE 55 TO 65

I know I should  
invest, but money  
is *still* tight. It's not easy for a  
man my age to better himself.  
About all I can do is hang on



#### AGE 35 TO 45

How can I invest  
now? I'm married,  
have children to care  
for ... I've never had so  
many expenses!



#### AGE 65 AND OVER

Yep, it's too late.  
We have to live with  
our eldest son, but what else  
can we do? Social Security  
just isn't enough to live on



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## LESSON 1, rev C "MAKING ENDS MEET" ...life in the real world?

### WHAT IS THE COST OF PROCRASTINATION?

(In this case, it is about \$135,000!)

**Early Starter**  
Opens an investment account at age 21.  
**Invests \$3000 a year for 10 years, then stops.** This individual invests a total of \$30,000.

AGE	ANNUAL INVESTMENT	ACCUMULATION AT END OF YEAR
21	\$3,000	\$3,240
22	\$3,000	\$6,739
23	\$3,000	\$10,518
24	\$3,000	\$14,600
25	\$3,000	\$19,008
26	\$3,000	\$23,768
27	\$3,000	\$28,910
28	\$3,000	\$34,463
29	\$3,000	\$40,460
30	\$3,000	\$46,936
31	\$0	\$50,691
32	\$0	\$54,747
33	\$0	\$59,126
34	\$0	\$63,857
35	\$0	\$68,965
36	\$0	\$74,482
37	\$0	\$80,441
38	\$0	\$86,876
39	\$0	\$93,826
40	\$0	\$101,332
41	\$0	\$109,439
42	\$0	\$118,194
43	\$0	\$127,650
44	\$0	\$137,861
45	\$0	\$148,890
46	\$0	\$160,802
47	\$0	\$173,666
48	\$0	\$187,559
49	\$0	\$202,564
50	\$0	\$218,769
51	\$0	\$236,270
52	\$0	\$255,172
53	\$0	\$275,586
54	\$0	\$297,633
55	\$0	\$321,443
56	\$0	\$347,159
57	\$0	\$374,931
58	\$0	\$404,926
59	\$0	\$437,320
60	\$0	\$472,306
61	\$0	\$510,090
62	\$0	\$550,897
63	\$0	\$594,969
64	\$0	\$642,566
65	\$0	<b>\$693,972</b>
<b>Payments</b>	<b>\$30,000</b>	

**Late Starter**  
Opens an investment account at age 31.  
**Invests \$3000 a year for 34 years.** This individual invests a total of \$105,000.

AGE	ANNUAL INVESTMENT	ACCUMULATION AT END OF YEAR
31	\$3,000	\$3,240
32	\$3,000	\$6,739
33	\$3,000	\$10,518
34	\$3,000	\$14,600
35	\$3,000	\$19,008
36	\$3,000	\$23,768
37	\$3,000	\$28,910
38	\$3,000	\$34,463
39	\$3,000	\$40,460
40	\$3,000	\$46,936
41	\$3,000	\$53,931
42	\$3,000	\$61,486
43	\$3,000	\$69,645
44	\$3,000	\$78,456
45	\$3,000	\$87,973
46	\$3,000	\$98,251
47	\$3,000	\$109,351
48	\$3,000	\$121,339
49	\$3,000	\$134,286
50	\$3,000	\$148,269
51	\$3,000	\$163,370
52	\$3,000	\$179,680
53	\$3,000	\$197,294
54	\$3,000	\$216,318
55	\$3,000	\$236,863
56	\$3,000	\$259,052
57	\$3,000	\$283,016
58	\$3,000	\$308,898
59	\$3,000	\$336,850
60	\$3,000	\$367,038
61	\$3,000	\$399,641
62	\$3,000	\$434,852
63	\$3,000	\$472,880
64	\$3,000	\$513,950
65	\$3,000	<b>\$558,306</b>
<b>Payments</b>	<b>\$105,000</b>	

This example assumes an 8% rate of return compounded annually.



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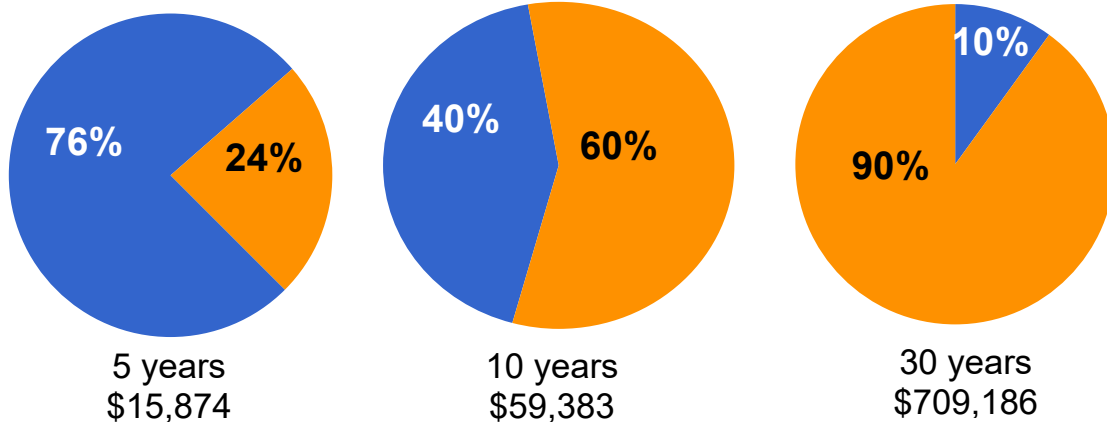


## LESSON 1, rev C "MAKING ENDS MEET" *...life in the real world?*

### THE POWER OF COMPOUNDING

\$200 per month invested in the S&P 500, 1/1/77 – 12/31/06

- Contribution
- Earnings



Results based on Standard & Poor's 500 Composite Index, with dividends reinvested.  
Cumulative earnings equals year-end account value less cumulative investment.

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**LESSON 2, rev C**  
**“FINDING A JOB”**

*...what kind of job would I like?*

**LESSON 2 —**

**“Finding a Job &  
Putting Your Best  
Foot Forward”**

## LESSON 2, rev C “FINDING A JOB”

*...what kind of job would I like?*

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### **OVERVIEW: What activities take place during this lesson?**

- How do you find what jobs are available? What jobs are available in this area?
- Discuss “Child Labor” laws.
- Volunteer-led discussion on job applications and resumes.
- Students should have completed job applications prior to lesson.
- Role Play interviews & critique in class.

### **KEY CONCEPTS**

- Students can make choices about work.
- There are steps one can take to find a job.
- Specific techniques that can increase students’ chances of being hired.
- It is important to keep trying to get a job even if you are rejected.
- The importance of self-confidence and enthusiasm.
- What you do today will follow you forever – why it’s important to always do your best and never, never, never burn a bridge!

### **KEY WORDS**

Aptitude, Attitude, Work Ethic, Career vs. Job, Vocation, Job Application, Resume, Punctuality, Interview, References, School Transcript, Drug Testing

### **GRAPHICS & HANDOUTS:**

“My Help Wanted Ad”	PowerPoint
“Harris County Trade Programs”	PowerPoint
Gymnast / Blind Kid	Videos
“Job Application Tool Kit”	PowerPoint
“Tips for a Successful Interview”	PowerPoint
“Job Application”	PowerPoint
“Letter from a Business Manager”	PowerPoint

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## **INTRODUCTION:**

Explore with students their own abilities and preferences to see how they might fit into available job opportunities. Then discuss how to go about finding a job, how to find a good fit and how to avoid potential problems.

- Ask the question: “What does a college degree do for you?” “Are you owed a job when you graduate?” Some degree plans offer little employment opportunity but may leave you with huge debt! Introduce trades as an alternative.
- What are you doing when you interview (hint - you’re competing)?
- How do you find out what jobs are available? Explain that one way is through help-wanted ads but make note that only about 15% of job openings are advertised. Other ways include:
  - o Texas Workforce Commission
  - o On-Line, e.g. Monster.com
  - o Temporary Agencies
  - o Private Industrial Council or Private Employment Agencies
  - o Networking with friends & acquaintances
  - o Head Hunters (usually for professionals)

**NOTE:** *Limit discussion and activities related to help wanted ads if the students have already had such instruction...., ask their teacher ahead of time?*

- Flip through the “Job Application Tool Kit” slides and discuss why each is important.
- Students should have completed their “Job Application” form as homework. What is the purpose of the questions asked? What is a good response to your payroll expectations? Did the students complete applications neatly? Is that important? Recommend they keep and follow these guidelines the next time they apply for a job.

