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# to be READY FOR YOUR CAREER 2

**WESTERNRESERVE**  
PUBLIC MEDIA



<http://www.WesternReservePublicMedia.org/careers2>

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## Funding

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# GET READY FOR YOUR CAREER 2

## Overview

This multimedia package is directed at middle school and high school students who are considering life choices. One such choice revolves around what career to pursue. What steps will they follow to make this important decision? **Get Ready for Your Career 2** videos offer students the opportunity to look closely at three careers. The guide helps students understand the idea of being an entrepreneur, working as an independent contractor or directing a business.

**Get Ready for Your Career 2** has two sections. The first includes six videos about specific career choices: video game designer, multimedia journalist and X-ray technician. Three of the videos are for students and explore the following issues for each career:

- What do people with this career do?
- What tasks must people in this career perform?
- What skills are necessary?
- How should a person get ready for this career?
- How much does this career pay?
- Are there jobs available in this career area?

The other three videos are for teachers and they explain this teacher guide, which deals with characteristics that are important in a successful career. The new standards from the state of Ohio, **Entrepreneurship Pathways**, were used for the selection of the characteristics discussed:

- **Communication Skills** – Any business and almost any career requires an ability to communicate successfully with other people. This unit helps students become aware that they are always speaking, even when they are saying nothing at all.

- **Emotional Intelligence** – This section guides students through an interview of someone in their field and then requires them to present what was learned to the rest of the class. Along the way, they are prompted to learn the polite and productive habits of successful communication.
- **Financial Literacy** – This program begins with an essential finance vocabulary. The lessons lead students through an understanding of goals and personal budgets.
- **Entrepreneurship Processes** – Students are introduced to the various types of businesses and the characteristics of an entrepreneur. There is also a passion inventory to help students focus on their strengths and weaknesses. An interview of a successful entrepreneur closes the lessons.
- **Information Management** – This unit has an activity titled “You Run the Company.” It allows students to learn about handling supplies, pay, profit and loss, inventory and taxes. It opens eyes and increases understanding of business concerns.

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# to be READY FOR YOUR CAREER 2

## Resources

<http://www.WesternReservePublicMedia.org/careers2>

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# Banks and Credit Unions

Both banks and credit unions are institutions that can put your money to work for you. What is the difference between these two institutions?

## Credit unions

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A credit union is a cooperative association that makes small loans to its members at low interest rates and also offers other banking services. Here are some facts about credit unions:

- They are nonprofit institutions.
- Generally only a member of a credit union may deposit or borrow money there.
- The credit union's extra money goes to people who save through higher interest rates on deposits and borrow through lower interest rates on loans.
- Members who have accounts in the credit union are the owners of the organization. They elect their board of directors in a democratic one-person, one-vote system regardless of the amount of money invested in the credit union.
- Generally credit unions are more active in their local communities.

## Banks

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A bank is an establishment for the custody, loan, exchange or issue of money, and for the extension of credit. Here are some characteristics of banks:

- They generally charge higher interest rates on loans than credit unions do.
- Most large banks are conveniently located within a community.
- Banks often require a minimum balance to get free checking accounts.
- Many banks charge for services such as check writing and ATM withdrawals.

## Choosing a financial institution

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People usually choose a financial institution based on convenience, size, fees and services offered. When choosing a financial institution, consider the following:

- What fees, if any, does it charge for checking and ATM withdrawal?
- How do the interest rates compare to other institutions?
- What additional services does it provide?
- How convenient is it to where you live and work? Does it offer ATM, telephone and Internet banking services? What are its hours of operation?

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# Debt

A **debt** is an obligation owed by one party (the debtor) to a second party (the creditor). Let's say you want a new iPhone. You need \$25 more to pay for the phone and you just can't wait any longer. You ask your mom to "float you a loan." You are the debtor and your mom becomes the creditor when she gives you the money. If you're lucky, she won't charge you interest. **Interest** is a fee that is paid from the borrower (you) to the lender (your mom).

If you borrow from a lending institution (a bank or a credit union), you will have to pay interest. That's one way banks make money.

## How much are you really paying?

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Let's think a little bigger. You want a car. You need \$5,000 over five years at 4.5 percent interest. (That means you have five years to pay the bank back what you borrowed plus interest.) You will have to pay \$93 for each month for the next five years, which equals 60 months. If you figure it out, you will be paying \$5,592 back to the bank. That means that you are paying back the \$5,000 you borrowed (the principle) plus \$592 in interest.

Try out these calculators <http://www.mlcalc.com> or <http://www.bankrate.com/calculators/mortgages/loan-calculator.aspx>.

It is important to shop around! Different lending institutions charge different rates of interest. You can go to the Bankrate site above to comparison shop for the best rate.

## What happens if you are late in paying or don't pay your loan back?

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There are several possible scenarios if you don't pay. Your interest rate might go up and/or you might have to pay a penalty. If you have purchased something and do not pay, the item could be repossessed (taken back). You may need to file bankruptcy, which means that you are legally unable to pay debts as agreed. Your credit rating (your FICA score) would go down, and a good credit rating is important if you wish to get a loan for future purchases.

So ... when taking out a loan, consider the following:

- Look for the lowest interest rate.
- Make sure you can make your monthly payments.
- Be sure that you pay on time.

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# Gaining Experience: Job Shadowing and Internships

## Job shadowing

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**Job shadowing** is generally an opportunity for high school students to find out what it is like to be in a specific job. The “shadower” follows a person in a profession that they might like to pursue. This helps the student choose a college program that offers this profession. Job shadowing can also be done by college students or even adults who want experience in a particular career. Many schools have this built into their program. Seek help from your teacher or your counselor if you are interested in job shadowing.

## What is an intern?

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An **intern** is someone who works in a temporary position with an emphasis on on-the-job training rather than just employment. Interns are usually college or university students, but they can also be high school students or adults seeking skills for a new career.

Internships accomplish the following:

- Provide experience in a particular field of interest
- Help determine if this really is an area of interest
- Create a network of contacts
- Sometimes offer school credit
- Offer the prospect of returning to gain employment

An internship may be either paid, unpaid or partially paid. We think of physicians as having paid internships, but there are other careers that offer paid internships as well.

Internships are usually part-time employment during the school year and full-time positions in the summer, and they typically last six to 12 weeks. Internship positions are available from businesses, government departments, nonprofit groups and organizations.

## Finding internships

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- **Internships** – <http://www.internships.com> – Has information for students, employers and teachers. Students can enter a Zip code and interest area and find related internships.
- **Internship Programs** – <http://www.internshipprograms.com> – This site allows you to browse by employer, location, field and date. It also offers a top-10 list.
- **Idealist** – <http://www.idealists.org/if/as/Internship> – A variety of areas can be used to search for an intern position.
- **White House Internships** – <http://www.whitehouse.gov/about/internships> – This hands-on program is designed to mentor and cultivate today’s young leaders, strengthen their understanding of the Executive Office and prepare them for future public service opportunities.

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# The Stock Market

## What is the stock market?

The stock market is an everyday term we use to talk about a place where stocks and bonds are traded – that is, bought and sold. For many people, the stock market is the first thing that comes to mind in relation to investing.

## How did the stock market begin?

About 200 years ago, during the American Revolution, the government sold bonds to raise money for the war. People traded silver for paper that said they owned shares in cargo that came to Manhattan, N.Y., every day.

The **New York Stock Exchange (NYSE)** began in 1792. The purpose of the exchange was to sell shares in companies and charge a commission or fee to buy and sell these shares.

## What is a share of stock?

A share of stock is simply a piece of paper that says you own part of a company. A brokerage house allows you to call your broker (who is the person on the floor of the stock exchange). The broker then buys or sells the amount you requested. When you own a share of company stock, you become a shareholder.

## What sets the stock price?

The price is based on supply and demand. If lots of people want the stock, the price will go up. If a company is having difficulty, the price will go down. "The goal is to buy the stock, hold it for a time and then sell the stock for more than you paid for it." *Source: The Mint, <http://www.themint.org/kids/what-is-the-stock-market.html>*

## What is diversification?

Diversification means buying stock in a range of different industries to spread out your risk. This is done because we can't possibly know which stocks will perform well. If you diversify, you will be able to realize better returns because of lower risk.

## What are dividends?

A dividend is a share of the company's profits paid to the shareholder.

## Do all companies issue shares of stock to be purchased?

If the company is a public corporation, the general public can buy shares. Decisions and control of the company is done by the corporation. Private corporations are controlled by a small group of individuals or by families. No stock shares are offered to the public.

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# Vocabulary

**Asset:** Something of value owned by the company. May be tangible, such as a piece of machinery, or intangible, such as goodwill.

**Bear market:** A declining market.

**Bid:** The price offered by a buyer.

**Bond:** An instrument of debt. In issuing bonds, a corporation agrees to pay holders a stated rate of interest until the principal is repaid on a specific date.

**Bull market:** A rising market.

**Broker:** A firm or individual who arranges a transfer of securities between a buyer and a seller, charging a fee for the service.

**Capital gain/capital loss:** Profit or loss from the sale of a capital asset.

**Dividend:** Payment a company makes, in cash or stock, to its shareholders.

**Earnings per share:** Of paramount concern to the common shareholder, earnings per share is found by dividing net income after any preferred dividends by the number of shares of common stock outstanding.

**Government bond:** An evidence of U.S. government debt, considered to offer the lowest possible financial risk.

**Income stock:** A stock offering a liberal yield.

**Inflation:** A period during which the purchasing power of the dollar is declining.

**Interest:** Payment to a creditor by a borrower for the use of money.

**Limit order:** An order to a broker to buy a specified quantity of a security at or below a specified price or to sell it at or above a specified price (called the limit price).

**Market price:** The price at which transactions in a security take place.

**Mutual funds:** Typically consist of a group of stocks, bonds or money-market securities from more than one source. There are three types: income, growth funds and balanced funds.

**Maturity:** The date on which an obligation falls due.

**Net worth:** All assets minus all liabilities of a corporation; equivalent to stock, paid in capital and retained earnings.

**New York Stock Exchange (NYSE):** The largest auction market of securities in the nation.

**Portfolio:** All of the securities held by an individual, investment club or institution.

**Price/earnings ratio:** The market price of a security divided by the earnings per share. Used to determine whether a stock represents value at a given price.

**Profit:** Earnings or income.

**Revenues:** Synonymous with sales and receipts.

**Shareholder:** Synonymous with stockholder or shareowner; the owner of one or more shares of a corporation.

**Stock:** Businesses need money to grow. To get this money, some businesses sell shares, which are units of ownership of their company.

**Stock split:** The issuance of a number of shares for each share of stock outstanding. The common purpose of a split is to broaden ownership and increase marketability.

**Stop order:** A market order to buy or sell a certain quantity of a certain security if a specified price is reached or passed.

**Stop-limit order:** An order to buy or sell a certain quantity of a certain security at a specified price or better but only after a specified price has been reached.

**Treasury bill:** A U.S. government obligation that matures within a year of issuance.

**Treasury bond:** A U.S. government obligation that matures more than five years from the date of issuance.

**Treasury note:** A U.S. government obligation that matures from one to five years from the date of issuance.

**Yield:** The per-share dividend divided by the per-share cost of the stock.

Vocabulary from *Starting and Running a Profitable Investment Club* by Thomas E. O'Hara and Kenneth S. Janke, Random House, 1998.

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# Taxes

## What is a tax?

Taxes are a mandatory contribution of money that individuals or businesses make to the government. Taxes are mandated by the law. You also pay taxes as an additional cost when you pay for some goods and services – such as gasoline, clothing, etc. Article 1 of the U.S. Constitution allows Congress the power to collect taxes. The 16th amendment deals specifically with income tax. States can also collect taxes.

## Why are we taxed?

Money from taxes is used by the government (federal, state and local) to keep the public order (military, police, fire, etc.), to keep an infrastructure sound (roads, water, etc.), for the public good (welfare and public services), for the health care system, for pensions for the elderly, for unemployment benefits, for postal services, for health care management, for education, to support the operations of government and for a variety of other services.

## What are the different types of taxes?

- **Capital gains tax:** This is a tax on the profit made from the sale of an asset. It's most commonly used when it comes to profits made from selling stocks.
- **Income tax:** This type of tax is based on the financial income of individuals and companies. It can be federal, state or local.
- **Property tax:** It's a tax based on the value of an asset, generally your home.
- **Sales tax:** Customers make purchases at the retail level (not wholesale) and pay a tax that is a percentage of the sales price.
- **Value-added tax:** A tax is levied on each step in the chain of a product being converted from raw materials to something worth buying. The product has value added to it; therefore, each step is taxed.

There are other types of taxes for businesses, including payroll taxes and corporate taxes.

## What forms can taxes take?

There are basically four forms of taxes.

- A **progressive tax** is any tax in which the rate increases as the amount subject to taxation increases. Those who earn

higher incomes pay a higher percentage of their income than those with lower incomes. A graduated tax is one example.

- A **regressive tax** is the opposite of a progressive tax. A regressive tax has the tax percentage decrease as the amount subject to taxation increases.
- A **proportional tax** is a system in which all levels of income are taxed at the same rate. It is also called flat tax.
- A **lump sum tax** is a tax that is a fixed amount – no matter what the change in circumstances of the person or business are.

## Who has to pay taxes?

Basically everyone pays taxes. Sales taxes are charged on the clothes we wear, the toys we buy and the basic necessities of our life. Generally, food is not taxed.

Anyone who has an income, regardless of age, pays income tax on it. The tax codes change every year, but in 2010, you had to file an federal income tax form if you made \$5,700 or more.

## Resources

- **Seven Types of Taxes and How You Pay Them** <http://www.brighthub.com/money/personal-finance/articles/32816.aspx>
- **IRS: Tax Information for Individuals** – This site has information on all types of taxes and should be one of your first stops for information – <http://www.irs.gov/individuals/index.html>
- **Taxes** <http://en.wikipedia.org/wiki/Tax>
- **Taxes: History for Kids** <http://www.historyforkids.org/learn/economy/taxes.htm>
- **What Are the Different Types of Taxes?** <http://weakeconomics.com/2010/04/15/what-are-the-different-types-of-taxes>
- **What Are Taxes and Why Do They Exist?** <http://www.allfinancialforms.com/tax/purpose.html>
- **What Are Taxes and Why Do We Need Them?** <http://everythingfinanceblog.com/what-are-taxes-and-why-do-we-need-them.html>

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# to READY do FOR YOUR CAREER 2

## Communication Skills



# Listening and Speaking

## Communication Skills

### Overview

One of the most important skills for successfully interviewing and functioning in a job is to communicate effectively. It is necessary to say exactly what you mean and to listen so that you understand what another person is saying. This activity gives students the opportunity to practice both of these skills.

**Entrepreneurship Pathways** from Ohio Department of Education

### Standards addressed

#### Unit 4: Communications Skills

- 4.1 Demonstrate effective verbal communication skills.
- 4.2 Use effective written communications.
- 4.3 Communicate with staff.
- 4.4 Demonstrate effective group working relationships.

### Materials

- Set of geometric drawings – either the ones provided or your own – preferably laminated
- Crayons or markers
- Clipboards or desks for the students

### Procedure

1. Explain to the students that this task measures both their listening and their communication skills.
2. Divide the class into groups of three. Within each group, the students are designated as 1, 2 or 3. Give all of the 1s a drawing and all of the 3s a blank piece of paper plus colored pencils, markers or crayons.  
  
HINT: To save time, it is best to have the necessary colors of markers or crayons that match the picture in an envelope already with the picture.
3. Tell the 1s that they should go to one side of the room. The 2s should go to the other side of the room and the 3s should remain in the middle of the room.
4. Each of the 1s will receive a drawing with some geometric shapes on it. They are all different and are in a variety of colors. The job of the 1s is to describe the drawing to the 2s. The 2's cannot look at the drawing and must rely only on what the 1s tell him or her. In turn, the 2s will go to the 3s, who are across the room, and tell them about the picture. The 3s will then draw what they are told.

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5. The 2s can go back and forth between the 1s and the 3s as many times as they like; however, it is good to have a time limit such as 10 minutes.

