**COUNSELOR LESSON PLAN**

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| **Topic: The Value of Our Education (Cost of Living)**  **Duration: 30 minutes**  **Grade Level**: 5 | | | |
| **ASCA COUNSELING STANDARDS / MINDSETS & BEHAVIORS** | | | |
| **Career:**  **C.C1.1 Understand the relationship between educational achievement and career success**  **Personal Social**  **PS.B1.2 Understand consequences of decisions and choices**  **Mindsets & Behaviors**  **Learning strategy 9- Gather evidence and consider multiple perspectives to make informed decisions** | | | |
| **OBJECTIVES/ESSENTIAL QUESTION** | | **TERMINOLOGY** | |
| **I can demonstrate an understanding of the importance of education and how it can enhance the opportunity for future success.** | | Minimum wage  Salary  GED | |
| **INTRODUCTION TO LESSON** | | | |
| Explain that we will be discussing the importance of education and how it can affect our ability afford the things that we need and the fun things that we want. Ask students how many of them would like a nice home. Ask how many would like a nice car. Explain that we will be looking at two examples that show us how our choices will affect our lifestyles.  (Overview) Pick two students to personalize the demonstration. Create a story for each student. Begin with student who has recently dropped out of high school to pursue full-time employment at Walmart at $8 per hour. Explain that the student will be making minimum wage and what that means. He/she still wants to get their GED (explain). Proceed to calculate the daily wage earned, weekly, monthly and yearly on the board including taxes that will be taken out. Students can be making calculations using note paper or white boards. Next, deduct rent, utilities, food, phone bill, internet, car payment, gas, insurance, school fees, etc. Point out that there is no room for fun or even to make ends meet.  Next describe student B as a law school graduate who just got a job as an associate. Include number of years he or she went to school (8 years). This person’s boss has given them a big case along with several others and authorized a fee of $150/hour. He/she is working about 5 hours per day. Again do the calculations of daily wage earned, weekly, monthly, yearly. Point out the difference between the two occupations at each increment. Compare the yearly wage earned by each and discuss how education or lack of it has impacted each. Point out that dropping out leaves little room for growth and opportunity. Skill and education are the key to a fulfilling and successful future.  Allow students to comment and ask questions. | | | |
| **CONTENT KNOWLEDGE | INSTRUCTIONAL DESIGN** | | | |
| **TEACHER ACTIONS** | | **STUDENT ACTIONS** | |
| Introduce lesson and choose student to be the first example. Pass out expense packet to all students. | | Listen to introduction. | |
| Begin calculating first with the daily wage. Calculate weekly (explain full-time hours), monthly and yearly wage earned | | Complete calculations using notepaper or white boards. Provide answers to calculations. | |
| Explain taxes and deduct from the monthly wage earned (approx. 25%) | | Complete calculations. | |
| Ask students to brainstorm monthly living expenses. Prompt students to think of the largest expense until they come up with “rent”. Ask example student if they prefer to live alone or have a roommate. Direct class to locate the cost of rent in the expense packet. Subtract the cost of rent (provided by students) from the monthly wage after taxes were deducted. | | Use the expense packet to locate the cost of rent of a nearby apartment. | |
| Continue asking students for other living expenses such as utilities, food, car payment, car insurance, gas, cell phone, internet, cable, etc. Label and deduct the expense amounts as the students name them and identify costs. You will have to estimate a food cost. The other expenses are in the packet for students to locate. | | Use the expense packet to find costs of living expenses from local companies. | |
| Identify other costs that students may have forgotten i.e. medical, fun, clothes, shoes, pets, emergencies, car repairs, insurance, school fees. The monthly wage earned should already be in the negative before any of these costs are even considered. Point out that a minimum wage earner cannot afford necessities much less any luxuries. There is no need to try to estimate these costs- if a student mentions one of these before the above concrete calculations simply list them to the side to discuss. Leave all calculations on the board for comparison to example 2. | | Brainstorm other forgotten expenses. Follow along with calculations on the board. | |
| Thank student A for being an example and choose a student for example B. Explain the scenario for student B and do the same wage calculations- daily, weekly monthly and yearly. Compare the wages for student A and student B. Ask students who will have a better lifestyle. Point out that student B is an extreme example but that without training or education it is difficult to make more than minimum wage. Invite questions /comments. | | Complete wage calculations using notepaper or white board. | |
| **CLOSURE|CHECK FOR UNDERSTANDING** | | | |
| Instruct students to write down two things that they will need to do in order to have the lifestyle that they would like. Have the students share their ideas with a partner. Invite volunteers to share ideas out loud. | | | |
| **AVID WICOR STRATEGIES UTILIZED** | | | |
| Writing- making wage calculations  Reading- reading expense packet to provide expense amounts | | | |
| **RESOURCES** | | | |
| Expense packet (San Marin apartments, Cox communication website, Cricket Wireless website), copy of invoice template | | | |
| **DIFFERENTIATED INSTRUCTION** | | |
| 1. List all expense categories and amounts on the whiteboard for students that need visual reinforcement.  2. Provide all students with personal whiteboards and markers so that they may write and complete calculations.  3. Ask students who complete calculations quickly to complete the problems on the board in front of the class.  4. A student who is tough to engage may be brought up as one of the examples to stand with the instructor and answer questions (i.e. would you like your own apartment? Would you like a cell phone? Etc.) | | |
| **SUPPLEMENTAL LESSON AND RESOURCES** | | |
| If students have time remaining introduce: [www.cacareerzone.org](http://www.cacareerzone.org). Students should choose the third option “make money choices,” then “choose your lifestyle.” Students will have to choose a county in CA to live in then the website will allow them to choose their desired lifestyle and calculate the annual income necessary to sustain that lifestyle. | | |