## LESSON 2, rev C “FINDING A JOB”

*...what kind of job would I like?*

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### **ACTIVITY:**

- Ask who among them has a passion or a burning desire to be something? Ask each called on what would keep you from being, whatever? At that point select one of the two four-minute documentaries, Ben or Jennifer. When done, go back to those who raised their hands and ask them again what would keep you from being, whatever?
- Similarly, at a point appropriate in your lesson, you can show another three or four-minute video of a high school football player giving his own lesson on attitude and the importance of never giving up! In short, this entire less can be summed up in one word..., **ATTITUDE!**

### **ACTIVITY: (Role play interviews)**

- Role play interviews with the students. This lesson may elicit a broad range of responses. Some students may be nervous about the process. Some may react negatively to the concept of being judged on external traits. The volunteer should make a conscious effort to motivate students to participate and to create a positive attitude. Students should know that attention to their appearance and behavior is not for the purpose of putting anyone down. This practice and analysis is to help them succeed. Take a few minutes to introduce the subject of interviews. The volunteer might want to share personal experiences or explain the interview procedure in his own work place. Try circulating through the room shaking hands as an icebreaker. Ask students something like, “Good morning, Ms. Smith, my name is Jordan. Thank you for seeing me”.
- Set up two chairs or a similar interview setting in front of the class. You may want to conduct the interview, though. Some volunteers have found that students, acting as employers, weaken the process. Tell students they’ll have an opportunity to critique the interviews. Use specific questions, like “What are some of the things Allison did right?” “What are some of the things Allison did wrong?” “How could Allison have improved on her interview?” Compile a list of Do’s and Don’ts on the blackboard. Give Allison a big round of applause!

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## **DISCUSSIONS:**

- Students should know about Child Labor Laws and that employers are required to follow them. Explain that these laws should be posted in every workplace.
- If want ads are discussed, what did students learn from them? Do ads advertise salaries? Do ads contain any vocabulary or abbreviations that students aren't familiar with? Are employers' names given? Are job locations given?
- What are the pitfalls of jumping from job to job? How might that look later on your resume?
- **Don't be a dummy!** Anything you do that ends up on the Internet will be there forever. And that's the first place a prospective employer will look.
- How do you know if a particular job might not be a good one for you? Why should you avoid such a job?
- Lead a discussion into how kids can earn money and why it's important to develop a good work ethic at an early age.
- Consider the benefits of joining groups like Rotary or Chamber of Commerce, especially for career and / or politically oriented futures.
- Ask why it is important to always do the best job you can for as long as you are employed, even if you tire of it? Ask also what it means to “burn a bridge”? Explain why no one should ever burn a bridge! Be always the best you can be; do the best job you can do – you're building a resume.
- Hand out the “Letter from the Business Manager”. Stress the importance of continuing to search for a job despite setbacks. Let them know they can all succeed.

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## LESSON 2, rev C “FINDING A JOB”

*...what kind of job would I like?*

### **TIPS FROM SUCCESSFUL VOLUNTEERS:**

- There is a lot to cover in this class; don't get bogged down on any one area.
- Don't give out any material until you are ready for it to be used.
- Information such as that on handouts is more interesting when students are asked for their input. By using a questioning approach, such as “What do you think the answer will be”, they will read to find out the answer.
- Some \$AW volunteers have caught students' interest by dressing up for the class, either in sloppy clothes to show the wrong way to dress for an interview or in proper interview attire to show the right way.

### **AN IMPORTANT REMINDER TO VOLUNTEERS!**

**If it has not been done already, ask the teacher to print a list of students' names and arrange to have Certificates of Completion printed and signed by the Rotary District Governor.**

**LESSON 2, rev C**  
**“FINDING A JOB”**

*...what kind of job would I like?*

**\$AW**



**MY IDEAL JOB**

Outdoors - active

Indoors – office work

Routine, predictable - every day the same

Change & flexibility – different routines

Making independent decisions and having responsibility

Not having to make decisions, following other’s instruction

Working with my hands

Mental activity – words & math

Lots of interaction with people

Working alone

Get to dress casually

Dress up for work

Emphasis on creativity & using imagination

Tackling & solving problems

Pay varies with how much I produce

Set, hourly pay

Managing & influencing other people

Not having to be concerned with others

Remain in Houston

Get to travel

Operating machines & equipment

No machines or equipment

Work on my feet – move around a lot

I would prefer a sitting job

**NOW, LOOK OVER THE CHARACTERISTICS YOU HAVE CIRCLED:**

- Do any of the jobs discussed in class fit all of the characteristics you circled?
- Do you think your ideal job exists?
- Do you see any characteristics of a job that might have to be given up in order to receive another?
- Of all the characteristics you circled, which is the most important to you?
- If you were to get a job that matched your “ideal” job, what kind of training or education would be required?

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**LESSON 2, rev C**  
**“FINDING A JOB”**

*...what kind of job would I like?*



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\*After 2-5 years' experience. Houston Skills Gap Report, JPMorgan Chase, 2014



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## LESSON 2, rev C “FINDING A JOB”

*...what kind of job would I like?*



### Hot Petrochem Jobs



#### Process Technician

**SALARY:**  
\$20 - \$30/hour

**REQUIRED EDUCATION:**  
Associate's Degree

Process Technicians monitor and maintain manufacturing processes in the plant or outside in the field.



#### Electrician

**SALARY:**  
\$18 - \$42/hour

**REQUIRED EDUCATION:**  
Associate's Degree

Electricians install, maintain, and repair electrical wiring, equipment, and components.



#### Instrument Technician

**SALARY:**  
\$30 - \$40/hour

**REQUIRED EDUCATION:**  
Associate's Degree

Instrumentation Technicians install, test, calibrate, and perform general maintenance on equipment.



#### Pipefitter

**SALARY:**  
\$20 - \$30/hour

**REQUIRED EDUCATION:**  
Associate's Degree

Pipefitters layout, assemble, install, and repair pipelines and pipe systems.



#### Welder

**SALARY:**  
\$20 - \$30/hour

**REQUIRED EDUCATION:**  
Certificate Program

Welders use hand-welding or flame-cutting equipment to join metal parts.



#### Millwright

**SALARY:**  
\$20 - \$25/hour

**REQUIRED EDUCATION:**  
High School Diploma

Millwrights troubleshoot and repair rotating and reciprocating equipment.

#### FOR MORE INFORMATION

[www.SanJac.edu](http://www.SanJac.edu) | [www.EHCMA.org](http://www.EHCMA.org) | [www.Lee.edu](http://www.Lee.edu) | [www.HCCS.edu](http://www.HCCS.edu) | [www.PetrochemWorks.com](http://www.PetrochemWorks.com)

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**MY HELP WANTED AD**

**What Can You Tell From a Help-Wanted Employment Ad?**

*(Answer the following questions for the ad you have selected.)*

	YES	NO
Can you tell what kind of work the person hired will be doing?	_____	_____
Can you tell how much the job pays?	_____	_____
Does the ad describe the required skills or training?	_____	_____
Can you tell what company is advertising this position?	_____	_____
Can you tell if you can apply for this job by phone?	_____	_____
Can you tell if this is the kind of work you would enjoy doing?	_____	_____

On the ad selected circle any words, abbreviations or phrases that you do not know. Find out what they mean in class discussion and write the answers here:

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---

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## **WHEN INTERVIEWING**

### **... YOU ABSOLUTELY MUST HAVE:**

- ❖ A SMILE
- ❖ A PEN AND PENCIL
- ❖ A SOCIAL SECURITY CARD
- ❖ AN INTEREST IN THE JOB
- ❖ GOOD GROOMING
- ❖ POCKET RESUME LISTING JOB EXPERIENCES

### **... AND, FOR AN ESPECIALLY GOOD IMPRESSION, TAKE THESE:**

- ❖ THREE WRITTEN REFERENCES
- ❖ ATTENDANCE & GRADE RECORDS FROM SCHOOL
- ❖ COMPLETION CERTIFICATES FROM \$AW CLASSES



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## **TEN WAYS TO GIVE A SUCCESSFUL INTERVIEW**

**APPEARANCE** – The interviewer is expecting to see a person who is clean and well groomed. Your clothes, attitudes and gestures give silent messages to others and create an impression.