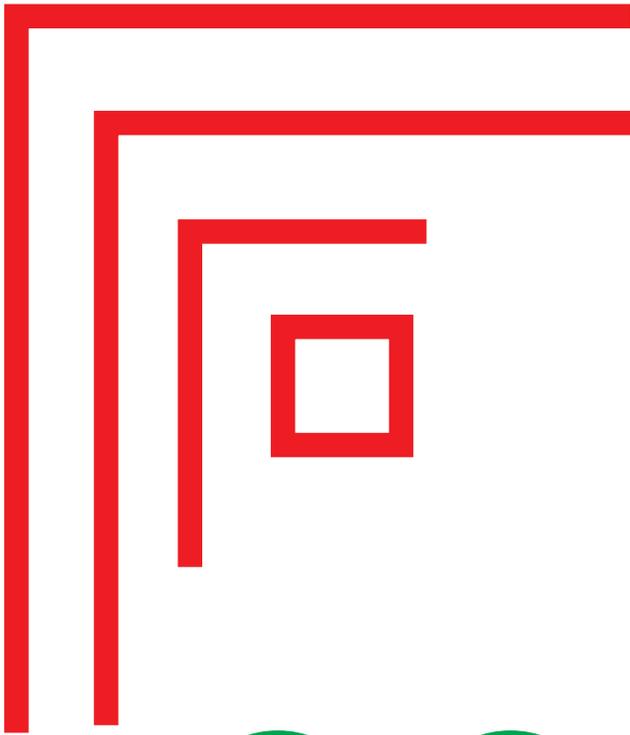
6. Display the pictures side-by-side. Students can then see how well they communicated the content of the picture to the 3s. You can make this a contest if that engenders more enthusiasm.

## **Evaluation**

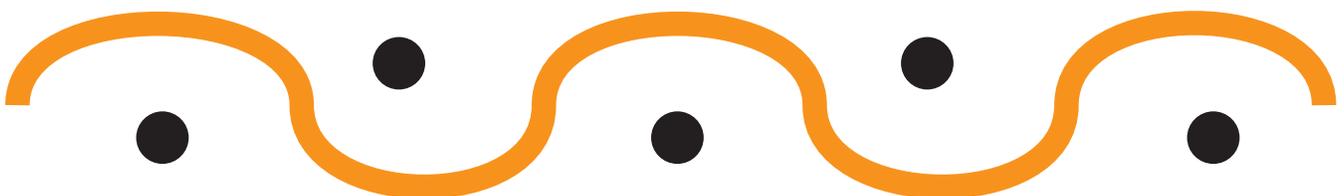
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An Exit Slip can be used. Give each student a card and ask them to tell how good their group did. Ask them to explain why they did very well or very poorly. This can be shared or kept privately between the student and the teacher.

# Clear Communication 1

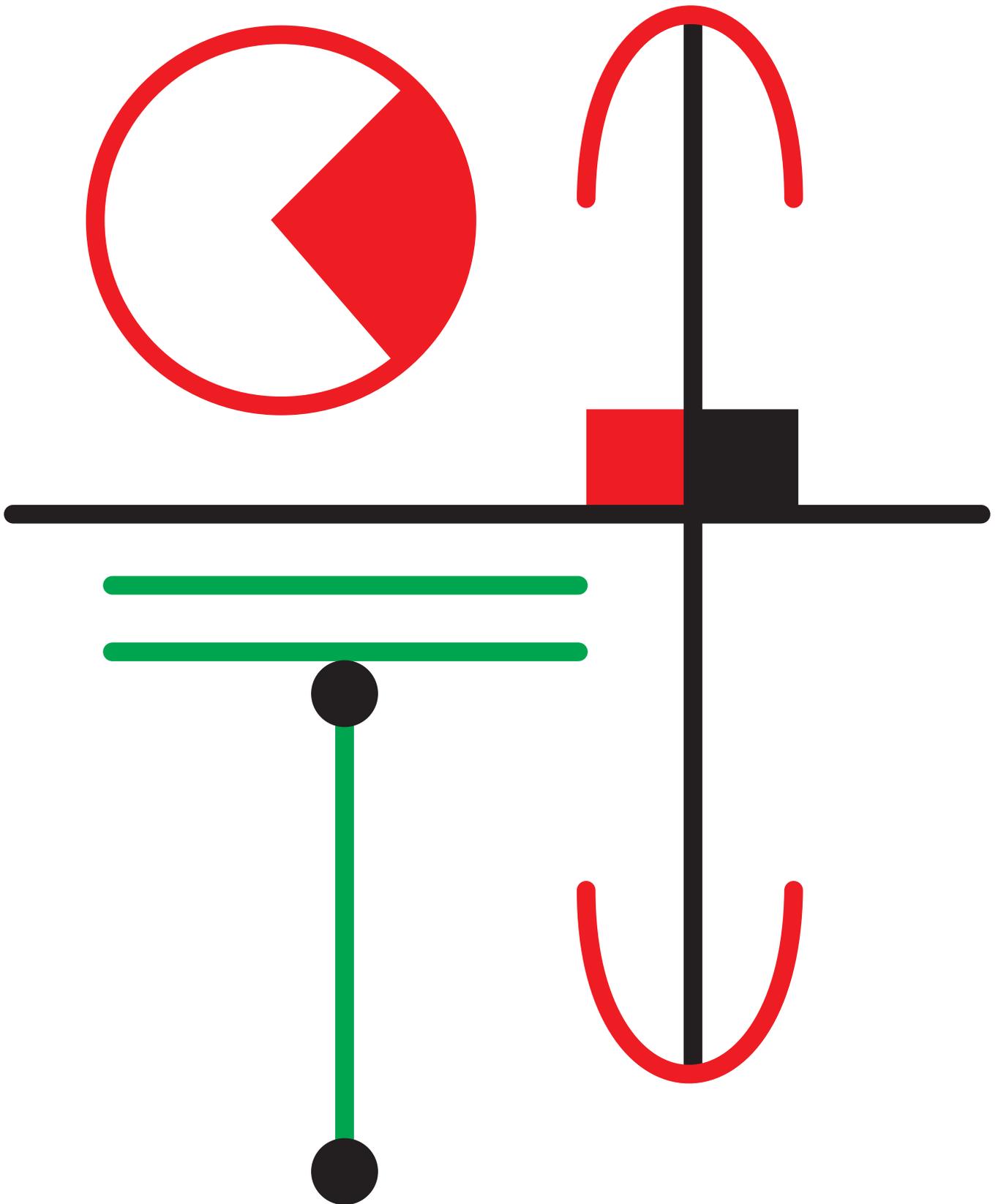


**A B C**

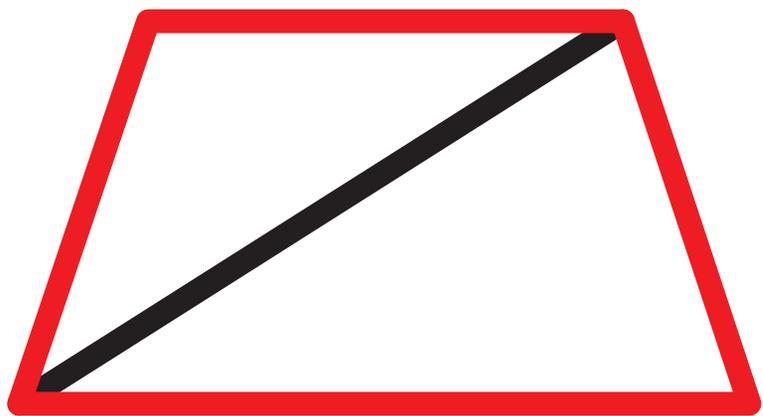
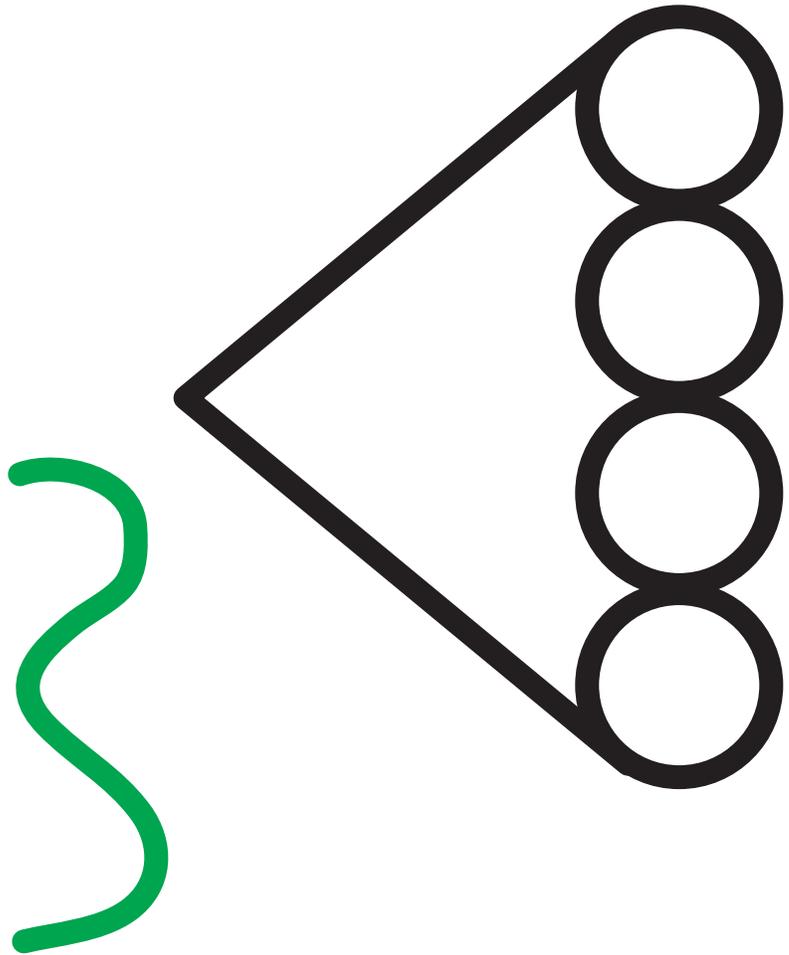
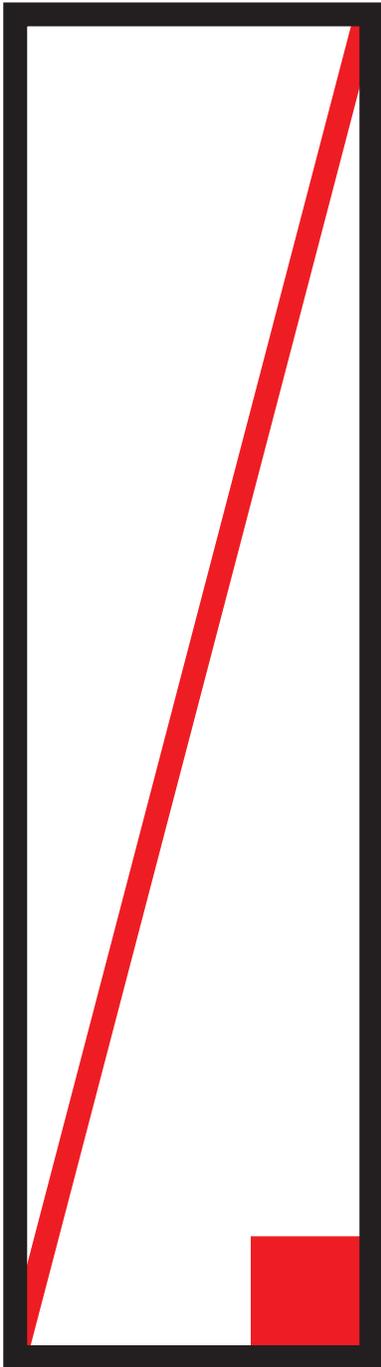