**DRESS FOR THE OCCASION** – Choose an appropriate outfit for the interview.

**SMILE AND HANDSHAKE** – Know the title of the person interviewing you, if possible. Introduce yourself, shake hands, and smile. A firm handshake and eye-to-eye contact conveys confidence.

**WHAT TO BRING** – Pen or pencil and writing pad; copy of your resume or personal information sheet, references, etc.

**BE KNOWLEDGEABLE ABOUT THE JOB** – Knowing what the company does and something about the job you’re applying for may give you a significant advantage.

**ASK QUESTIONS, CONVERSE, BUT ALSO LISTEN** – Be prepared to discuss your interests, qualifications, and short-term career objectives. Do not ask about salary until you have been offered the job.

**APPLY ONLY IF THE JOB IS APPROPRIATE FOR YOU!**

**SHOW INTEREST, BE MOTIVATED, EMPHASIZE POSITIVE ACCOMPLISHMENTS** – Show an interest in the job and in your opportunities with the company. Take notes, if appropriate. If you are asked and if you have any questions, try some of these:

- How many employees work for the company?
- How often do you hire new employees?
- Do you hire people with my background? What additional skills or courses would I need to have for this position? To move ahead within the company?
- Do you promote from within the company rather than hire from the outside?

**BE HONEST. IT’S OKAY TO SAY “I DON’T KNOW”!**

**SAY THANK YOU** – Thank the person at the conclusion for sharing his or her time and for the opportunity to interview. Ask for a business card. After leaving, send a follow-up thank you note.

**LESSON 2, rev C**  
**“FINDING A JOB”**

*...what kind of job would I like?*

**\$AW**



**LETTER FROM A BUSINESS MANAGER...**

Dear Student:

Today you came to me for a job. From the look of your shoulders as you walked out, I suspect you've been turned down before and now that kids your age can't find jobs.



shoulders as you  
maybe you believe

But today I did hire a teenager. You saw him. What was so special about him? It wasn't experience; neither of you have any. Attitude, son. A-T-T-I-T-U-D-E. He did his best to impress me. That's where he edged you out.

He wasn't dressed like Easter clean, though, and he'd gotten a neatly and completely. He did his Social Security card in his didn't have to ask, "What is a reference"?



Sunday; he didn't need to be. His clothes were haircut. He filled out the application form not have to ask to borrow a pen. He carried wallet. He had basic identification. And...he

He didn't have two friends waiting for him by the soda machine, either. He didn't start chewing gum or attempt to smoke during the interview. He didn't keep looking at his watch, making me feel like he had something more important to do.

He took the time to find out how we operate here and what his day-to-day tasks would be. I was confident that he would keep his eyes open and work for me like he would work for himself. He was willing to start at the point where I could afford to pay him, too, knowing that someday he would be able to advance as he learned and proved himself.

Maybe jobs are not plentiful right now, but there are jobs available. You may not believe it, but all around you there are employers looking for young men and women smart enough to go after a job in the right way. If you have the vaguest idea of what I'm trying to say, let it show the next time you ask for a job.

For both our sakes, get eager, will you?

The Manager

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**LESSON 3, rev C**  
**“HOW THINGS WORK AT  
WORK”** ...role play a payday; do  
you know how it works?

**LESSON 3 —**  
**“How Things Work At Work”**

# \$AW



## LESSON 3, rev C

**“HOW THINGS WORK AT WORK”** ...role play a payday; do you know how it works?

### **OVERVIEW: What activities take place during this session?**

- Volunteer-lead discussion on employer-to-employee and employee-to-employee relations and responsibilities.
- Students will learn about ethics and ethical conduct.
- Students will act out the payday transaction.

### **KEY CONCEPTS:**

- People who work together have assigned relationships.
- Take-home pay and costs to employer are not the same.
- Who is Uncle Sam?
- Organized Labor vs. Right-to-Work

### **KEY WORDS:**

Income Tax, FICA, Medicare, Matching Contributions, Integrity and Ethics

### **GRAPHICS & HANDOUTS:**

“What Employers Expect”	PowerPoint
“Commercial Quotation”	Teacher’s Resource
“Four-Way Test”	PowerPoint
“Employees Actually Cost More”	PowerPoint
“Construction Worker Payroll”	PowerPoint
“Secretary Payroll”	PowerPoint

### **INTRODUCTION:**

Project slide of “What Employer’s Expect” and lead a discussion in employer expectations. How do dedication, effort and achievement benefit the employee (*personal recognition..., advancement..., salary increases..., resume' building*)? Suggest, too, that the employee has a vested interest in the success of the business, because if the business isn’t successful, the employee might not have a job!

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## LESSON 3, rev C

**“HOW THINGS WORK AT WORK”** ...role play a payday; do you know how it works?

Note the special importance of following employer rules. Explain the concept of liability to the employer if an employee causes an accident, because he or she didn't follow the rules.

Transition to a discussion of honesty, integrity and ethics. Most kids this age will not know the meaning of ethics. Ask them? Project the 4-Way Test and discuss its origins. Why are these principles so important? Lead them in a discussion on how ethical lapses can hurt your employer, your business, or themselves. Share examples from your own experience(s) to illustrate.

### **ACTIVITY: (fun ethics lesson)**

Select two students, Salesman (A) and Salesman (B). Choose a third student to be the customer. The customer is an engineer and the salesmen are competing for the engineer's business. Both sell pumps and they are fierce competitors. Both also know that the best price is important to this customer.

Salesman (A) comes into the customer's office to make a sales pitch. He (or she) is prepared to offer the customer his quotation when he notices that the customer already has a quotation from Salesman (B). It is laying open on top of his desk. Salesman (A) can't see the price, though, because the customer has a glass covering it (stage a glass with no bottom and put marbles in it).

During their discussion the customer gets up to leave for a cup of coffee, asking the salesman if he'd like one also. When the customer leaves the office, ask Salesman (A) and / or the entire the class, "what would you do"?

Would you lift the glass, so you can see the price? Ask all students to be honest and raise their hands – which would they do? Invite (A) to lift the glass and get ready for laughter. At that point the customer should re-enter his office. He might laugh, too. Or he might get upset. Let him run with it.

For those who chose not to lift the glass, ask if they did so out of fear of getting caught or because they had enough confidence in themselves that it wasn't necessary?

*One measure of "Ethical conduct" is what you do when no one is looking!*

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## LESSON 3, rev C

**“HOW THINGS WORK AT WORK” ...role play a payday; do you know how it works?**

### **ACTIVITY: (payroll role play)**

Kids this age enjoy role playing. Ask for four volunteers to act as boss, secretary, construction worker and Uncle Sam. The students will stand in front of the class throughout the role-play and discussion. Project the slides “Employees Actually Cost More Than Their Pay”. Explain to the students what the employee receives and what the employer has to pay.

Conduct the pay transaction using the example \$360 for the secretary and \$480 for the construction worker. Have the employer pay the employee the NET amount and then pay the taxes to Uncle Sam.

***TIP:** Use real money if possible, but plan in advance and bring denominations that will be easily divided. The sight of a wad a cash is a real attention getter for kids this age. A minimum \$1,000.00 is recommended.*

Take the money back and do it again, only this time have the employer pay each employee the Gross amount. Follow by paying payroll taxes to the employee, as well. Then have the employee pay Uncle Sam.

Ask the class which way it works in real life? You’ll be surprised by the answers! Explain that in real life money is taken from your pay before you receive it. Why? Explain the process and note that the (matching payroll taxes) money paid by the employer is really part of the employee’s compensation. Your labor earned it. Again, why is it done this way?

### **DISCUSSION: With the boss, secretary & worker side-by-side, ask the students the following questions:**

- Did the students know that this is how payroll works?
- Do employees or employers get the better deal?
- Why are the salaries different for the secretary and the construction worker? Is that fair (*what a fantastic exchange this leads to!*)?
- How can you improve your salary position?
- Explain the difference between Organized Labor and Right-to-Work
- Are there any implied rights and responsibilities of this transaction?

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## LESSON 3, rev C

### “HOW THINGS WORK AT WORK” ...role play a payday; do you know how it works?

- Does the boss have any legal obligations? (Reference the material concerning minimum wage, workers’ compensation, fair labor practices, minimum wage, equal employment opportunity, etc.)
- What are the obligations of the employees to the employer? (showing up for work, showing up for work on time, doing the job required, adhering to company rules, etc.)
- What obligations might the employer have to the construction worker that he does not have to the secretary? (on-the-job safety, specific training, supplying tools and / or materials)
- What are the obligations of the employees to one another? Discuss the concept and importance of teamwork - the interdependence on one another; that as it benefits the health and well-being of the company, so also do those benefits extend to the employees.

### **TIPS FROM SUCCESSFUL VOLUNTEERS:**

- Students enjoy role-playing. In addition to real money consider bringing props, like hard hats, a briefcase for the secretary and a clipboard for the boss, and a costume for Uncle Sam.
- For advanced classes consider creating an organizational chart. Discuss compensation as it relates to ever greater responsibility.

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## LESSON 3, rev C

### “HOW THINGS WORK AT WORK” ...role play a payday; do you know how it works?

### WHAT EMPLOYERS EXPECT...

- Come to work every day – on time.
- Work diligently - do it correctly, too, and complete it on time.
- Take pride in your work.
- Follow company rules and policies.
- Carry out orders.
- Show a willingness to learn.
- Get along with co-workers.
- Pitch in and lend a helping hand, even when it isn't your primary job.
- Appreciate privileges and do not abuse them.
- Maintain a good, positive attitude.
- Be always honest and remain loyal.
- Make an effort to improve; make suggestions for improvement.
- Accept responsibility for what you do; don't make excuses or try to place blame on others or other things for your errors!



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**LESSON 3, rev C**  
**“HOW THINGS WORK AT  
WORK”** ...role play a payday; do  
you know how it works?

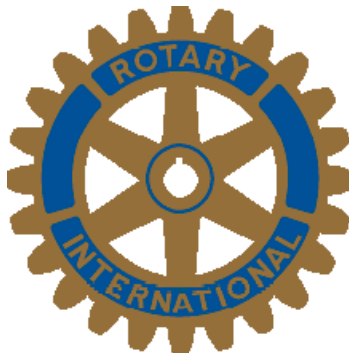
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## **THE FOUR-WAY TEST**

### **of the things Rotarians think, say, or do...**

---

- First . . .**      **Is it the truth?**
- Second . . .**    **Is it fair to all concerned?**
- Third . . .**      **Will it build good will and better friendships?**
- Fourth . . .**    **Will it be beneficial to all concerned?**



The Four-Way Test is one of the most widely printed and often quoted statements of business ethics in the world. It was created by Herbert J. Taylor in 1932 when he was asked to take charge of a Chicago-based company, Club Aluminum, which was facing bankruptcy. Taylor looked for a way to save the struggling business and the jobs of 250 employees. This twenty-five word code of ethics was the solution for all employees to follow in their business and professional lives. The Four-Way Test became the guide for sales, production, advertising, and all relations with dealers and customers; and the survival of the company was credited to this simple philosophy. It works.

Source: <http://www.anbhf.org/laureates/htaylor.html>  
*American National Business Hall of Fame*



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*6-18-2018*

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**LESSON 3, rev C**

**“HOW THINGS WORK AT WORK”** ...role play a payday; do you know how it works?

**EMPLOYEES COST MORE THAN THEIR PAY**

*How much employers spend to keep someone on the job...,*

**MATCHING PAYROLL TAXES:**

An employer must pay Social Security and Medicare Taxes for each employee in the same amount the employee pays.

**MEDICAL / HEALTH INSURANCE:**

Many employers offer to pay all or a portion of employee's healthcare costs.

**WORKER'S COMPENSATION:**

Federal guidelines categorize jobs according to the potential for injury to the worker. Rates are based on employee job classifications. A lower risk of injury on the job reduces the rates.

**STATE & FEDERAL UNEMPLOYMENT TAXES:**

Unemployment taxes are based on a rating system, which determines the potential for a claim from a terminated employee. Businesses that carefully document employee terminations have lower rates.

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**LESSON 3, rev C**  
**“HOW THINGS WORK AT WORK” ...role play a payday; do you know how it works?**

**EMPLOYEES COST MORE THAN THEIR PAY**

*How much employers spend to keep someone on the job...*

**SECRETARY**



**EMPLOYEE RECEIVES...**

<u>Gross Wages:</u>	
40 x \$9.00 =	\$360.00
<u>Less Taxes:</u>	
Social Security	- 20.00
Medicare	- 5.00
Income	- <u>45.00</u>
	\$70.00
NET Wages =	\$290.00

**EMPLOYER PAYS...**

<u>Gross Wages:</u>	
40 x \$9.00 =	\$360.00
<u>Plus Taxes &amp; Fees:</u>	
Social Security	20.00
Medicare	5.00
Workers Comp	5.00
Unemployment*	5.00
Medical Ins*	<u>50.00</u>
Total Cost	\$445.00

Where does the \$70.00 go?

- o Excluded in Power Point Slides....,

**\$AW**



**LESSON 3, rev C**  
**“HOW THINGS WORK AT WORK”** ...role play a payday; do you know how it works?

**EMPLOYEES COST MORE THAN THEIR PAY**  
*How much employers spend to keep someone on the job...*

**CONSTRUCTION WORKER**



**EMPLOYEE RECEIVES...**

<u>Gross Wages:</u>	
40 x \$12.00 =	\$480.00
<u>Less Taxes:</u>	
Social Security	- 30.00
Medicare	- 10.00
Income	- 65.00
	<u>\$105.00</u>
NET Wages =	\$375.00

**EMPLOYER PAYS...**

<u>Gross Wages:</u>	
40 x \$12.00 =	\$480.00
<u>Plus Taxes &amp; Fees:</u>	
Social Security	30.00
Medicare	10.00
Workers Comp	10.00
Unemployment*	5.00
Medical Ins*	<u>50.00</u>
<b>Total Cost</b>	<b>\$585.00</b>

Where does the \$105.00 go?

o Excluded in Power Point Slides.....

# \$AW



**LESSON 3, rev C**  
**“HOW THINGS WORK AT  
WORK” ...role play a payday; do  
you know how it works?**

**IN CONCLUSION:**

With Uncle Sam still seated prominently in front of the class, make the point that Uncle Sam doesn't make (earn) money. You earn money. Uncle Sam takes his money from you. Explain why Uncle Sam has to have money. Then tell the students that you're going to end with four questions. Emphasize that these are very important questions and that they will be the basis for much of the fourth lesson. Do NOT forget!

With regard to Uncle Sam and his need for money:

- 1) How much is enough?
- 2) How much is too much?
- 3) Who is the judge?
- 4) And what can you do about it?

**“Do NOT forget these questions!”**

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**LESSON 4, rev C**

**“MY TAXES..., MY  
RESPONSIBILITIES”**

*...exploring taxes and civic  
obligations*

## **LESSON 4 —**

# **“My Taxes..., My Responsibilities”**



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## LESSON 4, rev C

### “MY TAXES..., MY RESPONSIBILITIES”

*...exploring taxes and civic obligations*

#### **OVERVIEW: What activities take place during this session?**

- How changing demographics effect retirement.
- Students will learn about taxes and taxation: income (personal and corporate), payroll, and capital gains.
- Students will learn why taxes are necessary and how government budgets.
- Students will learn how the roles and responsibilities of good citizenship can influence taxes and budgets.

#### **KEY CONCEPTS:**

- Capitalism vs. Socialism
- Tax rates increase based on income
- How government budgets work

#### **KEY WORDS:**

Demographics / Social Security, Progressive Taxation, Capitalism, Socialism, Risk, Venture Capital, Budget Deficit, Debt

#### **GRAPHICS & HANDOUTS:**

“Tax Tables_2007”	Handout and PowerPoint
“Progressive Taxation_2010”	Handout & PowerPoint
“Progressive Taxation_2001”	Handout & PowerPoint
“Baby Boomer Demographics”	PowerPoint



## **INTRODUCTION:**

### **HOW CHANGING DEMOGRAPHICS AFFECT SOCIAL SECURITY AND RETIREMENT**

Ask: How are you going to be affected by demographics? Project the Baby Boomer charts developed by Dr. Dytwald on the overhead to illustrate and explain the trend in birth rates from ‘Boomer’s through today. Note that as “Boomers” transition to retirement, the population shifts so that the greater numbers are in retirement. The bad news is that it puts a greater burden on those who are working. The good news is that it opens up a great deal of opportunity for those willing to make an effort. The demand for younger people in the workforce is only going to get stronger.