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# Clear Communication 2

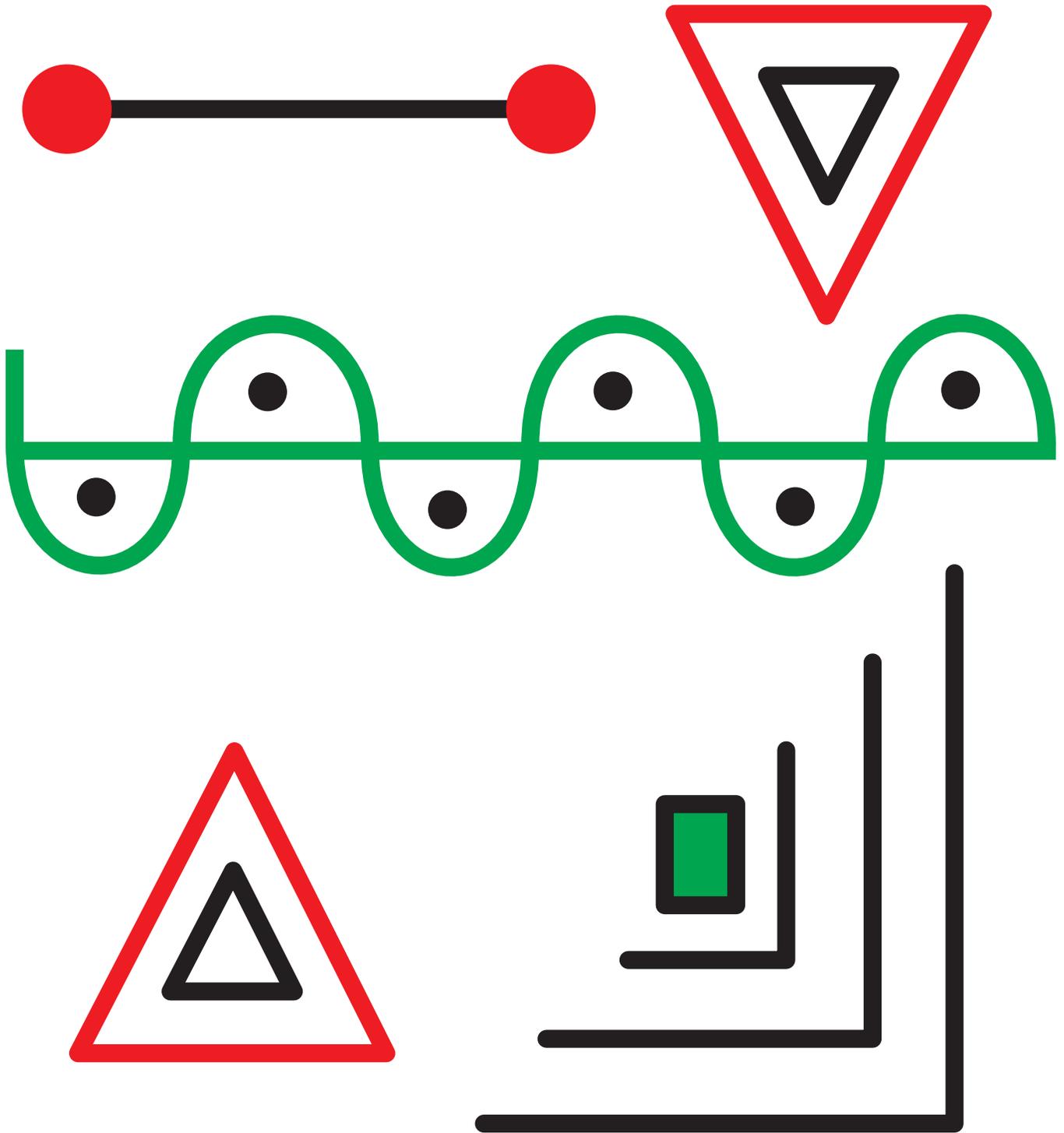


# Clear Communication 3



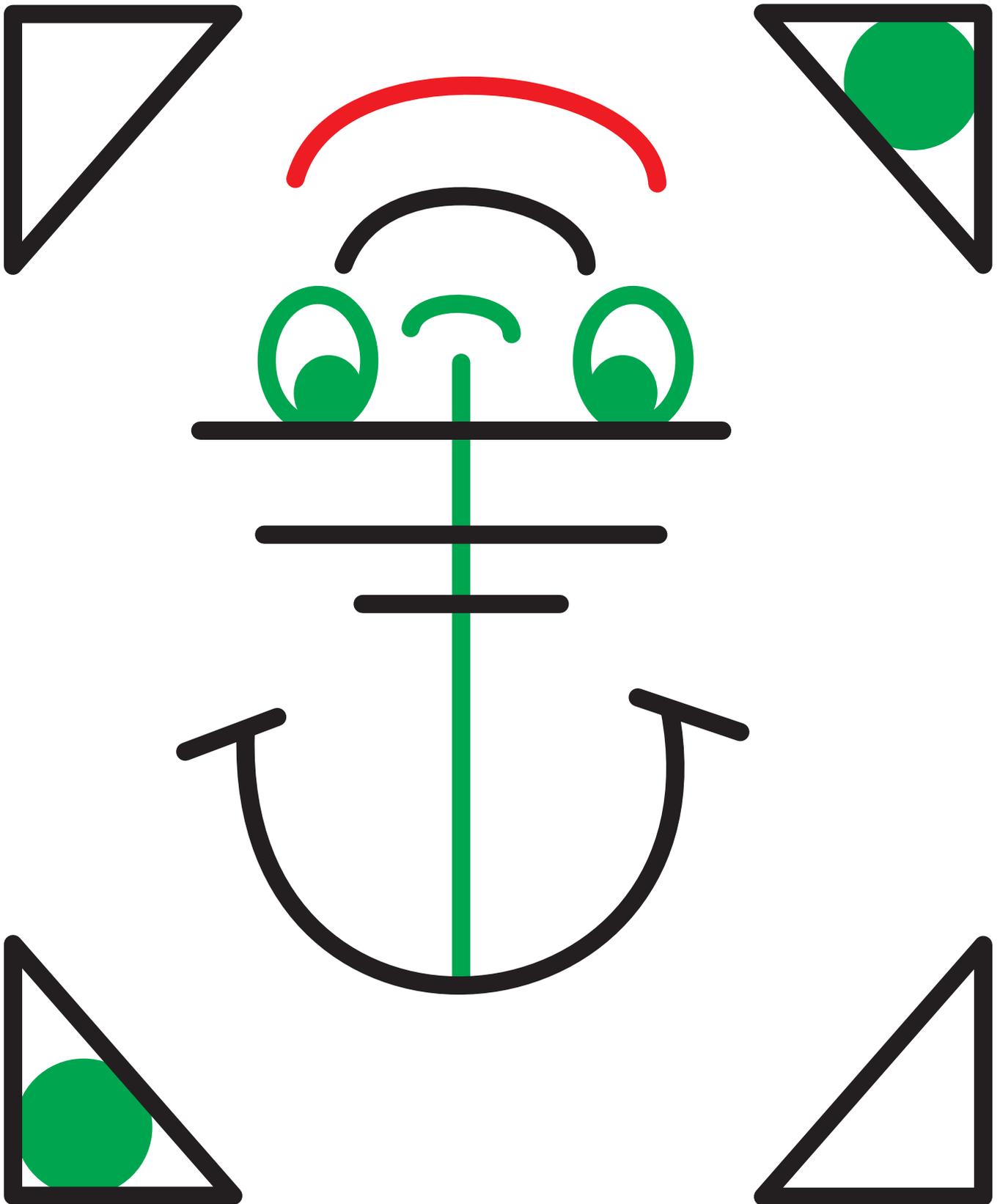
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# Clear Communication 4



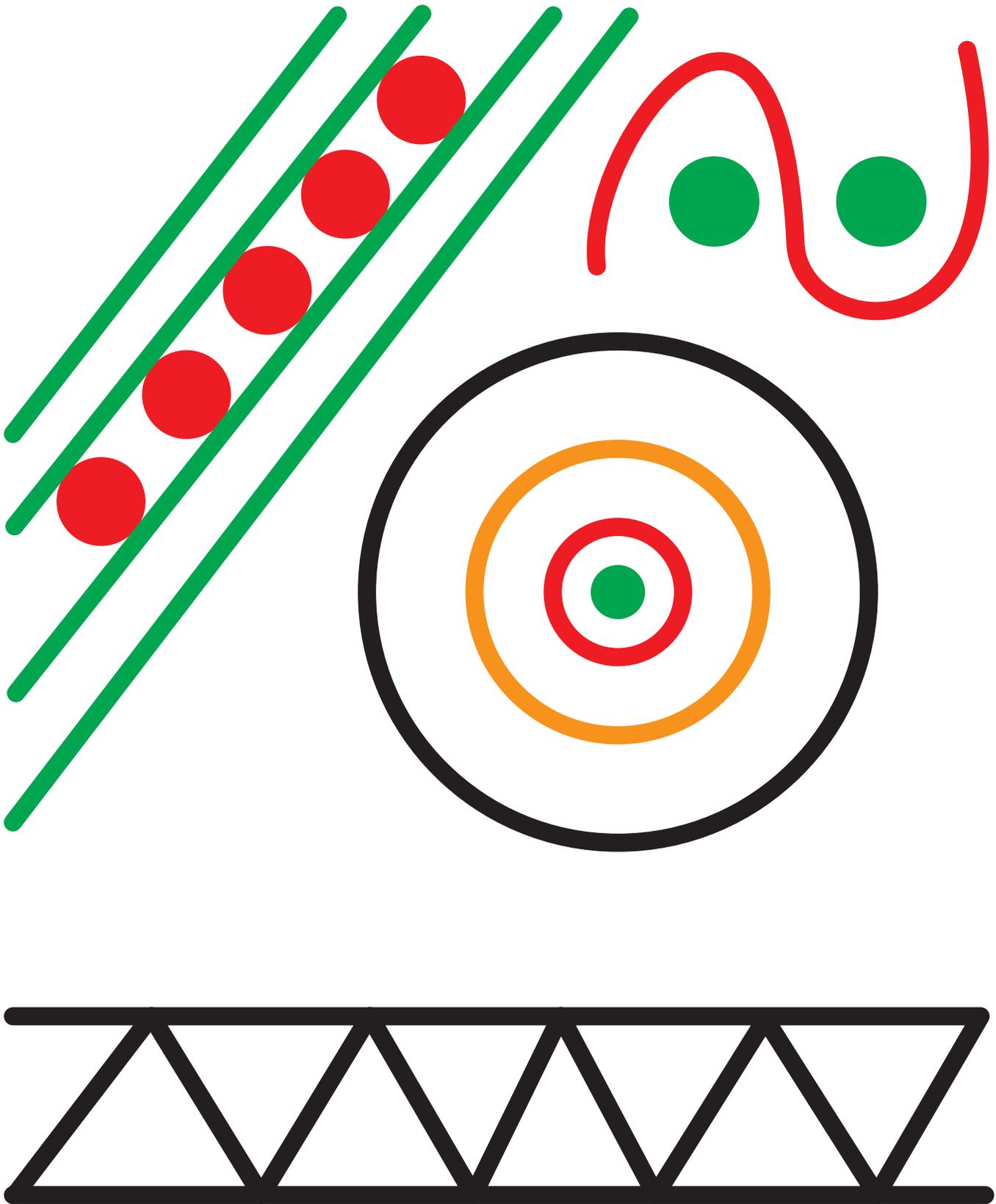
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# Clear Communication 5



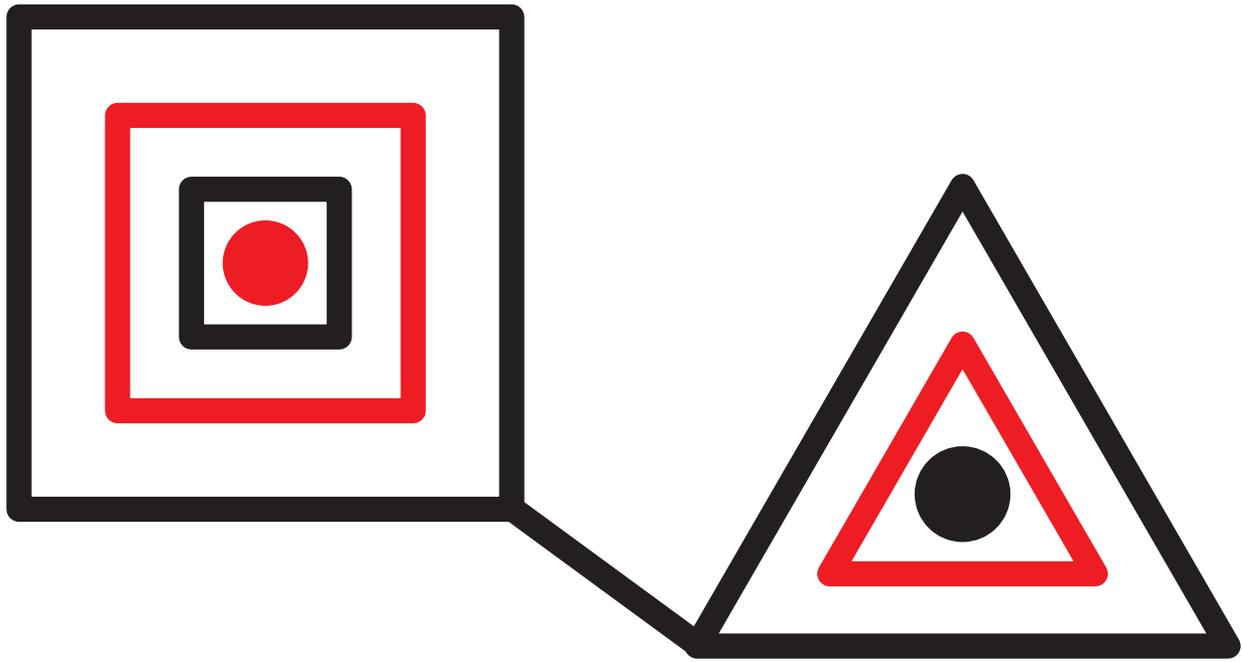
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# Clear Communication 6



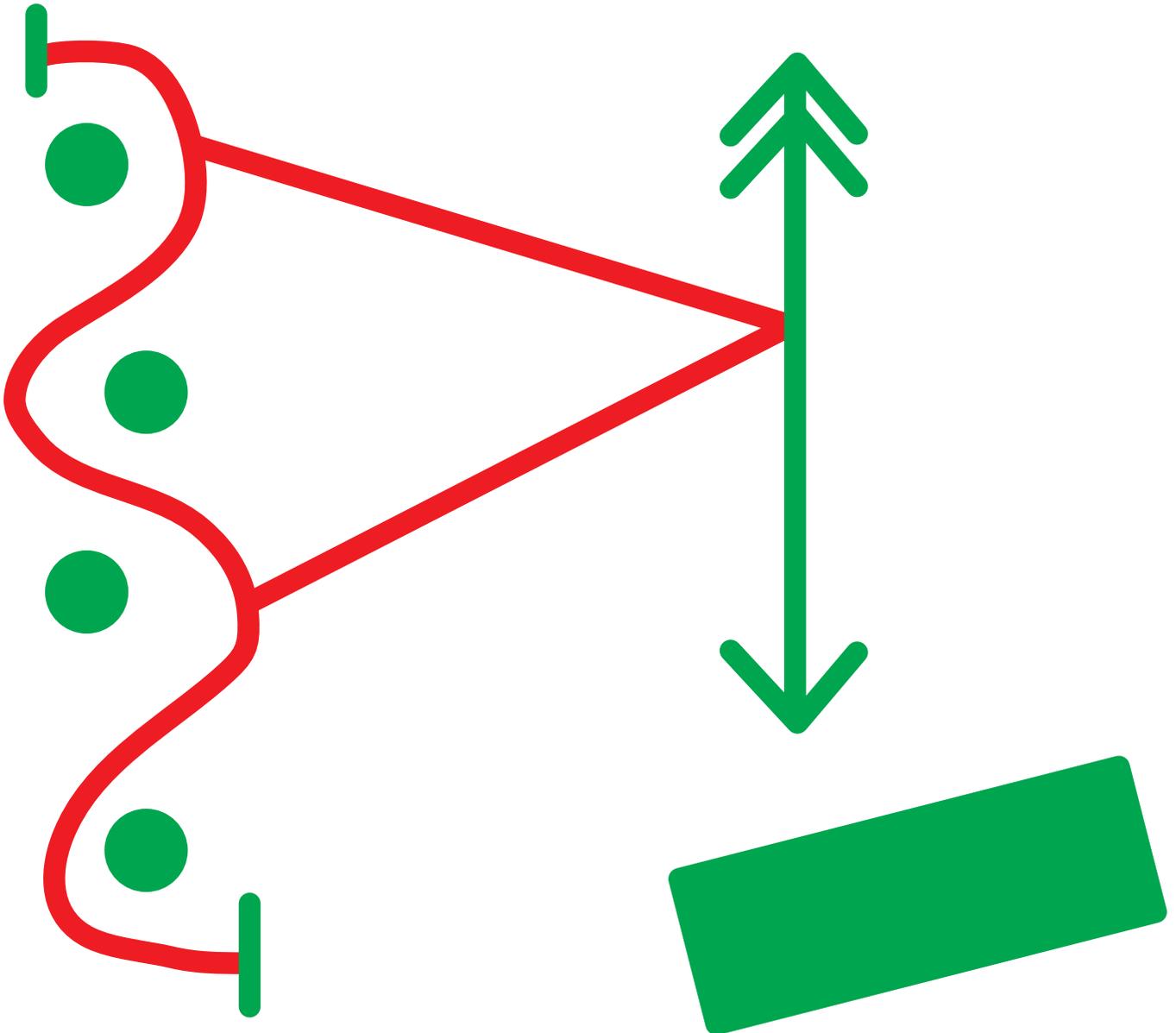
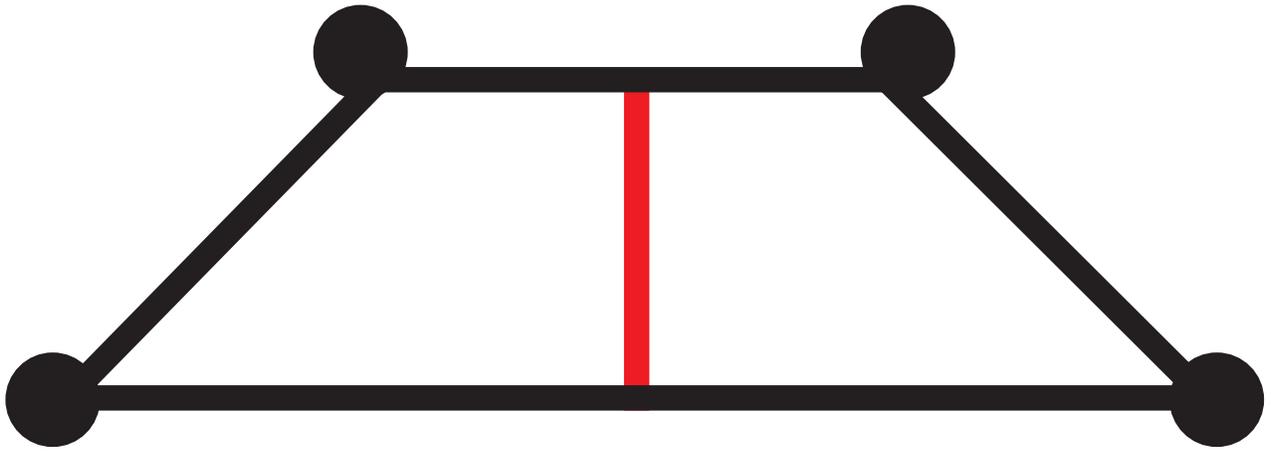
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# Clear Communication 7



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# Clear Communication 8



# Communication Skills

## Conducting an Interview

### Overview

This lesson involves students shadowing a professional and briefly interviewing him or her so as to gain a better understanding of the pathway the individual took to become proficient and licensed in a particular field.

**Entrepreneurship Pathways** from Ohio Department of Education

### Standards addressed

#### Unit 4: Communications Skills

- 4.1 Demonstrate effective verbal communication skills
- 4.2 Use effective written communications
- 4.3 Communicate with staff
- 4.4 Demonstrate effective group working relationships

### Materials

- Internet resources on verbal and nonverbal cues
- Computer

### Procedure

1. Ask the students if they know what they want to do for a career when they finish school. For those who know, discuss what they know about their chosen careers.
2. Discuss methods for finding out about career to gauge students' awareness levels.
3. Ask the students if they know what an interview and job shadowing are. Tell them that they will conduct an interview in an occupational interest area.
4. The students may use the possible interview questions provided during the process.
5. Give the students one week to find a person to interview and to set up a visit date and time. Also give a deadline for completion of the assignment.
6. The students will return to class with a typed script of the interview that will be presented to another student or to the class. During the presentation, each student should communicate clearly using speaking skills cited from the resources provided. The student who is evaluating the presentation should also be actively listening.