- o Explain Social Security, its origins, how it’s funded, its purpose as a “supplement” to retirement income, and its current (financial) status.
- o This is a good time to re-emphasize what they learned in Lesson 1, specifically the absolute necessity of investing early. Explain that 100 years ago we lived on average 1.2 years in retirement. Today the average is greater than 25 years. Are you going to be able to maintain your lifestyle in retirement? Who is going to take care of you in your old age? Early planning is not an elective; it’s an imperative. “Social Security” isn’t going to be enough, even if it is still available.

### **PROGRESSIVE TAXATION**

Start by choosing any two students. Tell the class that the first student earns \$10,000 a year and pays 10% in taxes. How much is that? Then tell the class that the second student earns \$100,000 a year and pays 10% in taxes. How much is that? One pays \$1,000 a year in taxes and the other pays \$10,000 in taxes. Ask them if that is fair (it is important to let them be their own judge)?

Now let them know that isn’t how it works. Go back to the first student and remind the class that he pays 10% on his \$10,000 in earnings. How much is that? Then go to the second and tell the class that he pays 30% in taxes. How much is that? Ask them again, is that fair (remember, it is important to stress that they have to be their own judge)?

# \$AW



## LESSON 4, rev C

### “MY TAXES..., MY RESPONSIBILITIES”

*...exploring taxes and civic obligations*

That’s how it works. It is called Progressive Taxation. The more you earn, the higher the percentage you pay.

### **RISK / VENTURE CAPITAL**

Explain that “capital” is another word for money. Venture Capital is money used to start up a new venture (a business).

Choose another “Uncle Sam” and have him (or her) come to the center of the class (he’ll be there the entire class). For dramatic effect, throw your money on the floor and then ask the question, “when you start a business you are taking what (*a risk*)? Then, for a little more drama, go around to several students and whisper loud enough for the others to hear, “will you pay me back if I’m not successful”? Then ask loudly, rhetorically, will anyone cover my losses if I don’t succeed? Will the bank? Will the government? Of course not!

But..., what if you are successful; what then? Explain the risks, the sacrifices, and the long workdays commonly associated with starting a business. Share from your own experience if possible. In most instances it didn’t come easy, but along with success came growth, and with growth came the creation of jobs and from the profits, taxes.

Now pick up the money and hand it all to “Uncle Sam”. Tell the class it was their business that produced this money. It is taxes they paid to “Uncle Sam” from their own enterprise. Stress this point, because you want them to take ownership of the premise.

### **BUDGETING**

With “Uncle Sam” still seated ask the class where does the money go? Why does government need money? Explain society’s need for services, e.g. military, roads, police, schools and teachers.

If time allows and appropriate for the class explain that governments prepare and follow budgets, as well. Explain the difference between “Baseline” and “Zero Based” Budgeting. Which does our federal government use? Ask some of the students which they think is best and why? Again, if appropriate for the class, explain how deficits are part of annual (federal) budgets. Explain the debt.

# \$AW



## LESSON 4, rev C

### “MY TAXES..., MY RESPONSIBILITIES”

*...exploring taxes and civic obligations*

#### **DISCUSSION:**

- Ask again the four questions: When are taxes enough? When are they too much? Who is the judge? What can you do about it? (*They're clueless; most will say they can do nothing, which is a good lead-in to a CIVICS lesson*).
- Ask the students who can explain the differences between Capitalism and Socialism (*structure discussions according to age*)? Which model do we follow? Which do you prefer? Why? It's a great way to explain that America guarantees equal opportunity to everyone; not to be confused with equal outcome! Let them be their own judge!
- Project the Progressive Income Tax Table on the overhead to illustrate how the tax burden is distributed. These data demonstrate that roughly half of the wage earners in the country pay little or no taxes. Why is it that way? Is it fair? Although students should constantly be reminded to form their own opinions it is reasonable to point out that everyone gets to vote, regardless their tax status.

#### **TIPS FROM SUCCESSFUL VOLUNTEERS:**

- Lesson 4 opens up a host of opportunities for volunteers to engage kids in matters of CIVICS. To the extent that (all) people are learned in the ways of representative government, knowledgeable about current affairs, and willing to participate, i.e. vote, we will be a healthier nation for it.

**\$AW**

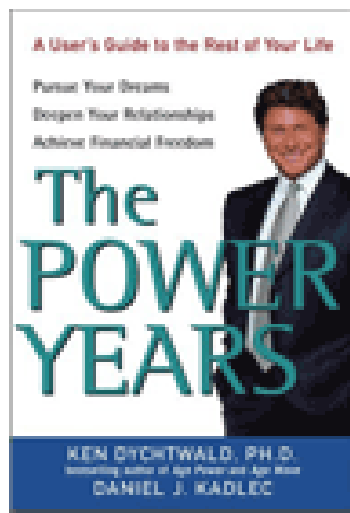


**LESSON 4, rev C**

**“MY TAXES..., MY RESPONSIBILITIES”**

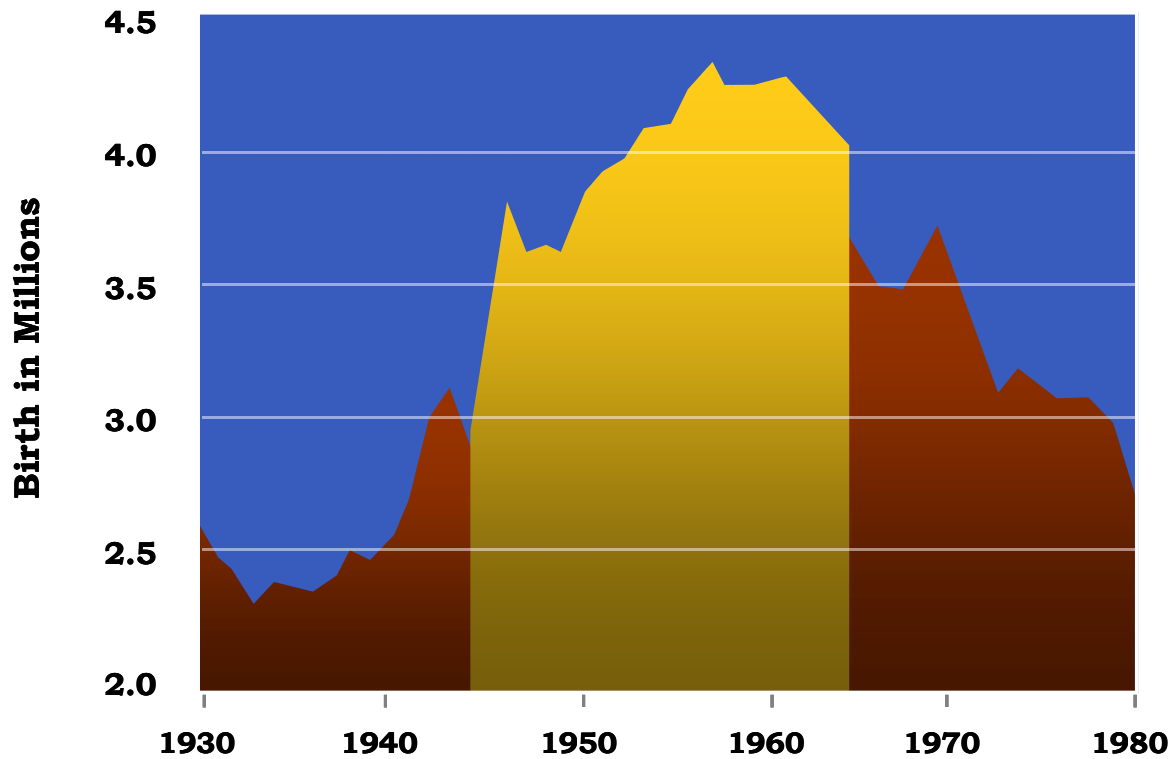
*...exploring taxes and civic obligations*