## Evaluation

	1	2	3	4
<b>Organization</b>	Audience cannot understand presentation because of poor organization; introduction is undeveloped or irrelevant; relation to the rest of the team's presentation is unclear.	Audience has difficulty following presentation because of some abrupt jumps; some of the main points are unclear or not sufficient stressed.	Satisfactory organization; clear introduction; main points are well stated, even if some transitions are somewhat sudden; relation to the rest of the team's presentation clear.	Superb organization; builds on and provides support for the rest of the team's presentation; main points well stated and argued, with each leading to the next point of the talk.
<b>Delivery</b>	Mumbles the words, audience members in the back can't hear anything; too many filler words; distracting gestures.	Low voice, occasionally inaudible; some distracting filler words and gestures; articulation mostly, but not always, clear.	Clear voice, generally effective delivery; minimal distracting gestures, etc., but somewhat monotone.	Natural, confident delivery that does not just convey the message but enhances it; excellent use of volume, pace etc.
<b>Relating to audience</b>	Reads most of the presentation from the slides or notes with no eye contact with audience members; seems unaware of audience reactions.	Occasional eye contact with audience but mostly reads the presentation; some awareness of at least a portion of the audience; only brief responses to audience questions.	Generally aware of the audience reactions; maintains good eye contact when speaking and when answering questions.	Keeps the audience engaged throughout the presentation; modifies material on-the-fly based on audience questions and comments; keenly aware of audience reactions.

Adapted from <http://www.cse.ohio-state.edu/~neelam/abet/DIRASSMNT/oralTeamPresRubric.html>

## Helpful sites

- **Department of Labor's Occupational Outlook Handbook**  
<http://www.bls.gov/oco>
- **O\*Net**  
<http://online.unetcenter.org>
- **The Dictionary of Occupational Titles**  
<http://www.oalj.gov/libdot.htm>

Name \_\_\_\_\_

# Conducting an Interview

**Date and Time of Interview** \_\_\_\_\_

## Directions

1. Contact a professional in your chosen occupational interest area and be specific about your intentions. Let the professional know that you are a student seeking more information about the occupation for a class assignment.
2. Establish a time and date for the shadowing experience to take place. Suggest to the person that, if possible, you would appreciate a tour of the work environment and the opportunity to meet other individuals who are involved in the day-to-day operations of the organization.
3. Dress appropriately.
4. Be sure to get approval for asking questions and taking notes or pictures while you are shadowing. This will enable you to gain more insight and allow you to present the experience to a partner in class. You may want to ask the professional to set aside 20 to 30 minutes for the informal interview process.

## Possible Interview Questions

- Why did you choose this occupation?
- What type of high school classes did you take to prepare you for this occupation?
- What type of training and education is needed for this job?
- What skills do you use often or feel are important in this occupation?
- How did you find employment?
- Did you observe a demand for your occupation?
- How would you describe a typical day?
- What do you like least about your occupation?
- What do you like most about your occupation?
- How do salaries in this field compare with other fields?
- What suggestion do you have for anyone interested in this type of occupation?

## Questions and Answers

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

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4. \_\_\_\_\_

\_\_\_\_\_

5. \_\_\_\_\_

\_\_\_\_\_

6. \_\_\_\_\_

\_\_\_\_\_

7. \_\_\_\_\_

\_\_\_\_\_

8. \_\_\_\_\_

\_\_\_\_\_

# Writing a Résumé

“A résumé is a self-advertisement that, when done properly, shows how your skills, experience and achievements match the requirements of the job you want to get.” Source: <http://www.wikihow.com/Make-a-Resume>

Your résumé is a very important tool when you are looking for a job. It is the first look that the prospective employer has of you. Employers get hundreds of resumes and often spend less than a minute looking at them. When you sit down to write your résumé, don't feel that you are alone. There are a variety of Internet sites that can help you decide the type of résumé you want to use, the format you choose and the information that is appropriate for the job you have in mind. Remember to always check grammar and spelling.

## Resources

If you go to any browser and search for “writing a résumé,” you will find an endless list of sites that will give writing directions, samples and much more. Below are related sites that are clear and easy to use.

- **44 Résumé Tips** — Look at the résumé you have written and make sure that the tips given are followed through. <http://www.dailywritingtips.com/resume-writing-tips/>
- **Create a Professional Résumé in Minutes** — Gives a template and allows you to simply fill in the blanks. Requires an email address. <http://resumecompanion.com/?gclid=CJDo4KGR-7ACFUMCQAodr2pWEg>
- **How to Make a Résumé** — Explains three types of résumés: chronological, functional and a combination of the two types. Gives examples of each type and gives step-by-step directions for creating your own résumé. <http://www.wikihow.com/Make-a-Resume>
- **How to Write a Résumé** — This site has a complete set of tools to help you follow the résumé writing process. It includes help in writing cover letters, a tool to help you write, explanation of résumé distribution, tricks to get an interview and thank-you letter help. [http://www.how-to-write-a-resume.org/resume\\_writing.htm](http://www.how-to-write-a-resume.org/resume_writing.htm)
- **Résumé Writing, Sample Résumé, Résumé Builders** — This site is a hotlist of hundreds of sites for specific job categories. <http://jobsearch.about.com/od/resumes/Resumes.htm>

# Writing a Cover Letter

A cover letter usually is mailed with each résumé that you send out. The letter should not duplicate your résumé but should help complete the story that you're try to convey to the prospective employer. It is often the first contact that the employer has and offers that critical first impression.

There are basically three types of cover letters. An application letter is sent when you know that there is a job opening. A prospecting letter is more of an inquiry into possible positions, and a networking letter requests information and assistance in the job search. <http://jobsearch.about.com/od/coverletters/a/aa030401a.htm>

## Resources

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If you go to any browser and search "writing a cover letter," you will find an endless list of sites that offer writing directions, samples and much more. The sites listed below are clear and easy to use.

- **America's #1 Cover Letter Builder** — This site allows you to pick from letters already written and helps you make them your own by inserting your personal information. <http://www.cover-letter-now.com/cln.aspx>
- **Cover Letter: Types and Samples** — Gives good information and samples. <http://www.career.vt.edu/jobsearchguide/coverlettersamples.html>
- **Cover Letters** — This site is a hotlist of information about all types of cover letters. Examples are given and tips for writing your own letter are available. <http://jobsearch.about.com/od/coverletters/a/aa030401a.htm>
- **How to Write a Cover Letter** — Offers step-by-step directions. <http://www.wikihow.com/Write-a-Cover-Letter>

# Going on an Interview

Okay – you’ve gone to school. You’ve interned at a place that has given you an insight into the career you’re interested in. You’ve decided on your career.

## NOW – you’ve got to get a job!

Let’s look at the steps that you need to take.

1. Find some organizations where you would like to work. Do your research – most companies have websites. Find several places where think you would like to work and learn about them before you go in for the interview. For assistance with career exploration, visit [http://westernreservepublicmedia.org/careers/career\\_hotlist.htm](http://westernreservepublicmedia.org/careers/career_hotlist.htm).
2. Get your résumé ready.
3. Write a cover letter and send this letter and your résumé to the places that have jobs you would like to have.
4. If you don’t hear from the businesses that you contacted, take the initiative and call and ask to have an interview.
5. Now you’re ready for your interview.

## The interview

First impressions are critical! You are marketing yourself! The first thing that a potential employer sees when he or she meets you is your attire. You must make every effort to dress properly, as this sets the tone of your interview.

Dressing conservatively is always the safest route. However, if you have concern about this, call the company’s human relations department and simply ask. You could also visit the company and see how others dress.

These tips for dressing for your interview were made by Dr. Randall S. Hansen. For more information, visit [http://www.quintcareers.com/dress\\_for\\_success.html](http://www.quintcareers.com/dress_for_success.html).

You should have the following:

- clean and polished conservative dress shoes
- a well-groomed hairstyle
- cleaned and trimmed fingernails
- minimal or no cologne or perfume
- no visible body piercing beyond conservative ear piercings for women
- well-brushed teeth and fresh breath
- no gum, candy or other objects in your mouth
- minimal jewelry
- no body odor

For specific tips for males to dress for an interview, go to [http://www.quintcareers.com/dress\\_for\\_men.html](http://www.quintcareers.com/dress_for_men.html).

Females can visit [http://www.quintcareers.com/dress\\_for\\_women.html](http://www.quintcareers.com/dress_for_women.html) for more information on how to dress for an interview.

## The use of color

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Shirley J. Wenrich, an interior designer and color specialist, believes that color plays a major part in our interactions in the business world (and in our personal worlds).

She has learned that blue is the best color to help increase communication. If you need a confidence booster, go for red and yellow accents. Don't try to be visually overwhelming. Just use a subtle hint of these colors somewhere on your body. Blue suggests honesty. Wear bolder colors to promote assertiveness or softer colors to indicate helpfulness and understanding.

Wenrich states that color therapists and psychologists have studied color and the human mind. They have found a link dating back through the years to color and personality. Each color has its own set of characteristics:

- Red suggests physical energy and vitality.
- Orange means joy and enthusiasm, with added wisdom.
- Yellow is intelligence with a share of organization.
- Green is the center, signifying balance and versatility.
- Blue means you are truthful, sincere and honest.
- Indigo may always mean there is a touch of magic.
- Violet is a highly spiritual color, symbolizing wisdom and sophistication in your personality.

What is your favorite color? How accurate do you think the list is? Do you think the color that you wear will have an effect during an interview?

## Resources

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For further help in preparing for your interview, visit the sites below.

- **When Job Hunting** – Dress for success  
[http://www.quintcareers.com/dress\\_for\\_success.html](http://www.quintcareers.com/dress_for_success.html)
- **Dressing for Success** – How to dress for an interview  
<http://jobsearch.about.com/od/interviewsnetworking/a/dressforsuccess.htm>
- **Dress for Success Game** – You dress an avatar and have challenges.  
<http://www.oyunlar1.com/elbisebegendir.aspx>

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# Are You Ready For Your Career 2

## Emotional Intelligence

<http://www.WesternReservePublicMedia.org/careers2>

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# Emotional Intelligence

## What is emotional intelligence?

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“Emotional intelligence refers to the ability to perceive, control and evaluate emotions ... It involves the ability to monitor one’s own and others’ feelings and emotions, to discriminate among them and to use this information to guide one’s thinking and actions.” Source: <http://psychology.about.com/od/personalitydevelopment/a/emotionalintell.htm>

## What does emotional intelligence include?

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- 1. Perceiving emotion:** The first step is to see the emotions of others using the cues of body language, facial expressions and other nonverbal signs.
- 2. Reasoning with emotion:** Once these signs are noted, we have to think about why they are being expressed and take action – both physically and cognitively – to perform appropriate actions. We need to decide what course of action we will take and how we will respond to these cues.
- 3. Understanding emotions:** We then need to try to determine the cause of the other person’s behavior. One action that a person takes can have any number of causes. We need to try to interpret the action and try to determine what it might mean.
- 4. Managing emotion:** This is the key element of emotional intelligence. We need to respond appropriately and create a “conscious, reflective regulation of emotion.”

Source: *Emotional Intelligence*, <http://psychology.about.com/od/personalitydevelopment/a/emotionalintell.htm>

## How do you measure emotional intelligence?

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There are many tests that measure emotional intelligence. They require the person who is taking the test to answer multiple questions. The answers are then compared to “correct” answers. The result of the assessments measures one’s ability to succeed in coping with environmental demands and the pressures of life situations. Questions include the areas of awareness, stress tolerance, problem solving and happiness.

This link takes you to a hotlist of tests of emotional intelligence: [http://psychology.about.com/lr/emotional\\_intelligence\\_tests/86258/2](http://psychology.about.com/lr/emotional_intelligence_tests/86258/2).

## Resources

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- **What Is Emotional Intelligence?** — <http://psychology.about.com/od/personalitydevelopment/a/emotionalintell.htm>
- **Five Key Skills to Raise Your Emotional Intelligence** — [http://www.helpguide.org/mental/eq5\\_raising\\_emotional\\_intelligence.htm](http://www.helpguide.org/mental/eq5_raising_emotional_intelligence.htm)
- **Emotional Intelligence** — <http://danielgoleman.info/topics/emotional-intelligence>
- **Emotional Intelligence Information** — [http://www.unh.edu/emotional\\_intelligence/index.html](http://www.unh.edu/emotional_intelligence/index.html)

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# Nonverbal Communication and Body Language

**Nonverbal communication** is the process of communication through sending and receiving wordless (mostly visual) messages between people. Messages can be communicated through gestures and touch, by posture, by facial expression and by eye contact. We're going to look at posture, clothing, gestures, facial expressions and engagement.

Nonverbal communication can convey a very different message than a verbal conversation. It can tell someone whether they are liked or disliked, interesting or boring.

## Posture

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Posture can be used to determine a participant's degree of attention or involvement, the difference in status between communicators and the level of fondness a person has for the other communicator.

Examples of bad posture include slouching, towering, jaw thrusting and arm crossing. These nonverbal behaviors can indicate feelings and attitudes toward another person. An example of good posture includes standing erect and leaning forward. This communicates to a person that you are approachable, receptive and friendly.

## Clothing

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Clothing is the most common form of nonverbal communication. The types of clothing that an individual wears convey nonverbal clues about his or her personality, background and financial status. It is important to understand that their appearance and demeanor influence how others will react to them.

A person with a sloppy appearance, messy hair and wrinkled clothes sends the message, "I don't care." Nonverbal elements such as body type, height, weight, hair, skin color, odors and clothing send nonverbal messages during interactions.

## Gestures

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Gestures may be made with the hands, arms or body and also include movements of the head, face and eyes, such as winking, nodding or rolling one's eyes.

## Engagement

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Eye contact is the primary notion to where a message of attention is being conveyed in engagement with nonverbal communication. Eye contact is when two people look at each other's eyes at the same time; it can indicate interest, attention and involvement.

## Reading faces

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Facial expressions are an important channel of nonverbal communication. Faces are accessible "windows" into the mechanisms which govern our emotional and social lives.

"Facial expressions provide information about:

- affective state, including both emotions such as fear, anger, enjoyment, surprise, sadness, disgust and more enduring moods such as euphoria, dysphoria or irritableness
- cognitive activity, such as perplexity, concentration or boredom
- temperament and personality, including such traits as hostility, sociability or shyness
- truthfulness, including the leakage of concealed emotions and clues as to when the information provided in words about plans or actions is false
- psychopathology, including not only diagnostic information relevant to depression, mania, schizophrenia and other less severe disorders, but also information relevant to monitoring response to treatment"

Source: National Science Foundation: Facial Expression Understanding, [http://face-and-emotion.com/dataface/nsfreport/exec\\_summary.htm](http://face-and-emotion.com/dataface/nsfreport/exec_summary.htm)

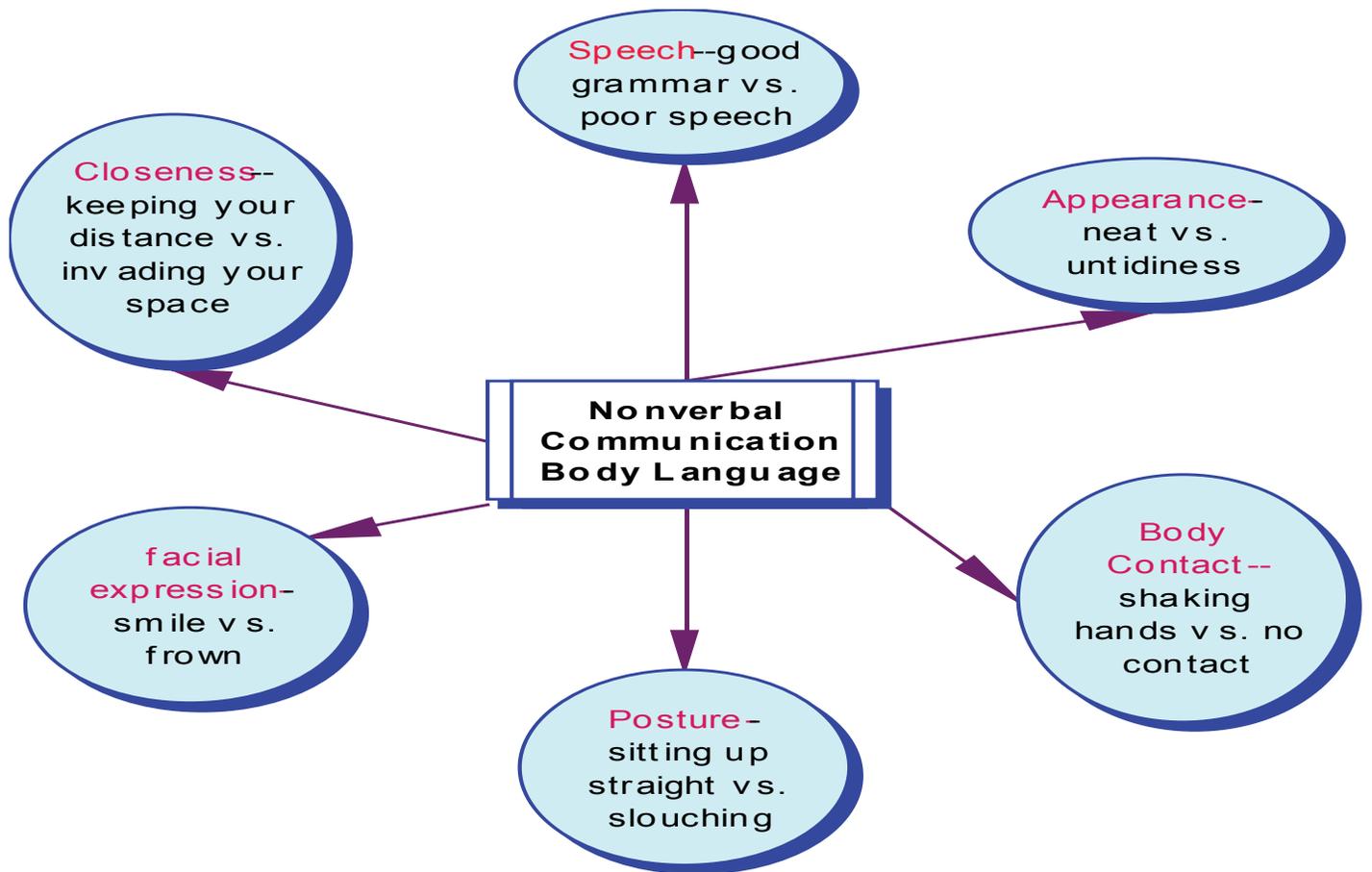
Adapted from Nonverbal Communication, [http://en.wikipedia.org/wiki/Nonverbal\\_communication#Posture](http://en.wikipedia.org/wiki/Nonverbal_communication#Posture)

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## Resources

- **Aspects of Nonverbal Communication** — Excellent summary of the topic  
<http://iteslj.org/Articles/Darn-Nonverbal/>
- **Become Versed in Reading Faces**  
<http://www.entrepreneur.com/article/200934>
- **Exploring Nonverbal Communication**  
<http://nonverbal.ucsc.edu/>
- **List of Gestures**  
[http://en.wikipedia.org/wiki/List\\_of\\_gestures](http://en.wikipedia.org/wiki/List_of_gestures)
- **National Science Foundation: Facial Expression Understanding**  
[http://face-and-emotion.com/dataface/nsfrept/exec\\_summary.htm](http://face-and-emotion.com/dataface/nsfrept/exec_summary.htm)
- **Top 10 Nonverbal Communication Tips**  
<http://psychology.about.com/od/nonverbalcommunication/tp/nonverbaltips.htm>
- **Types of Nonverbal Communication**  
<http://psychology.about.com/od/nonverbalcommunication/a/nonverbaltypes.htm>

# Nonverbal Language or Body Language



# Take a Look at Yourself

Emotional intelligence refers to the ability to perceive, control and evaluate emotions. These traits are necessary for happiness and success. Your job is to take an honest look at these traits and identify areas that you might want to expand or develop and look at areas where you already are well-developed.

**Directions:** Place an X on the line below the words where you see yourself. The scale goes from traits that are not desirable to traits you would like to have. You may want to ask a significant person in your life to also fill this in. You can then discuss areas where you agree and areas where there is disagreement.

Needs work	Desirable
Externally motivated	Self-motivated
Usually critical	Usually kind
Gives up	Persistent
Aware of your own point of view	Aware of others' point of view
Pessimistic	Realistic
Prone to exaggeration	Prone to honesty
Random	Goal oriented
Self-absorbed	Interested in others
Low stress tolerance	High stress tolerance
Self-doubting	Self-confident
Apathetic	Empathetic
Closed and careful	Trusting

---

student handout

Gossipy

Trustworthy

---

Not dependable

Dependable

---

Sad

Content or happy

---

Follower

Leader

---

Retiring

Assertive

---

Rigid (unable to go with the flow)

Flexible

---

Impulsive

Thoughtful

---

Jealous

Gracious

---

Unable to see own faults

Accepting of criticism

---

What areas do you believe are your areas of strength?

What do you need to work on?

**For Discussion:**

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Is being critical, closed and careful, or a follower, always bad?

**Directions:**

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1. Those who believe this is true, go to the right side of the room.
2. Those who believe this is a false statement, go to the left side of the room.
3. Make a list in your group of why you believe what you do.
4. Select a team leader from each team to present your list.
5. See if you can come up with a class consensus on this issue.

# What Is Emotional Intelligence?

## PowerPoint Presentation



**What Is Emotional Intelligence?**



Slide 1

**Emotional Intelligence (EI or EQ)**

EI is the ability to **perceive**, **control** and **evaluate** your emotions.



Slide 2

**EI includes...**

**Perceiving Emotions** Understanding nonverbal signals such as body language and facial expressions.






Slide 3

**EI includes...**

**Reasoning with Emotion** Using emotions to determine how to respond emotionally to the things around us.




Slide 4

**EI includes...**

**Understanding Emotions** Understanding that emotions displayed could have a variety of causes.

Because of  or  or  or 

Slide 5

**EI includes...**

**Managing Emotions** Includes responding appropriately to the emotions of others.






Slide 6

Take a quiz to determine your emotional intelligence.

Go to:  
[http://psychology.about.com/library/quiz/bl\\_eq\\_quiz.htm](http://psychology.about.com/library/quiz/bl_eq_quiz.htm)

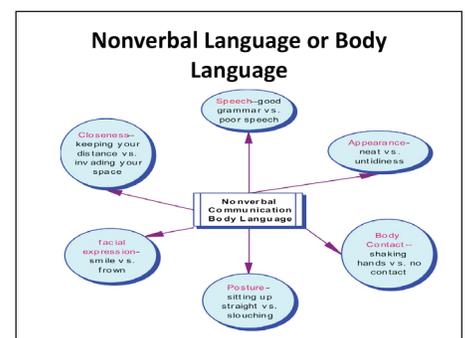
Slide 7

**What Is Nonverbal Communication?**

Nonverbal communication includes the **process of sending and receiving wordless messages between people**. It includes the following:

- Posture
- Clothing
- Gestures
- Engagement
- Reading faces

Slide 8



Slide 9

# What's In Your Pocket (or Purse or Backpack)?

## Overview

In evaluating the people we meet, we look at the way they dress, their personal appearance and the way they speak. The more information we have, the better we are able to form an accurate "picture" of that person. This lesson encourages students to get to know one another based on the contents of their pockets, purses or backpacks.

**Entrepreneurship Pathways** from Ohio Department of Education

## Standards addressed

### Unit 5: Emotional Intelligence

- 5.1 Foster self-understanding to recognize the impact of personal feelings on others.
- 5.2 Develop personal traits essential to business success

## Procedure

1. Ask five students to volunteer for an experiment. You can tell them what the experiment is ahead of time or allow them to volunteer without knowing the task. You can use a greater number of volunteers or a smaller number. You could also have the students work in small groups or even with a partner.
2. Have the students come to the front of the room and place everything they have in their pocket, purse or backpack on a table in the front of the room. They're allowed to keep one thing private.
3. They will then take turns telling to the other students what they have put on the table.
4. Ask the class the following questions:
  - a. Is anything common to all of the tables of possessions? If so, why do you think each person has this item? (*The answer could be a pencil. The reason they would have it is to do their work. It could be a picture of their boyfriend or girlfriend.*)
  - b. Is there a difference between what is in the possessions on display? (*Does being a boy or girl make a difference? Does what class you are taking make a difference?*)
  - c. Are there any possessions shown that you would like to have and do not? Is there anything that would make you feel better about yourself? (*Answers will vary.*)
  - d. Ask the students who owned the possessions if there is anything that holds a special memory for them. (*Answers will vary.*)

- 
5. Now ask all of the students to put their own possessions (purse, pocket or backpack) on their desk. They can keep one item private.
  6. Distribute the student handout *What's in Your Pocket (or Purse or Backpack)?* and instruct the students to complete it.

## Evaluation

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This can be done as a self-evaluation or you can do it and return to students to offer feedback.

\_\_\_\_\_ The ideas I presented are in my own words.

\_\_\_\_\_ I have given important information to the reader.

\_\_\_\_\_ The meaning of my sentences are clear.

\_\_\_\_\_ I found out something about myself (or about my student) that I didn't know before.

\_\_\_\_\_ I see some self-awareness in what I have written.

Adapted from the EQ Toolbox <http://www.eqtoolbox.org/toolbox;ex3.php>

# What's In Your Pocket (or Purse or Backpack)?

Write all of the things that you have in your pocket, purse or backpack. You can keep one thing private.

Answer the following questions about your possessions: Please use complete sentences and correct grammar and spelling.

1. How do your possessions compare to the ones you've already seen?
2. Do you have any special memories about anything you have put on your desk?
3. How do you feel about putting your items on display? Comfortable? Uncomfortable? Why?
4. What would you like to have as a possession that is not there?
5. What do you think your possessions tell about you?

## Evaluation

---

Please write true or false before each item below as it refers to what you have written.

\_\_\_\_\_ The ideas I presented are in my own words.

\_\_\_\_\_ I have given important information to the reader.

\_\_\_\_\_ The meaning of my sentences are clear.

\_\_\_\_\_ I found out something about myself that I didn't know before.

\_\_\_\_\_ I see some self-awareness in what I have written.

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# to READY and FOR YOUR CAREER 2

**Financial Literacy**



# Identify and Prioritize Your Personal and Financial Goals

## Overview

This lesson introduces students to the elements of understanding and managing their money, types of financial service providers and strategies for investment.

**Entrepreneurship Pathways** from Ohio Department of Education

## Standards addressed

### Unit 9: Financial Literacy

- 9.1 Describe the fundamental principles of money.
- 9.2 Manage personal finances to achieve financial goals.
- 9.3 Discuss the use of financial service providers to aid in achieving financial goals.
- 9.4 Describe types of investment strategies.

## Materials

- Slides (transparency or PowerPoint)

## Online resources

- **Investopedia** — <http://investopedia.com>
- **It's My Life** — <http://pbskids.org/itsmylife/money/index.html>
- **CNN Money** — <http://money.cnn.com/>

## Procedure

1. Distribute the *Principles of Money: Vocabulary* handout. Review vocabulary terms with the class.
2. Using the slides or PowerPoint presentation, discuss with students that well-written personal and financial goals should satisfy the following:

Be realistic: A student working part time is not likely to be able to afford a new car every couple of years, rent an apartment and pay for everyday expenses.

Be specific: For example, "I want to save \$3,000 for a down payment on a new car."

Have a time frame: For example, "When I graduate in a year ..."

State the action to be taken: "I want to start an automatic deposit savings account with monthly withdrawals from my checking account."

- 
3. Hand out the *What Are My Goals?* worksheets. Direct students to list two goals in each category (educational, social, financial, family, health/physical and recreational).
  4. Ask students to identify each goal as short-term (one to four weeks), medium-term (two to 12 months) or long-term (one year or longer).
  5. Ask students to answer the two questions about their sources of income.
  6. Using the budget worksheet and the information about Jillian provided, work through each of the budgeting areas with the students. Fill in the appropriate amounts in the selected columns and help them calculate the differences.
  7. Using the additional budget worksheet provided, ask students to project what their budgets might be based on the goals they set for themselves and the resources they need.

# Principles of Money: Vocabulary

**Cash:** money or an equivalent (e.g., check) paid at the time of making a purchase.

**Credit:** time allowed for payment for goods or services obtained on trust.

**Debit:** an electronic check; an alternative method to cash when making a payment.

**Electronic funds transfer:** electronic exchange or transfer of money from one account to another, either within a single financial institution or across multiple institutions, through computer-based systems.

**Paper money:** a piece of paper printed and issued by the authority of a government for use as money.

**Coins:** a piece of metal stamped and issued by the authority of a government for use as money.

**Government bonds:** debt investment in which an investor loans a certain amount of money, for a certain amount of time, with a certain interest rate, to a company. It is issued by the national government in the country's own currency.

**Treasury notes:** A marketable U.S. government debt security with a fixed interest rate and a maturity between one and ten years.

**Medium of exchange:** money's most important function; used to facilitate transactions.

**Unit of measure:** common measure of the value of goods and services being exchanged.

**Wages:** money that is paid or received for work or services, usually by the hour, day or week.

**Salary:** a fixed compensation periodically paid to a person for regular work or services.

**Interest:** a sum paid or charged for the use of money or for borrowing money.

**Rent:** grant the possession and enjoyment of property, machinery, etc. in return for the payment of money from the tenant or lessee.

**Dividends:** a sum of money paid to shareholders of a corporation out of earnings.

**Capital gains:** profit from the sale of assets, as bonds or real estate.

**Gross pay:** total pay before any deductions are subtracted

**Hourly wage:** amount earned for each hour worked

**Standard work day:** 40 regular hours a week

**Overtime:** time worked beyond the regular hours – pay is 1½ times the regular rate of pay.

# What Are My Goals?

In each category, list two of your educational, social, financial, family, health/physical and recreational goals.

My educational goals include:

1. \_\_\_\_\_

2. \_\_\_\_\_

My social goals include:

1. \_\_\_\_\_

2. \_\_\_\_\_

My financial goals include:

1. \_\_\_\_\_

2. \_\_\_\_\_

My family goals include:

1. \_\_\_\_\_

2. \_\_\_\_\_

These are my health and fitness goals:

1. \_\_\_\_\_

2. \_\_\_\_\_

These are my recreational goals:

1. \_\_\_\_\_

2. \_\_\_\_\_

Identify each goal as short-term (one to four weeks), medium-term (two to 12 months) or long-term (one year or longer). Write ST (short-term), MT (medium-term) or LT (long-term) in front of the number of each goal.

Now, list and prioritize six of your most important goals. After each goal, identify what you could be doing to work toward that goal and what resources you might need to accomplish it.

**Goal #1:** \_\_\_\_\_

What should I be doing to work toward this goal?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What resources do I need to reach this goal?

\_\_\_\_\_

\_\_\_\_\_

**Goal #2:** \_\_\_\_\_

What should I be doing to work toward this goal?

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What resources do I need to reach this goal?

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**Goal #3:** \_\_\_\_\_

What should I be doing to work toward this goal?

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What resources do I need to reach this goal?

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**Goal #4:** \_\_\_\_\_

What should I be doing to work toward this goal?

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What resources do I need to reach this goal?

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**Goal #5:** \_\_\_\_\_

What should I be doing to work toward this goal?

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What resources do I need to reach this goal?

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# Setting Up a Budget

Use a budget sheet to set up and maintain Jillian's budget.

## Her planned income and expenses:

Jillian works part time at a local restaurant and part time at a department store. The net monthly income from her first job is \$600. The net monthly income from her second job is \$800.