**Created by  
Ken Dychtwald, PhD.  
and Age Wave**





## The Baby Boom: 1946-1964



Source: U.S. Census

**\$AW**

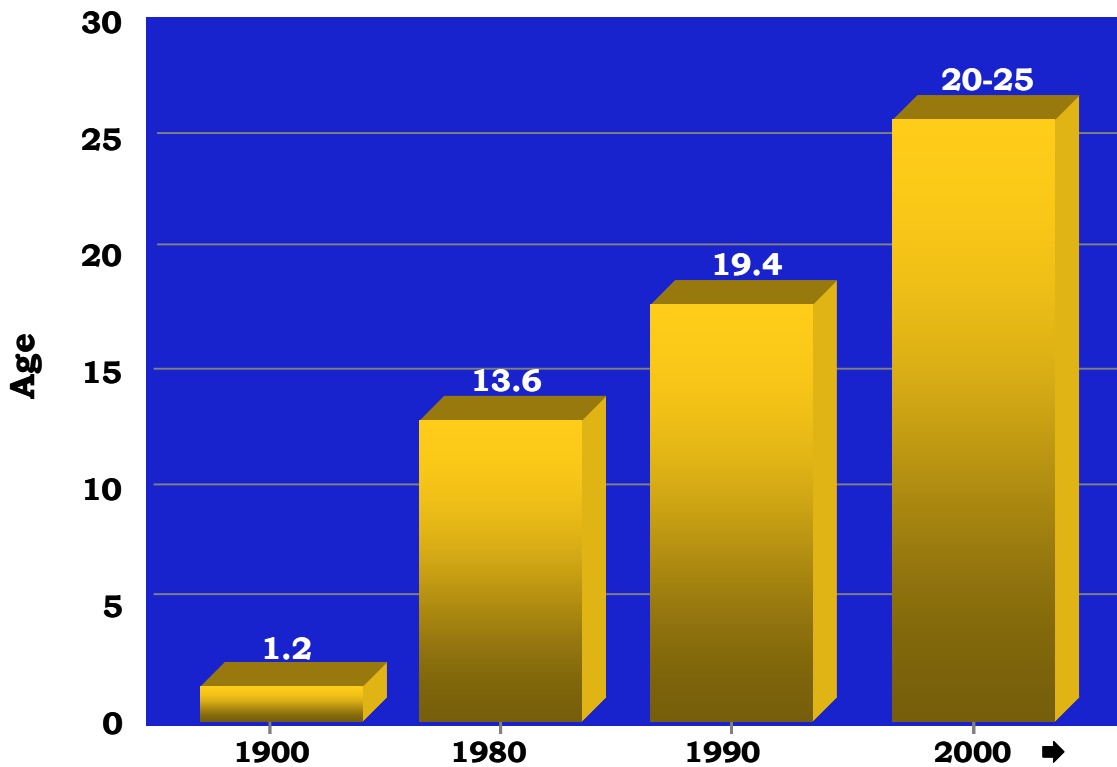


**LESSON 4, rev C**

**“MY TAXES..., MY RESPONSIBILITIES”**

*...exploring taxes and civic obligations*

**Years Spent in Retirement**



**\$AW**



**LESSON 4, rev C**

**“MY TAXES..., MY RESPONSIBILITIES”**

*...exploring taxes and civic obligations*

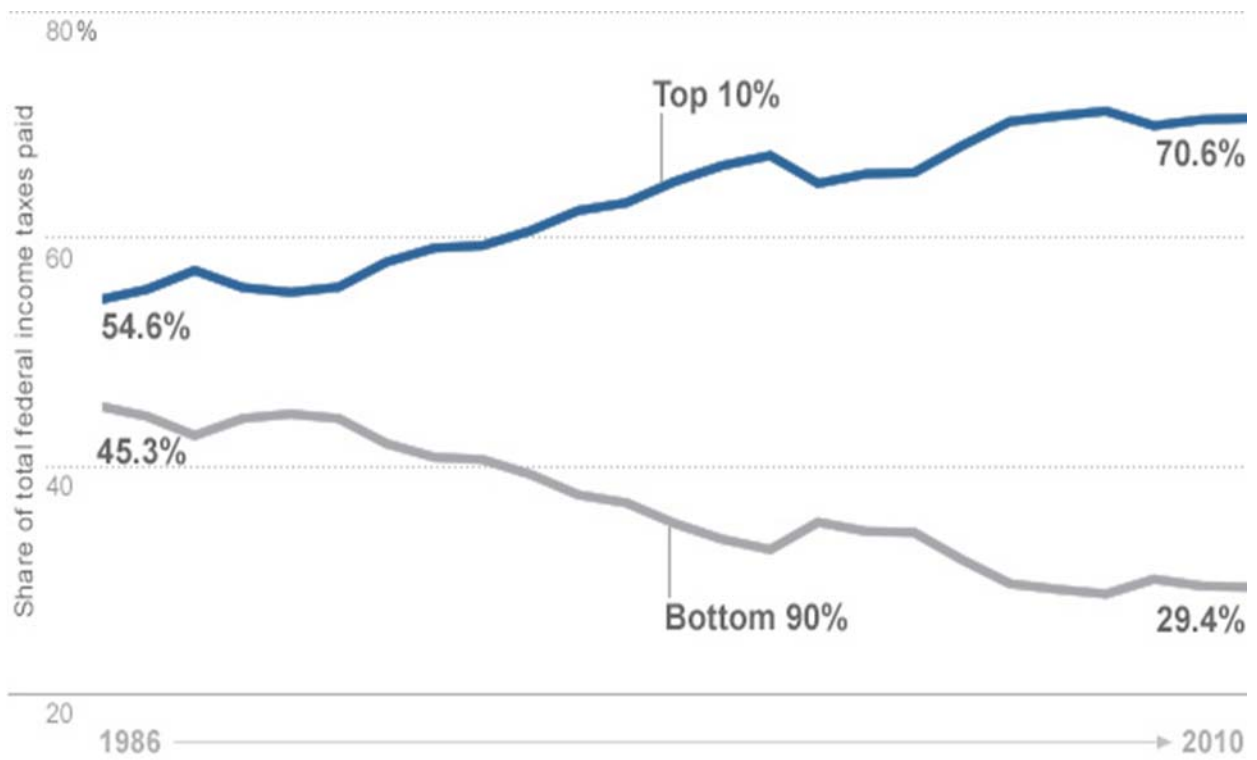
**PROGRESSIVE INCOME TAX TABLE  
FOR SINGLE PERSONS - 2007**

<b>MONTHLY TAXABLE INCOME</b>	<b>%</b>	<b>AMOUNT</b>
\$ 390.00	7.5	\$ 29.00
1,290.00	12.7	164.00
2,965.00	19.6	582.00
6,260.00	24.0	1,505.00
13,500.00	28.8	3,894.00
Over 13,500.00	→	

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**LESSON 4, rev C**  
**“MY TAXES..., MY RESPONSIBILITIES”**  
*...exploring taxes and civic obligations*



SOURCE: TAX FOUNDATION/IRS

**\$AW**

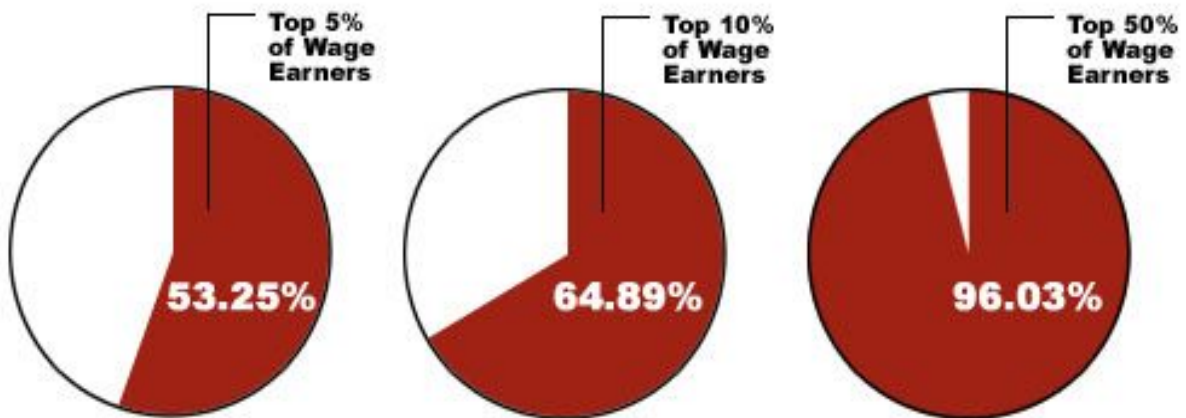


**LESSON 4, rev C**

**“MY TAXES..., MY RESPONSIBILITIES”**

*...exploring taxes and civic obligations*

**All Federal Income Taxes Paid in the United States**



Year 2001

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**LESSON 5, rev C**  
**“THE BIG PICTURE”**  
*...create and discuss a  
hypothetical business*