## Her planned fixed monthly expenses:

- \$200 for her share of the rent
- \$175 for her car payment
- \$220 for car insurance

## Her planned flexible expenses:

- \$100 (to save for going to college)
- \$150 for food
- \$40 for gas and oil
- \$50 for clothes
- \$60 for entertainment
- \$30 for personal items

## How her month actually went:

1. What she made:

- Jillian made \$45 in overtime pay this month

2. What she spent on fixed, regular expenses:

- Rent went up to \$225, starting this month
- Her monthly car payment was \$175
- Her monthly car insurance premium, as of this month, went up to \$295

3. What her flexible expenses actually were:

- \$190 for food (she had a dinner party for which she hadn't budgeted)
- \$60 for gas and oil (her car needed an oil change)
- \$34 for parking and bridge tolls
- \$220 for car repairs
- \$80 for a new pair of running shoes
- \$70 for entertainment
- \$60 for personal items
- \$36 for a birthday present for her mother

4. Her unexpected expenses:

- Jillian got two speeding tickets in one week. The total cost of both tickets is \$230.

# Jillian's Personal Budget

**Directions:** Use this form to set up Jillian's personal budget. Use the budget column to record her planned income from each of her jobs as well as her fixed and flexible expenses. Use the actual column to record how her month actually went. Use the difference column to calculate how much more or less each category ended up being.

Income	Budget	Actual	Difference
Job #1	\$	\$	\$
Job #2	\$	\$	\$
Other	\$	\$	\$
<b>Total Monthly Income</b>	\$	\$	\$

Expenses	Budget	Actual	Difference
Fixed regular expenses			
Rent	\$	\$	\$
Car insurance	\$	\$	\$
Car payment	\$	\$	\$
Fixed irregular expenses			
Savings	\$	\$	\$
Food	\$	\$	\$
Utilities	\$	\$	\$
Transportation			
Bus fare	\$	\$	\$
Gas and oil	\$	\$	\$
Parking and tolls	\$	\$	\$
Repairs	\$	\$	\$
Other			
Medical expenses	\$	\$	\$
Clothing	\$	\$	\$
Entertainment	\$	\$	\$
Household items	\$	\$	\$
Personal items	\$	\$	\$
Tuition	\$	\$	\$
School expenses	\$	\$	\$
<b>Total Monthly Expenses</b>	\$	\$	\$

# My Personal Budget

**Directions:** Use this form to set up your own personal budget based on the goals and needed resources you identified earlier. Use the budget column to record your planned income from each of your jobs as well as your potential fixed and flexible expenses. Use the actual column to record how your month actually went. Use the difference column to calculate how much more or less each category ended up being.

Income	Budget	Actual	Difference
Job #1	\$	\$	\$
Job #2	\$	\$	\$
Other	\$	\$	\$
<b>Total Monthly Income</b>	\$	\$	\$

Expenses	Budget	Actual	Difference
Fixed regular expenses			
Rent	\$	\$	\$
Car insurance	\$	\$	\$
Car payment	\$	\$	\$
Fixed irregular expenses			
Savings	\$	\$	\$
Food	\$	\$	\$
Utilities	\$	\$	\$
Transportation			
Bus fare	\$	\$	\$
Gas and oil	\$	\$	\$
Parking and tolls	\$	\$	\$
Repairs	\$	\$	\$
Other			
Medical expenses	\$	\$	\$
Clothing	\$	\$	\$
Entertainment	\$	\$	\$
Household items	\$	\$	\$
Personal items	\$	\$	\$
Tuition	\$	\$	\$
School expenses	\$	\$	\$
<b>Total Monthly Expenses</b>	\$	\$	\$

# Savings Tools

**Entrepreneurship Pathways** from Ohio Department of Education

## Overview

This lesson allows students to research five of the most popular savings tools and distinguish the characteristics of each. Students analyze which savings tools are appropriate for reaching different savings goals and describe how each tool may differ among and within depository institutions.

## Standards addressed

### Unit 9: Financial Literacy

- 9.1 Describe the fundamental principles of money.
- 9.2 Manage personal finances to achieve financial goals.
- 9.3 Discuss the use of financial service providers to aid in achieving financial goals.
- 9.4 Describe types of investment strategies.

## Online resources

- **Family Economics and Financial Education** — Free ready-to-teach lesson plans and materials (registration for account required)  
<http://www.fefe.arizona.edu>
- **Savings Quest** — Online game by Wells Fargo  
<http://www.mysavingsquest.com>
- **“Saving Money in Plain English”** — video clip by Common Craft  
<http://www.commoncraft.com>
- **“Your Life, Your Money”** — PBS series  
<http://www.pbs.org/your-life-your-money>

## Procedure

1. Distribute and discuss the list of vocabulary words and ask students to keep it handy as you are continuing through this unit.
2. Begin by showing “Part 4: Start Saving – Ways to Save” from the PBS series “Your Life, Your Money,” which is found at <http://www.pbs.org/your-life-your-money>. Select the first section of Chapter 4 (“Ways to Save”).
3. Discuss the following questions based on the video:
  - a. What methods did D. Woods use to save money?
  - b. Do you agree with all of D. Woods’ financial decisions? Why or why not?
  - c. Why is it necessary for you to save money?

- 
- d. If D. Woods had a job that paid her on a regular basis, would the amount of money she saved be the same?
  - e. If you were D. Woods, would you make any different financial decisions?
4. Using the following information from the FDIC website ([www.fdic.gov](http://www.fdic.gov)), discuss FDIC insurance and how it makes savings tools safe and secure places to store money. Students should use the *Savings Tools Note-Taking Guide* handout to record appropriate information.

The Federal Deposit Insurance Corporation, or FDIC for short, is a part of the federal government. That means it has the ability to make rules that affect banks in all 50 states, District of Columbia, Virgin Islands, Guam and Puerto Rico. If it were part of a state government, it could only make rules that affected banks in that state alone. The FDIC's biggest job is insuring the savings of millions of Americans in all the FDIC-insured banks across the country – even the savings of children.

The FDIC also visits banks on a regular basis to make sure that the institutions are following the required rules. These rules, called regulations, make sure the bank operates profitably and fairly. For example, one rule that banks have to follow is called the Equal Credit Opportunity Act. It states that a bank cannot refuse to loan money to someone just because of his or her color, religion, national origin or other discriminatory reasons. A bank can, however, refuse to loan money to someone if it thinks (by looking at how much someone earns and how they've paid off other bills) the person will not repay the loan.

When a bank has a sign on it that says "Insured by FDIC," it means that if the bank doesn't have enough money to pay back the people it owes money to and is closed, the FDIC will make sure that all of the depositors get their money, up to the insurance limit, which is \$250,000. To be insured by the FDIC, a bank must prove that it is being run profitably and fairly.

- a. checking account
  - b. savings account
  - c. money market deposit account
  - d. certificate of deposit
  - e. savings bond
6. Using the *Savings Tools Presentation* handout, students should research their assigned savings tool, prepare a five-minute presentation and deliver the information to fellow classmates, who will continue recording appropriate information on the *Characteristics of Savings Tools* handout.

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# Savings Tools Vocabulary

**Assets:** everything an individual or household owns with monetary value.

**Compounding interest:** earning interest on interest.

**Depository institution:** a business that offers banking and finance services.

**Goal:** the end result of something a person intends to acquire, achieve, do, reach, accomplish.

**Interest:** the price of money.

**Interest rate:** the percentage rate paid on money invested or saved.

**Level of living:** the amount of money needed to pay for necessities and comfort enjoyed.

**Liabilities:** debts or what is owed to others.

**Net income:** the amount of an individual's pay after taxes and deductions have been taken out.

**Net worth:** amount of money left when liabilities are subtracted from assets.

**Pay yourself first:** a saving strategy that states that you set aside a predetermined portion of money for saving each time a person is paid before using any of the money for spending.

**Principal:** the original amount of money saved or invested.

**Savings:** the portion of current income not spent on consumption.

**Wealth:** a measurement of how much a person or household owns once all debts have been paid off.

# Savings Tools Note Taking Guide

This is the definition of savings tools:

List the five savings tools below.

1.	2.	3.	4.	5.
----	----	----	----	----

Why are savings tools secure?

F	What is the FDIC?
D	
I	
C	

Why is it important to understand the features of different savings tools?

# Savings Tools Presentation

My assigned savings tool is:
Definition:
Interest:
Accessibility:
Features:
Additional information:
Use this space to plan your presentation:

# Characteristics of Savings Tools

Savings Tools	Definition	Interest	Accessibility	Features	Additional Information
Checking Account					
Savings Account					
Money Market Deposit Account					
Certificate of Deposit					
Savings Bonds					

# Investing Tools

## Overview

This lesson orients students to the basic types of investment tools and provides information that will distinguish between them.

**Entrepreneurship Pathways** from Ohio Department of Education

## Standards addressed

### Unit 9: Financial Literacy

- 9.1 Describe the fundamental principles of money.
- 9.2 Manage personal finances to achieve financial goals.
- 9.3 Discuss the use of financial service providers to aid in achieving financial goals.
- 9.4 Describe types of investment strategies.

## Online resources

- **Family Economics and Financial Education** — Free ready-to-teach lesson plans and materials (registration for account required)  
<http://www.fefe.arizona.edu>
- **Savings Quest** — Online game by Wells Fargo  
<http://www.mysavingsquest.com>
- **“Saving Money in Plain English”** — video clip by Common Craft  
<http://www.commoncraft.com>
- **“Your Life, Your Money”** — PBS series  
<http://www.pbs.org/your-life-your-money>
- **Take Stock in Your Future** — Virtual tour of the stock market  
<http://www.discoveryeducation.com/nyse/index.cfm>
- **The Stock Market Game**  
<http://www.smgww.org>
- **Virtual Stock Exchange Games**  
<http://www.marketwatch.com/game>

## Procedure

1. Distribute and discuss the words listed in the *Investing Tools Vocabulary* handout and suggest that the students keep it handy as you continue through this unit.
2. Begin by showing “Chapter 4: Start Savings – Saving for Retirement” of the PBS series “Your Life, Your Money,” which can be found at <http://www.pbs.org/your-life-your-money>. Select the second section of Chapter 4 (Saving for Retirement).

- 
3. Discussion questions to use with this video may include:
    - a. Is Maria planning her future? If so, how?
    - b. Is Maria saving or investing money? Explain.
    - c. What methods is Maria using to invest for retirement?
    - d. If you were Maria, would you have any worries about the money that she has invested in her retirement?
    - e. Do you think Maria has thought too much about her retirement plans?
    - f. Why is it necessary to invest for retirement?
    - g. If you were Maria, would you make any different financial decisions?
  4. Discuss what investing is and have students record appropriate notes on the *Investing Tools Note-Taking Guide*.
  5. Split participants into five groups with an equal number of participants in each group. Assign each group one of the five investing tools being covered:
    - a. stocks
    - b. bonds
    - c. mutual funds
    - d. index funds
    - e. tax-sheltered investments
  6. Using the *Investing Tools Presentation* handout, students should research their assigned investing tool, prepare a brief presentation and deliver the information to fellow classmates who will record appropriate information on the *Types of Investment Tools* handout.

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# Investing Tools Vocabulary

**Bond:** a form of lending to a company or the government.

**Dividend:** the share of profits distributed in cash.

**Index:** a group of similar stocks and bonds.

**Index fund:** a mutual fund that was designed to reduce fees by investing in the stocks and bonds that make up an index.

**Inflation:** the rise in the general level of prices.

**Investing:** the purchase of assets with the goal of increasing future income.

**Market price:** the current price that a buyer is willing to pay for stock.

**Maturity date:** the specified time in the future when the initial investment (principal) amount of the bond is repaid to the bondholder.

**Mutual fund:** created when a company combines the funds of many different investors and then invests that money in a diversified portfolio of stocks and bonds.

**Rate of return:** the total return on an investment expressed as a percentage of the amount of money invested.

**Risk:** the uncertainty regarding the outcome of a situation or event.

**Stock:** A share of ownership in a company.

**Stockholder or shareholder:** the owner of a stock.

**Tax-sheltered investments:** eliminate, reduce, defer or adjust the current year tax liability.

# Investing Tools Note-Taking Guide

What is investing?

List the five investing tools below.

1.

2.

3.

4

5.

What makes investing tools considered to be risky?

Why is it important to understand the features of different investing tools?

What long-term goal could investing help you obtain?

# Investing Tools Presentation

Record the definition and one characteristic of each investing tool below.
Stocks:
Bonds:
Mutual funds:
Index funds:
Tax-sheltered investments:
Use this space to plan your presentation:

# Types of Investment Tools

Record the definition and one characteristic of each investment tool below. Record any additional thoughts that you might have in the last box.

**Stocks:**

**Bonds:**

**Mutual funds:**

**Index funds:**

**Tax-sheltered investments:**

**Additional thoughts:**

# Bringing It All Together: Setting Financial Goals, Budgeting, Saving and Investing

1. Using your *What Are My Goals* and your *Setting Up a Budget* worksheets, choose one medium-term goal. Enter your goal below and then in the blank space below it, describe the savings tool that you would begin using to achieve it. Be sure to include a description of the tool, its key features, how accessible your money will be and how much you can expect to gain in interest. Continue your description on the back of this page if necessary.

My medium-term goal is: \_\_\_\_\_

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2. Using the same worksheets, choose one long-term goal. Enter your goal on the line below and then describe the investment tool that you would begin using to achieve it. Be sure to include a description of the tool and the reason that you are choosing it. Continue your description on the back of this page if necessary.

My long-term goal is: \_\_\_\_\_

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# to READY for YOUR CAREER 2

## Entrepreneurship Process

<http://www.WesternReservePublicMedia.org/careers2>

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# Entrepreneurial Processes

## Overview

This lesson introduces students to the elements of successful business start-ups; the advantages and disadvantages of sole proprietorships, partnerships and corporations; and the methods used by entrepreneurs for funding their businesses.

**Entrepreneurship Pathways** from Ohio Department of Education

## Standards addressed

### Unit 17: Entrepreneurial Processes

- 17.1 Identify and explore entrepreneurial opportunities.
- 17.2 Determine viability of the business opportunity.
- 17.3 Obtain resources needed for the venture.
- 17.4 Evaluate options for business involvement.

## Materials

- Slides (transparency or PowerPoint)

## Procedure

1. Distribute *Types of Business Organizations* handout (or use as a transparency or PowerPoint slide). Review with students the three types of business organizations. Using organizations from your local community, give students examples of each type. Stress that although the corporation is usually used by large businesses, there are many more proprietorships than any other type of business organization.
2. Distribute the *Advantages and Disadvantages of Types of Ownership* handout (or use as a transparency or PPT slide). Review the information with the students. Emphasize the legal liability, tax obligations and financial responsibilities for the business owner of each type of business organization.
3. Divide the class into groups. Ask each group to compile a list of questions it would like to ask an entrepreneur about his or her business.
4. Ask the groups to share their lists. Make the questions visible to the students.
5. Invite several entrepreneurs to the next class. Try to include entrepreneurs representing the different types of business organizations in the group. Ask each to briefly discuss their business using the first seven questions on the *Entrepreneurship Interview Guide*. Provide students with time to ask the questions they compiled of each entrepreneur and to record answers on the guide.

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## Online resources

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- **Business Ownership: How Sweet It Can Be!**  
<http://www.econedlink.org/lessons/index.php?lid=533&type=educator>
- **Should You Have a Partner?**  
<http://www.myownbusiness.org/s4/index.html#1>
- **What Type of Business Organization Is Best for You?**  
<http://www.myownbusiness.org/s4/index.html#2>

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# Types of Businesses: Vocabulary

**Entrepreneur:** someone who organizes a business venture and assumes the risk for it.

**Sole proprietorship:** a form of business organization that is owned and managed by one individual who assumes all risk of loss and receives all profits.

**Partnership:** a form of business organization that is owned by two or more individuals who assume all risk of loss and receive all profit.

**Corporation:** a form of business organization that is created by law, functions as a separate legal entity and is owned by two or more individuals called stockholders. Stockholders are at risk only for the amount of their financial investment.

**Franchise:** a system by which a firm expands into new neighborhoods and towns by selling the rights to use the company's name and products to individuals. The franchising company provides training services and an advertising campaign for the purchaser of the franchise. In turn, the purchaser agrees to meet certain quality standards, provide certain products and pay a franchise fee to the franchising organization.

# Advantages and Disadvantages of Types of Ownership

Forms of Ownership	Advantages	Disadvantages
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Sole proprietorship	1. Low start-up costs	1. Unlimited liability
	2. Greatest freedom	2. Lack of continuity
	3. All profits to owner	3. Difficulty in raising capital
	4. Owner in direct control	

Partnership	1. Easy to form	1. Unlimited liability
	2. Low start-up costs	2. Lack of continuity
	3. Divided authority	3. Divided authority
		4. Difficulty finding suitable partner

Corporation	1. Limited liability	1. Close regulation
	2. Specialized management	2. Most expensive to organize
	3. Ease of raising capital	3. Extensive record keeping

Franchise	1. Smaller than usual capital investment	1. Possible high franchiser fee
	2. Prior public acceptance of product	2. Some loss of independence
	3. Better-than-average profit margins	3. Possible difficulties canceling contract
	4. Management assistance	

# Entrepreneurship Interview Guide

1. Name of entrepreneur \_\_\_\_\_
2. Name of entrepreneur's business \_\_\_\_\_
3. Type of business organization \_\_\_\_\_
4. List products of business (goods and/or services) \_\_\_\_\_
5. Number of employees \_\_\_\_\_
6. How does business benefit society? \_\_\_\_\_
7. Challenges in operating the business \_\_\_\_\_

**List questions students generated here:**

8. \_\_\_\_\_  
\_\_\_\_\_
9. \_\_\_\_\_  
\_\_\_\_\_
10. \_\_\_\_\_  
\_\_\_\_\_
11. \_\_\_\_\_  
\_\_\_\_\_
12. \_\_\_\_\_  
\_\_\_\_\_
13. \_\_\_\_\_  
\_\_\_\_\_

# Funding Your Entrepreneurial Venture

## Overview

This lesson introduces students to the methods used by entrepreneurs to fund their businesses. Students will analyze various sources of successful entrepreneurial ventures and the major characteristics of an entrepreneur.

**Entrepreneurship Pathways** from Ohio Department of Education

## Standards addressed

### Unit 17: Entrepreneurial Processes

- 17.1 Identify and explore entrepreneurial opportunities.
- 17.2 Determine viability of the business opportunity.
- 17.3 Obtain resources needed for the venture.
- 17.4 Evaluate options for business involvement.

## Materials

- Slide (transparency or PPT) of *Funding Your Entrepreneurial Venture*

## Procedure

1. Ask students how they think that they would be able to pay for starting their own business. Then give an overview of how start-up businesses are financed through a discussion of the *Funding Your Entrepreneurial Venture* slide.
2. Have the students select one of the young entrepreneurs listed and conduct research on how he or she was able to start a successful venture and with how much money. Students could also do research to find a “whiz kid” who is not on the list. Each student should share findings with the class in a one-paragraph verbal summary.

## Vocabulary

**Venture capital:** wealth available for investment in new or speculative enterprises.

**Personal property:** items that you own that are movable (such as cars, furniture, boats, collectibles, animals).

**Equity investment:** the buying and holding of shares of stock on a stock market by individuals and firms in anticipation of income from dividends and capital gains, as the value of the stock rises.

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## Online resources

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- **Daily Finance**  
<http://www.dailyfinance.com>
- **Entrepreneur**  
<http://www.entrepreneur.com>
- **How to Start Your Own Business for Kids**  
<http://www.teachingkidsbusiness.com/how-to-start-your-own-business.htm>

# Funding Your Entrepreneurial Venture

Potential business owners might think that they can't start their own business because they're not rich enough to finance it. Many businesses in the United States, though, have been started with as little as \$10,000 to \$15,000. According to an Inc. magazine survey, entrepreneurs use the following sources of start-up financing:

• Personal savings	73 percent
• Credit cards	27 percent
• Loans	14 percent
• All other cash sources	14 percent
• Loans against personal property	7 percent
• Bank loans	5 percent
• Equity investments	2 percent

How much can start-up funding really buy? How much might you really need to start a business? Listed below are 10 college whiz kids and the businesses they started.

## Entrepreneur, company and product:

- Steve Jobs, Apple computers, computers and electronics  
**All About Steve Jobs** <http://allaboutstevejobs.com/bio/bio.php>
- Bill Gates, Microsoft, computer software  
**Biography** <http://www.woopidoo.com/biography/bill-gates.htm>
- Mark Zuckerberg, Facebook, social media site  
**Biography** <http://www.biography.com/people/mark-zuckerberg-507402>
- Omar Soliman and Nick Friedman, College Hunks Hauling Junk, hauling unwanted goods  
**Dreamers: Hunks of Junk** <http://www.rd.com/money/dreamers-hunks-of-junk/>
- Curtis Funk, funeralrecording.com, audio recording and videotaping of memorial services  
**The Memorialist** <http://www.inc.com/college/2010/profiles/curtis-funk.html>
- Stephanie Kaplan, Windsor Hanger and Annie Wang, Her Campus, online college women's magazine  
**Stephanie Kaplan, Windsor Hanger and Annie Wang, Founders of Her Campus** <http://www.inc.com/30under30/2010/profile-stephanie-kaplan-windsor-hanger-annie-wang-her-campus.html>
- Drew Leahy, MyBandStock, stock market for bands  
**Interview With MyBandStock President, Drew Leahy** <http://lamusicblog.com/2010/01/industry-profile/interview-with-mybandstock/>
- Zephyr Basine, College Fashion, fashion based blog  
**In the Spotlight** <http://collegemediamatters.com/2010/01/12/in-the-spotlight-college-fashion-founder-zephyr-basine/>
- Milun Tesovic, MetroLyrics, music website  
**Milun Tesovic** <http://www.crunchbase.com/person/milun-tesovic>
- Alexander Debelov, Crelligence Media, social media marketing  
**The Story of Success** <http://alenapopova.com/invest/the-story-of-success-alexander-debelov-and-jon-manzi.html>

# Characteristics of a Successful Entrepreneur

## Overview

After analyzing various sources of successful entrepreneurial ventures and the major characteristics of an entrepreneur in the last lesson, students will select a product or service for their business.

**Entrepreneurship Pathways** from Ohio Department of Education

## Standards addressed

### Unit 17: Entrepreneurial Processes

- 17.1 Identify and explore entrepreneurial opportunities.
- 17.2 Determine viability of the business opportunity.
- 17.3 Obtain resources needed for the venture.
- 17.4 Evaluate options for business involvement.

## Materials

- Slide (transparency or PowerPoint) of *Characteristics of a Successful Entrepreneur* handout

## Procedure

1. Give students the *What Are You Passionate About?* handout and ask them to complete the boxes with their answers.
2. Discuss the handout *Characteristics of a Successful Entrepreneur* and ask students to complete the *What Entrepreneurial Traits Do You Have?* handout.
3. Ask students to share their answers and to reveal a possibility for a business that they might want to start.

## Vocabulary

**Characteristic:** a feature that helps to identify, tell apart or describe recognizably; a distinguishing mark or trait.

**Trait:** a distinguishing quality or characteristic, typically one belonging to a person.

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## Online resources

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- **Daily Finance**

<http://www.evancarmichael.com/Business-Coach/2/Focus-Faith-and-Effort.html>

- **Entrepreneur**

<http://www.VisionForward.com>

# What Are You Passionate About?

List three areas that you are passionate about (one in each interest area). Examples might be sports, pets, music, collecting, dancing, reading, writing and other interests. Explain why you are passionate about these areas.

**Interest Area 1:** \_\_\_\_\_

Why I am passionate about this: \_\_\_\_\_

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**Interest Area 2:** \_\_\_\_\_

Why I am passionate about this: \_\_\_\_\_

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**Interest Area 3:** \_\_\_\_\_

Why I am passionate about this: \_\_\_\_\_

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# Characteristics of a Successful Entrepreneur

**Vision** – The successful entrepreneur has the ability to see the end results of goals while working to achieve them and is completely dedicated to making this vision a reality.

**Determination** – The successful entrepreneur must be completely determined to succeed even when it means taking risks.

**Motivation** – The successful entrepreneur has the desire to work hard and lets very little get in the way of making vision into reality.

**Focus** – The successful entrepreneur is self-disciplined and has the ability to stick to a schedule and deadlines.

**Devotion** – The successful entrepreneur has a high degree of commitment to the ideas and beliefs on which the project is founded.

**Skills** – The successful entrepreneur must have the skills necessary to develop the product or service or to take an idea and figure it out.

**Perseverance** – The successful entrepreneur must have the willingness to keep goals in sight and to work toward them despite obstacles.

**Adaptability** – The successful entrepreneur must have the ability to cope with new situations and find creative solutions to problems.

**Organization** – The successful entrepreneur knows his or her own strengths and weaknesses and assembles the right team and resources to accomplish goals.

**Creative thinking** – The successful entrepreneur has to be able to think through the innovative idea and deal with the many variables facing the business.

**Passion** – The successful entrepreneur has to really love what he or she is doing.

**Flexibility** – The successful entrepreneur must be adaptable to changing demands of the business, employees and customers.

# What Entrepreneurial Traits Do You Have?

1. After reviewing the list of characteristics of a successful entrepreneur, pick the top three traits that you most identify with.

Trait 1 \_\_\_\_\_

Trait 2 \_\_\_\_\_

Trait 3 \_\_\_\_\_

2. Now pick one trait from your answers above and provide an example of when you have exhibited that trait.

Trait I've exhibited: \_\_\_\_\_

Example: \_\_\_\_\_

\_\_\_\_\_

3. Next pick three traits for which you would like to develop stronger skills.

Trait 1 to strengthen \_\_\_\_\_

Trait 2 to strengthen \_\_\_\_\_

Trait 3 to strengthen \_\_\_\_\_

4. Now pick one trait from your answer to the previous question and provide an idea of how you can improve (e.g., talking with someone, reading a book, attending a class, work experience).

Trait I'd like to improve: \_\_\_\_\_

How I can improve: \_\_\_\_\_

\_\_\_\_\_

5. After reviewing your passions and traits, select a product or service for a business that you believe you would like to start and why. Use the back of this paper if necessary.



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# to be READY FOR YOUR CAREER 2

## Information Management

<http://www.WesternReservePublicMedia.org/careers2>

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# You Run the Company

## Overview

Students learn about profit and loss by simulating ownership of a company.

**Entrepreneurship Pathways** from Ohio Department of Education

## Standards addressed

### Unit 12: Information Management

- 12.2 Maintain business records to increase workplace efficiency and effectiveness.
- 12.3 Develop essential record systems.
- 12.4 Describe the impact of technology on business activities.
- 12.5 Assess the impact of technology on business.
- 12.6 Identify hardware and software system requirements that match business needs.

## Part 1

### Materials

- Calculators

### Procedure

1. Distribute student handout *You Run the Company, Part 1*.
2. As a class, go over the scenario listed at the top of the sheet.
3. Have the class discuss the difference between hourly and salaried employment. Explain that salaried workers generally are expected to stay at their job until it is completed, regardless of the hours.
4. Have students work in pairs and instruct each pair to name their company.
5. Have the students look at the spreadsheet and fill out the information required. This can be done using a calculator or spreadsheet. Be sure they know the difference between gross pay and net pay. Also review what FICA is and that this, as well as state and federal tax, will be taken from their salary. If you are using a spreadsheet, students will need to understand how to input formulas.

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## Part 2

### Materials

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- Calculators

### Procedure

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1. Distribute student handout *You Run the Company, Part 1*.
2. Check to see that everyone came out with the correct amount that the workers would be paid. (\$2,022) Go over any questions the students have.
3. Talk about expenses besides salaries that need to be paid when you own a business.
4. Have the students calculate the costs, determine if there is a profit or a loss and how much that amount is.
5. Check the work with the students.
6. Ask the students how they would change the business to make more money – what they would add or take away.
7. Ask students that used a spreadsheet if they thought this was an easier way to calculate the information that they needed.

Name \_\_\_\_\_

# You Run the Company, Part 1

You and your partner have just taken over management of a pizza shop. Your job is to determine how much each employee makes after deductions per week. You also need to know if you are making a profit or a loss and how much you can expect to gain or lose during one week time.

Here's the information for the pizza shop. As part of this project, come up with a new name and a logo for the shop.

## Expenditures (What you are paying out)

Employees			
Name	Job	Salary	Hours Worked
Angel	Boss	\$600 Salary	
Mario	Pizza-maker	\$10/ hour	35 hrs.
Tiki	Counter person	\$8/ hour	39 hrs.
Pilar	Delivery	\$10/hour	20 hrs
Ellen	Waitress	\$8/hour	35 hrs.
Mike	Waiter	\$8/hour	35 hrs.

1. What is the difference between salaried and hourly rates of pay?

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## student handout

This is the time sheet for the week of July 17. It is a typical week at the pizza shop.

Pizza Company									
First Name	Job	Hourly Rate	# Hours Worked	Gross Pay	FICA 7.5%	State Tax 2%	Federal Tax 15%	Total Deduction	Net Pay
Angela	Boss	200							
Mario	Pizza Maker	10	35						
Tiki	Counter	8	39						
Pilar	Delivery	10	20						
Ellen	Waitress	8	35						
Mike	Waiter	8	35						

2. What is gross pay?

3. What is FICA?

4. What is net pay?

Now fill in the chart above. You may use the spreadsheet offered at <http://www.WesternReservePublicMedia.org/careers2>

5. What is the total amount that the owner will have to pay out each week?

Name \_\_\_\_\_

# You Run the Company, Part 2

1. Write the amount of money that you will have to pay out to your employees each during the week of July 17. \_\_\_\_\_

Let's look at some other expenses.

Item	Cost / week
Rent	200
Advertisement	40
<b>Utilities</b>	
Gas	40
Electric	40
Water	10
<b>Total Utilities</b>	
<b>Supplies</b>	
Flour	25
Tomato Sauce	40
Sausage	40
Pepperoni	40
Vegetables	40
Oil	40
Pop	200
<b>Total Supplies</b>	

Pizzas sell at your pizza shop for \$10 for a medium and \$15 for a large.

You sold 150 large pizzas and 100 medium pizzas.

2. Calculate how much money you made during this week.

3. Did you make a profit or a loss?

4. How much profit or loss?

5. What changes would you make in your operation?

6. For the week of July 17, how much did you spend for your expenses? Show below.

# You Run the Company, Part 1

## Answer Key

_____ Pizza Company									
First Name	Job	Hourly Rate	# Hours Worked	Gross Pay	FICA 7.5%	State Tax 2%	Federal Tax 15%	Total Deduction	Net Pay
Angela	Boss			600	45.00	12.00	90.00	147.00	453.00
Mario	Pizza Maker	10	35	350	26.25	7.00	52.50	85.75	264.25
Tiki	Counter	8	39	312	23.40	6.24	46.80	76.44	235.56
Pilar	Delivery	10	20	200	15.00	4.00	30.00	49.00	151.00
Ellen	Waitress	8	35	280	21.00	5.60	42.00	68.60	211.40
Mike	Waiter	8	35	280	21.00	5.60	42.00	68.60	211.40

2. What is gross pay? *(The amount you would have made if no deductions were made)*
3. What is FICA? *(Federal Insurance Contribution Act – otherwise known as Social Security)*
4. What is net pay? *(The amount of money you take home after all deductions have been taken out of your salary)*
5. What is the total amount that the owner will have to pay out each week? *(\$2,022)*

# You Run the Company, Part 2

## Answer Key

Item	Cost / week
Rent	200
Advertisement	40
	<b>240</b>
<b>Utilities</b>	
Gas	40
Electric	40
Water	10
<b>Total Utilities</b>	<b>90</b>
<b>Supplies</b>	
Flour	25
Tomato Sauce	40
Sausage	40
Pepperoni	40
Vegetables	40
Oil	40
Pop	200
<b>Total Supplies</b>	<b>405</b>

Salaries	2,022
Rent and Advertising	240
Utilities	90
<u>Supplies</u>	<u>405</u>
<b>Total spent</b>	<b>\$2,757</b>

2. Calculate how much money you made during this week.

Sold	Cost	Amount
150 large	\$15	\$2,250
100 medium	\$10	\$1,000
	Total	\$3,250

3. Did you make a profit or a loss? *Profit.*
4. How much profit or loss?  $3,250 - 2,757 = \$493$  for the week of July 17.



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# to READY as FOR YOUR CAREER 2

## Sample Careers



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# Multimedia Journalist

## What do multimedia journalists do?

Multimedia journalists gather information, write stories, make broadcasts and use social media to keep the public informed about current affairs and events that are happening in the world.