**LESSON 5 —**  
**“The Big Picture”**



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## LESSON 5, rev C

### “THE BIG PICTURE”

*...create and discuss a hypothetical business*

### **OVERVIEW: What activities take place during this session?**

- Introduce the hypothetical business as a way to experiment with a real business.
- Students will complete the hypothetical business worksheet.
- Volunteer-lead discussion on risk taking and earning a profit.
- Volunteer to hand out student and teacher surveys.
- Volunteer to hand out \$AW Certificates of Completion.

### **KEY CONCEPTS:**

- Business involves risk.
- All businesses don't earn the same.
- Business decisions affect earnings.
- Partnerships and Equity Divisions.

### **KEY WORDS:**

Entrepreneur, Risk, Risk Management, Venture Capital, Working Capital, Market Analysis, Cost of Goods Sold, Cost of Sales, Margin, Profit (pre-tax and NET)

### **GRAPHICS, HANDOUTS & SPREADSHEETS:**

- |                               |                      |
|-------------------------------|----------------------|
| “World’s Best Cookie Company” | Handout & PowerPoint |
| “World’s Best Cookie Company” | Spreadsheet          |

### **INTRODUCTION:**

Begin by asking the question, “what is the purpose of a business? It isn't to sell stuff! Neither do businesses exist for the purpose of creating jobs nor to provide people with benefits. Businesses exist for only one reason – to make money!

**LESSON 5, rev C**  
**“THE BIG PICTURE”**  
*...create and discuss a  
hypothetical business*

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The purpose of a business is a good Segway into an explanation of entrepreneurship. Follow with an explanation of partnerships but be sure to share both the potential benefits and the inherent risks. The obvious benefit of partnerships is the ability to pool resources, financial or otherwise. But at some point, partners can also disagree, which, absent emotional maturity and a well-focused, like-minded long-term objective, can easily result in business failure.

**ACTIVITY: (modeling a prospective new business)**

Introduce a hypothetical business using the example of the World’s Best Cookie Company or a model that you and your co-volunteers develop in advance. The original \$AW program suggests a Chocolate Chip Cookie business.

- Who would like to earn money? How much would you be willing to work for, e.g. \$5 per hour, \$10, \$25..., how much?
- How do you know in advance of starting a business that you will make any money? Will people need and want your product or service?
- Are you willing to work and take the risk? Whose money is being risked when you start up a business?

Let students know that the purpose of this exercise is to see if we can earn a profit. Divide the class into groups and assign each group a set of givens regarding the volume of sales and the selling price. Thus, all students will not get the same answer. It might be helpful if you choose figures that set up situations where some groups make a profit, and some lose money. Have students pull up the “Start-up Business Spreadsheet” and assist them in getting the answers.

**DISCUSSION:**

- Before doing the math, how many thought they would be able to earn a profit? How many did earn a profit?
- For those that did not make a profit what changes would you make? Okay, would any of these proposed changes affect product quality?
- Do any of these decisions involve right or wrong of business ethics? For

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## LESSON 5, rev C

### “THE BIG PICTURE”

*...create and discuss a hypothetical business*

example, if something doesn't sell one day would you try to repackage it and sell it as new when it really isn't?

- If you were to set up a business like this, would it be risky?
- Would you need any up-front money? What is that up-front money called and where would you get it?
- Is it fair that all groups worked equally hard and some profited, but others didn't?
- If time permits hand out the “Stock Certificates” to all students. Have them write their names and make them out for 100 shares, each. Explain that they are all part owners in this business and that they have an interest in making sure that it succeeds. Explain how they vote their shares.

### **ACTIVITY: (Wrapping it up)**

- Hand out student and teacher evaluations.

### **TIPS FROM SUCCESSFUL VOLUNTEERS:**

- A good attention getter for this lesson is to hand out something like a memento from the business or a cookie if that was your model, but check with the teacher first.

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## LESSON 5, rev C "THE BIG PICTURE" ...create and discuss a hypothetical business

### THE WORLD'S BEST COOKIE COMPANY

#### Teacher's Guide #1

DAILY INCOME CALCULATOR (SALES FORECAST)						
NUMBER OF CUSTOMERS BUYING	NUMBER OF COOKIES SOLD	SALES PRICE PER COOKIE	SUB-TOTAL	PLUS 8.25% SALES TAX	=	TOTAL GROSS SALES
100	500	\$1.00	\$500.00	\$41.25		\$541.25

Assume that the ingredients to make a single batch of 100 cookies, called Cost of Goods Sold (COGS), .....  
.....will be: \$30.00 ; therefore the total cost for: 5 batches will = \$150.00

Assume you will need in labor: 2 employees for: 8 hours, for total: 16  
If the hourly cost of labor is: \$10.00 per hour; then the total payroll costs would = \$160.00

Assume the cost of office space, warehouse and kitchen at: \$20.00 per day.

Assume the cost of sales and distribution at: \$20.00 per day.

DAILY COST OF PRODUCTION						
NUMBER OF BATCHES PRODUCED	COGS	PAYROLL	SUB-TOTAL	SPACE RENTAL	SALES & DISTRIBUTION	TOTAL PRODUCTION COST
5	\$150.00	\$160.00	\$310.00	\$20.00	\$20.00	\$350.00

Assume additional cost of capital at: \$5.00  
 Assume additional costs for advertising: \$10.00 *Promotions, direct ads, etc.*  
 Assume additional costs for insurance: \$10.00 *General Liability, auto, health*  
 Assume additional costs for legal and accounting services: \$5.00 *CPA and legal council*  
 Assume additional costs for general services: \$2.00 *Telephone, fax, office supplies*  
\$32.00 *Total*

Assume Income Tax Rate at:

Total Gross Sales.....	<u>\$541.25</u>
Less Sales Tax.....	<u>(\$41.25)</u>
Less Total Cost of Production...	<u>(\$350.00)</u>
Less Additional Costs.....	<u>(\$32.00)</u>
Total Gross Profit.....	\$118.00
Less Income Tax.....	<u>(\$35.40)</u>
Total NET Profit.....	\$82.60



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## LESSON 5, rev C

### “THE BIG PICTURE”

...create and discuss a hypothetical business

## THE WORLD’S BEST COOKIE COMPANY

### Teacher’s Guide #2

DAILY INCOME CALCULATOR (SALES FORECAST)						
NUMBER OF CUSTOMERS BUYING	NUMBER OF COOKIES SOLD	SALES PRICE PER COOKIE	SUB-TOTAL	PLUS 8.25% SALES TAX	=	TOTAL GROSS SALES
100	200	\$1.00	\$200.00	\$16.50		\$216.50

Assume that the ingredients to make a single batch of 100 cookies, called Cost of Goods Sold (COGS), .....  
 .....will be: \$30.00 ; therefore the total cost for: 1 batches will = \$30.00

Assume you will need in labor: 1 employees for: 4 hours, for total: 4  
 If the hourly cost of labor is: \$10.00 per hour; then the total payroll costs would = \$40.00

Assume the cost of office space, warehouse and kitchen at: \$10.00 per day.

Assume the cost of sales and distribution at: \$10.00 per day.