The best definition of multimedia journalism is the process of combining text, images, sound, videos and graphics, to tell an interesting story. Multimedia journalists often work for newspapers, radio or television stations or use computers in social media areas. They sample animations, data, video, graphics and audio in multimedia. Multimedia journalism is used extensively in almost all fields today. Multimedia journalists read documents, observe events and interview people. They take notes, tape interviews and verify information about stories they are working on. They often use video cameras, sound systems and editing equipment to broadcast their thinking on specific stories which are in the news or are part of a specific story they are working on. They sometimes solicit public comment through the use of social media like Twitter or Facebook.

Sometimes multimedia journalists specialize in one area, for example local news, world news, sports or weather. They may also specialize in one area of work: for example, they may work for a television station and direct their energy to this job. There are many avenues that a multimedia journalist could take to work on the craft. Regardless of the specific job area, multimedia journalists job is to inform the public through well-scripted stories or to seek the pulse of the people through social media.

## What tasks does a multimedia journalist perform?

The tasks performed vary greatly with the job that the person holds. There are, however some tasks that are necessary regardless of position. The multimedia journalist should be able to carry out website designing using the appropriate content and should be fluent in writing news reports, emails and bulletins. The industry of multimedia is about teamwork as everyone is dependent on each other for proper functioning of the project. As technology advances so will multimedia, Multimedia journalists:

- Gather information and investigate leads. Read documents, observe events and interview people.
- Tell whatever support people the journalist is working with what is needed to do to make the story interesting to the public.

- Make sure that the information they use is accurate.
- Write stories about whatever topic they are working on. Edit the stories.
- Make stories available to the public through multiple medias: newspapers, television, radio and the Internet.
- Study the pulse of the people through social media.
- Use computers to write, transmit and display stories to the public. Also use computers in social media areas.
- Be able to create a website.
- Think creatively.
- Organize and prioritize activities through planning.
- Analyze information and data and check the accuracy of it.

## What skills and abilities must a multimedia journalist possess?

Multimedia media journalists must be able to communicate their ideas clearly regardless of the genre in which they are working. They need to listen to others and to speak and write clearly.

They need to be problem solvers and thinkers. They need to see not only the pieces of a story but also the big picture. They need to look at the history of an event, the current status and the future of it. They then need to efficiently do their work

They need to be able to have good people skills.

## How do I get ready to become a multimedia journalist?

According to national data for news analysts, reporters and correspondents, 60 percent of journalists have a bachelor's degree in journalism. (From Ohio Career Information System (<http://ocis.ode.state.oh.us>) This means that high school students should take courses that will help them to get this degree. The courses that would be of help are economics, political science, business, computer applications, public speaking and writing courses should be taken. It would be wise to take radio or television courses if they are offered at your school. These same courses would be helpful in college.

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Working for your school's newspaper or broadcasting area would be helpful in either in high school or college. Internships with your local stations, newsrooms or tech facility are also helpful.

## How much does this job pay?

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Because this is a relatively new field, it is difficult to find an average salary for a multimedia journalist. Jobs in multimedia journalism offer a pay package of \$25,000 to \$30,000 and rises with experience and years of service. <http://www.buzzle.com/articles/multimedia-jobs.html>

## How many jobs are there?

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About 19 percent of news reporters are self-employed. Over half of all news reporters work for newspapers. (From Ohio Career Information System (<http://ocis.ode.state.oh.us>))

Multimedia jobs in the field of journalism have recently become very popular.

## What are similar jobs?

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- Technical writers
- Video journalist
- Multimedia editor
- Multimedia writer
- Digital reporter
- News designer
- Photo journalist
- Content supervisor
- Press representative
- Senior reporter/blogger
- Multimedia production assistant
- Multimedia production coordinator
- Multimedia producer
- Production researcher
- Production manager
- Senior web producer
- Supervising producer
- Sound production

## Where can I go for more information?

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### Eight Tips for Multimedia Journalists

<http://ijnet.org/stories/eight-tips-multimedia-journalists>

### Indeed Search Engine for Jobs

<http://www.indeed.com/q-Multimedia-Journalist-jobs.html>

**Interactive Narratives** – Content tends to focus on the narrative, and human, side of the journalistic practice

<http://www.interactivenarratives.org>

### Multimedia Jobs

<http://www.buzzle.com/articles/multimedia-jobs.html>

**Multimedia Shooter** – Presents tips, news, commentary and examples of the best of multimedia journalism being produced today

<http://www.multimediashooter.com/wp/>

### Seven Habits of Multimedia Journalists

[http://www.mediabistro.com/10000words/7-habits-of-highly-effective-multimedia\\_b85](http://www.mediabistro.com/10000words/7-habits-of-highly-effective-multimedia_b85)

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## What colleges offer multimedia journalism?

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These schools in Ohio offer degrees in journalism. They also offer courses in computer science.

Ashland University  
<http://www.ashland.edu>

Bowling Green State University – Main Campus  
<http://www.bgsu.edu>

Central State University  
<http://www.centralstate.edu>

Kent State University – Kent Campus  
<http://www.kent.edu>

Marietta College  
<http://www.marietta.edu>

Miami University – Oxford  
<http://www.miami.muohio.edu>

Mount Vernon Nazarene University  
<http://www.mvnu.edu>

Muskingum College  
<http://www.muskingum.edu>

Ohio Northern University  
<http://www.onu.edu>

The Ohio State University – Main Campus  
<http://www.osu.edu>

Ohio University – Main Campus  
<http://www.ohio.edu>

Ohio Wesleyan University  
<http://www.owu.edu>

Otterbein University  
<http://www.otterbein.edu/public.aspx>

The University of Findlay  
<http://www.findlay.edu>

The University of Akron – Main Campus  
<http://www.uakron.edu>

University of Dayton  
<http://www.udayton.edu>

University of Mount Union  
<http://www.mountunion.edu>

University of Rio Grande  
<http://www.rio.edu>

Wilberforce University  
<http://www.wilberforce.edu>

Wright State University – Main Campus  
<http://www.wright.edu>

Youngstown State University  
<http://ysu.edu>

# Multimedia Journalist

1. Name five tasks that a multimedia journalist does as part of the job.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

2. Name two places where a multimedia journalist might work.

1. \_\_\_\_\_
2. \_\_\_\_\_

3. Name two skills that would be very important to have if you are a multimedia journalist.

4. How much education should a multimedia journalist have?

5. What is the future for this job? Is it growing or losing people? Why?

6. What draws you to this job? Why do you want to be a multimedia journalist?

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# Video Game Designer

## What do game designers do?

A game designer is a person who designs “game play,” first by coming up with the idea, then setting up the rules and structure of the game. Development teams usually have a lead designer who coordinates the work of other designers. He is generally the person with the idea. He writes the blueprint on how the game works. There is usually a writer who comes up with the actual words used in the game, the written rules, what the characters say and the packaging.

A game artist creates the visual aspects of the game. The lead programmer usually develops the story line. There are also programmers who develop the software for the game or the code including the game engine, the sound, the user interface (what you see), the feedback system (what you see after you’ve committed some act) and the game tools. There is also a person who determines the levels of the game and testers who make sure it works properly.

## What tasks does a game designer perform?

The job of the designer is to come up with the plan for the game. They need to design the rules of the game including the mission and the theme. This needs to be written out completely and it needs to show what happens in the play and all possible endings.

## What skills and abilities must a game designer have?

As listed above, there are many jobs that are performed by a game designer. Specific skills are needed for each job, but generally, the following tasks are important:

- Excellent writing skills
- Good communication skills
- Programming skills are only necessary if you choose to be a programmer; however, even if you are a designer, you need to understand the technology
- Adept at problem solving
- Flexibility in the event that stories or ideas need to be changed due to flaws with the current design

## How do I get ready to become a game designer?

It is important to take college prep or college tech prep curriculum in high school. Because game designers do a lot of writing, English courses are very important. It is also important to take courses in art, computer programming, creative writing, drawing and painting and graphic design.

A college degree is not required to become a video game designer; however, many designers hold associate or bachelor’s degrees. Because game designers do a lot of writing, try to excel in English courses. Because games tell a story, you need to understand literary concepts including character, plot line, theme and setting. You also need to be a careful proofreader. As above, college courses in computer programming, art, creative writing and design are helpful. There are a few colleges in Ohio that offer degrees in computer design. Be careful when you enroll in training programs that are offered online. This is an emerging field and there are no written standards as yet.

## How much does this job pay?

According to a recent survey of game designers, the average salary for designers with three years of experience or less is \$46,200 per year. Those with three to six years of experience earn an average of \$54,700 per year. *Source: Ohio Career Information System (<http://ocis.ode.state.oh.us>)*

## How many jobs are there?

Competition is very strong in this area. While it is a new and upcoming field, there are many jobs. However, there are more people trying to enter the field than there are jobs available.

## What are similar jobs?

- Computer programmers
- Graphic designers
- Game testers
- Game writers
- Game art

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## Where can I find more information?

### Game Design: An Introduction

[http://www.gamecareerguide.com/features/411/game\\_design\\_an\\_introduction.php](http://www.gamecareerguide.com/features/411/game_design_an_introduction.php)

### Game Designer Job Description and Career Opportunities

<http://www.jobdescriptions.net/technology/game-designer/>

### Game Biz Advice Frequently Asked Questions

<http://www.sloperama.com/advice.html>

### How Becoming a Video Game Designer Works

<http://electronics.howstuffworks.com/video-game-designer.htm>

### How to Become a Video Game Designer

[http://www.foothill.edu/career/documents/Video\\_Game\\_Designer.pdf](http://www.foothill.edu/career/documents/Video_Game_Designer.pdf)

### How to Become a Video Game Designer and What It Takes to Be One

<http://www.adigitaldreamer.com/articles/becomeavideogamedesigner.htm>

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## What colleges in Ohio offer game design?

Bowling Green State University

<http://www.bgsu.edu>

Cleveland State University

<http://www.csuohio.edu>

Cuyahoga Community College – offers 3-D animation, 3-D illustration and an associate degree in design with a concentration in interactive media

<http://tri-c.edu/Pages/default.aspx>

DeVry University

<http://www.devry.edu>

Kent State University – Trumbull Campus

<http://www.trumbull.kent.edu>

Miami University – Hamilton

<http://www.regionals.muohio.edu>

Miami University – Middletown

<http://www.regionals.muohio.edu>

The Ohio State University – Main Campus

<http://www.osu.edu>

Ohio University – Main Campus

<http://www.ohio.edu>

University of Cincinnati

<http://www.uc.edu>

Youngstown State University

<http://ysu.edu>

Name \_\_\_\_\_ Date \_\_\_\_\_

# Video Game Designer

1. Name four tasks that a video game designer does as part of the job.

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_

2. Name two places where a video game designer might work.

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_

3. Name two skills that would be very important to have if you are a video game designer.

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_

4. How much education should a video game designer have?

5. What is the future for this job? Is it growing or losing people? Why?

6. What draws you to this job? Why do you want to be a video game designer?

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# X-ray Technician

## **What do you do on this job?**

X-ray technicians use special equipment to create images of internal organs, tissues and bones. They use specialized training in the area of manipulating X-rays and other medical imaging equipment so that diseases, conditions or injury can be visualized and diagnosed.

Technicians receive instructions from doctors about which area of the body they need to image and what procedure to use. They might use X-rays, which take pictures of the bones of the body, or fluoroscopes or sonograms, which show the soft tissues of the body using sound, magnetic and radio waves.

## **What tasks does an X-ray technician perform?**

Duties include the following:

- Use information received from a doctor about which procedure to use
- Make the patient comfortable by explaining what will happen
- Make sure the patient has removed all jewelry
- Use a lead apron to protect parts of the patient's body that are not to be X-rayed
- Follow safety procedures to protect oneself
- Use equipment correctly
- Record results either on film or on the computer
- Check to see if the image is clear and readable
- Assist new people in the field

## **What are the working conditions like?**

X-ray technicians generally have a high level of interaction with both patients and other medical staff. Sometimes they are put in difficult positions with uncooperative patients. If they are in a supervisory position, they are responsible for the work of the people they supervise.

X-ray technicians always work indoors. They can be exposed to infections and need to wear protection when taking X-rays. They must be very accurate in their work, for mistakes could be detrimental to life. They need to be an accurate and organized record keeper.

It is often necessary to stand for long periods of time and to use muscles to lift, push or pull heavy objects.

## **What skills and abilities must an X-ray technician possess?**

X-ray technicians must listen, understand and ask questions about the patient and the procedures. They must then communicate clearly when speaking or writing.

They must problem solve and not be distracted. They need to be able to reason and combine several pieces of information to draw conclusions.

They need to manage their time while working efficiently with both the patient and also the machine.

## **How do I get ready to become an X-ray technician?**

X-ray technicians need a high school diploma and additional schooling to earn certification. Most technicians have a minimum of a high school diploma and some training in the methodology of the job and administrative duties. Approximately 45 percent have an associate degree. Many technical schools and two-year colleges and some hospitals offer this degree. Also, some branches of the military train people to perform this job.

In high school, you should take classes that prepare you for college. It is often possible to receive some college credit if you take AP or IB courses, if you have them in your school. Some helpful electives would be anatomy, physiology, health education and introductory courses in health care.

Volunteering in a hospital can be fun and can also give you an idea of what the work will entail.

Most employers prefer applicants who have had formal training in using the X-ray, the sonogram and the fluoroscope.

Most states require X-ray technicians to be licensed. In Ohio, to be registered to take X-rays, you must be at least 18 years old, complete an accredited radiography program and pass an exam. Licenses can be renewed by completed 12 hours of continuing education every two years.

## How much does this job pay?

In Ohio, the median pay for this job is \$24.17 per hour or a yearly salary of up to \$50,280. This is somewhat lower than the national average of \$26.13 per hour and a yearly salary of \$54,340. There is, however, considerable difference around the state.

About half of all X-ray technicians work in hospitals. Doctors' offices and medical laboratories also hire in this field.

## How many jobs are there?

Because of the increasing number of elderly people, there is growth in this area. They require more medical testing due to illness and injury.

## What are similar jobs?

- Cardiovascular technologists
- Dental assistants or dental hygienists
- MRI technologists
- Nuclear medicine technologists
- Radiation therapists
- Respiratory therapists
- Surgical technologists

## Where can I go for more information?

Check with your high school counselor for more information, or research the following sites:

- **American Society of Radiologic Technologists**  
<https://www.asrt.org/>

- **Occupational Outlook Handbook**  
<http://www.bls.gov/oco/ocos105.htm>
- **Careers in Health Care**  
<http://www.ama-assn.org/ama/pub/education-careers/careers-health-care/directory.page>
- **Explore Health Careers.org** — Select Radiologic Technologist from the left menu under Allied Health Professions  
<http://careercornerstone.org/medtech/radtech/radtech.htm>
- **Guide for Occupational Exploration** — Gives information about the military  
<http://www.jist.com>
- **Radiologist Assistant**  
[http://www.healthpronet.org/ahp\\_month/06\\_06.html](http://www.healthpronet.org/ahp_month/06_06.html)
- **Radiology Info. Org**  
<http://www.radiologyinfo.org/>
- **The American Registry of Radiological Technologists**  
<https://www.arrt.org/>
- **Radiologic Technologists** (Career Cornerstone Center)  
<http://careercornerstone.org/medtech/radtech/radtech.htm>

This list is from the Ohio Career Information System. Check with your counselor to get access to this tool.

## What colleges offer radiology programs in Ohio?

- Brown Mackie College  
<http://www.brownmackie.edu>
- Columbus State Community College — Radiology program — associate of applied science in radiography  
<http://www.csc.edu>
- Kent State University — Salem Campus  
<http://www.eliv.kent.edu>
- The Ohio State University — Main Campus  
<http://www.osu.edu>
- University of Cincinnati Radiology Program, Raymond Walters College — Associate of applied science in radiology technologist  
<http://www.ucblueash.edu>

# X-ray Technician

1. Name four tasks that an X-ray technician does as part of the job.

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_

2. Name two places where an X-ray technician might work.

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_

3. Name two skills that would be very important to have if you are an X-ray technician.

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_

4. How much education should an X-ray technician have?

5. What is the future for this job? Is it growing or losing people? Why?

6. What draws you to this job? Why do you want to be an X-ray technician?





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