DAILY COST OF PRODUCTION						
NUMBER OF BATCHES PRODUCED	COGS	PAYROLL	SUB-TOTAL	SPACE RENTAL	SALES & DISTRIBUTION	TOTAL PRODUCTION COST
1	\$30.00	\$40.00	\$70.00	\$10.00	\$10.00	\$90.00

Assume additional cost of capital at: \$5.00  
 Assume additional costs for advertising: \$5.00 *Promotions, direct ads, etc.*  
 Assume additional costs for insurance: \$5.00 *General Liability, auto, health*  
 Assume additional costs for legal and accounting services: \$5.00 *CPA and legal council*  
 Assume additional costs for general services: \$2.00 *Telephone, fax, office supplies*  
\$22.00 *Total*

Assume Income Tax Rate at:

Total Gross Sales.....	<u>\$216.50</u>
Less Sales Tax.....	<u>(\$16.50)</u>
Less Total Cost of Production...	<u>(\$90.00)</u>
Less Additional Costs.....	<u>(\$22.00)</u>
Total Gross Profit.....	\$88.00
Less Income Tax.....	<u>(\$13.20)</u>
Total NET Profit.....	\$74.80



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## LESSON 5, rev C

### “THE BIG PICTURE”

...create and discuss a hypothetical business

## THE WORLD’S BEST COOKIE COMPANY

### Teacher’s Guide #3

DAILY INCOME CALCULATOR (SALES FORECAST)						
NUMBER OF CUSTOMERS BUYING	NUMBER OF COOKIES SOLD	SALES PRICE PER COOKIE	SUB-TOTAL	PLUS 8.25% SALES TAX	=	TOTAL GROSS SALES
500	1,000	\$1.50	\$1,500.00	\$123.75		\$1,623.75

Assume that the ingredients to make a single batch of 100 cookies, called Cost of Goods Sold (COGS), .....  
 .....will be: \$30.00 ; therefore the total cost for: 10 batches will = \$300.00

Assume you will need in labor: 3 employees for: 8 hours, for total: 24  
 If the hourly cost of labor is: \$10.00 per hour; then the total payroll costs would = \$240.00

Assume the cost of office space, warehouse and kitchen at: \$50.00 per day.

Assume the cost of sales and distribution at: \$30.00 per day.

DAILY COST OF PRODUCTION						
NUMBER OF BATCHES PRODUCED	COGS	PAYROLL	SUB-TOTAL	SPACE RENTAL	SALES & DISTRIBUTION	TOTAL PRODUCTION COST
10	\$300.00	\$240.00	\$540.00	\$50.00	\$30.00	\$620.00

Assume additional cost of capital at: \$15.00  
 Assume additional costs for advertising: \$15.00 *Promotions, direct ads, etc.*  
 Assume additional costs for insurance: \$10.00 *General Liability, auto, health*  
 Assume additional costs for legal and accounting services: \$5.00 *CPA and legal council*  
 Assume additional costs for general services: \$5.00 *Telephone, fax, office supplies*  
\$50.00 *Total*

Assume Income Tax Rate at:

Total Gross Sales.....	<u>\$1,623.75</u>
Less Sales Tax.....	<u>(\$123.75)</u>
Less Total Cost of Production...	<u>(\$620.00)</u>
Less Additional Costs.....	<u>(\$50.00)</u>
Total Gross Profit.....	\$830.00
Less Income Tax.....	<u>(\$249.00)</u>
Total NET Profit.....	\$581.00

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## LESSON 5, rev C

### “THE BIG PICTURE”

*...create and discuss a hypothetical business*

## THE WORLD’S BEST COOKIE COMPANY

### Handout

DAILY INCOME CALCULATOR (SALES FORECAST)						
NUMBER OF CUSTOMERS BUYING	NUMBER OF COOKIES SOLD	SALES PRICE PER COOKIE	SUB-TOTAL	PLUS 8.25% SALES TAX	=	TOTAL GROSS SALES
		\$	\$	\$		\$

Assume that the ingredients to make a single batch of 100 cookies, called Cost of Goods Sold (COGS), .....

.....will be: \$ \_\_\_\_\_ ; therefore the total cost for: \_\_\_\_\_ batches will = \$ \_\_\_\_\_

Assume you will need in labor: \_\_\_\_\_ employees for: \_\_\_\_\_ hours, for total: \_\_\_\_\_

If the hourly cost of labor is: \$ \_\_\_\_\_ per hour; then the total payroll costs would = \$ \_\_\_\_\_

Assume the cost of office space, warehouse and kitchen at: \$ \_\_\_\_\_ per day.

Assume the cost of sales and distribution at: \$ \_\_\_\_\_ per day.

DAILY COST OF PRODUCTION						
NUMBER OF BATCHES PRODUCED	COGS	PAYROLL	SUB-TOTAL	SPACE RENTAL	SALES & DISTRIBUTION	TOTAL PRODUCTION COST
	\$	\$	\$	\$	\$	\$

Additional cost of capital at: \$ \_\_\_\_\_

Additional cost for advertising: \$ \_\_\_\_\_

Additional cost for insurance: \$ \_\_\_\_\_

Legal & Accounting services: \$ \_\_\_\_\_

General services: \$ \_\_\_\_\_

Total -----> \$ \_\_\_\_\_

Assume Income Tax Rate at:

 %

Total Gross Sales..... \$ \_\_\_\_\_

Less Sales Tax..... \$ \_\_\_\_\_

Less Total Cost of Production... \$ \_\_\_\_\_

Less Additional Costs..... \$ \_\_\_\_\_

Total GROSS Profit..... \$ \_\_\_\_\_

Less Income Tax..... \$ \_\_\_\_\_

Total NET Profit..... \$ \_\_\_\_\_



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**LESSON 5, rev C**  
**“THE BIG PICTURE”**  
*...create and discuss a  
hypothetical business*

**THE END**  
**\$UCCESS AT WORK**

**Congratulations – you made it!**

**If time permits, ask for feedback from students and teacher(s)? Have them complete their respective evaluations either during the remaining minutes of class or within the next few days. You can collect the evaluations from the teacher at a later date. Encourage participation, though. Explain that their critiques will help us make improvements for future classes.**

**It would be nice to be able to hand out Certificates of Completion at the end of Lesson 5, but the constraints of time and the logistics involved in completing those certificates make it all but impossible. You and / or the teacher can hand them out prior to the end of their current semester.**

**Certificates are not included in this lesson plan, but a sample is provided on the following page. Blank certificates are readily available at any office supply.**

**GRAPHICS & HANDOUTS:**

“Certificate of Completion”	Teacher’s Resource
“Student Evaluation”	Handout
“Teacher Evaluation”	Handout

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**LESSON 5, rev C**  
**“THE BIG PICTURE”**  
*...create and discuss a  
hypothetical business*

# **\$UCCESS AT WORK**

***Megan Alexandra Jones***

Congratulations! This certificate confirms successful completion of the Success-At-Work (\$AW) curriculum presented at the Seabrook Intermediate School February 17<sup>th</sup>, 2012. \$AW is an intensive, five-hour study of workplace literacy and life application skills.

*Presented by*

**Rotary Club of Seabrook, Texas**



Mr. David Williams  
Principal  
Seabrook Intermediate School

Jeremy R Hood  
President  
Seabrook Rotary Club



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**LESSON 5, rev C**  
**“THE BIG PICTURE”**  
*...create and discuss a  
hypothetical business*

**TEACHER EVALUATION**

NAME \_\_\_\_\_

DATE: \_\_\_\_\_

*NOTE: Use the back of this page if you need additional space to answer any of the questions below or to make comments*

- I. There were five Success at Work lessons. In the space between each class description, if you wish, write any positive or negative comments about that class (use the back if needed):

#1 “Making Ends Meet” (budget vs. expense)

#2 “Finding a Job & Putting Your Best Foot Forward”  
(What kind of job would I like; job applications & interviews)

#3 “How Things Work at Work (making payroll)

#4 “My Taxes..., My Responsibilities (taxes & Civics)

#5 “The Big Picture” (starting a business)

- II. Was the material presented appropriate for the age group?
- III. Was the material presented in a way that the students could understand?
- IV. Do you think the students grasped the relevance of the material?
- V. Did you discuss any of the material with your students after the classes?
- VI. Would you like to have the \$AW class presented again next year?

**THANK YOU FOR YOUR TIME. YOUR COMMENTS WILL  
HELP US MAKE THIS A BETTER PROGRAM!**



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**LESSON 5, rev C**  
**“THE BIG PICTURE”**  
*...create and discuss a  
hypothetical business*

***FOR THE VOLUNTEER...***

*Your  
Reward  
Is  
Immeasurable!*

*Thank You!*



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