

## Warm-Up

## Employment and Education

?

Lesson  
Question

## Lesson Goals

**Learn** what to consider when choosing a career and an education.

**Explain** important factors to consider when choosing a

**Explore** the costs of a

education.

**Describe** important questions to ask when choosing a

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2K

## Words to Know

Fill in this table as you work through the lesson. You may also use the glossary to help you.

	a gift, especially of money, given for a specific purpose
	the price of attending classes at a school
	a choice that can be selected over something else
	financial aid awarded to a student by a college or other organization



### Your Future Career

What career do you want to have in the future?

- **Athletic trainer:** Works to help athletes recover from  and helps people develop a personal exercise plan
- **Air traffic controller:** Manages activities at  and directs planes as they take off, land, and pass through air space

### Making the Right Choice for You

When making career and education choices, you need to gather important information.

	<input type="text"/> needed	<input type="text"/> needed	Median annual <input type="text"/>	Job <input type="text"/> by 2026
<b>Athletic trainers</b>	Bachelor's degree	None	\$46,630 per year	23%
<b>Air traffic controllers</b>	Associate's degree	Long-term on-the-job training	\$124,540 per year	3%

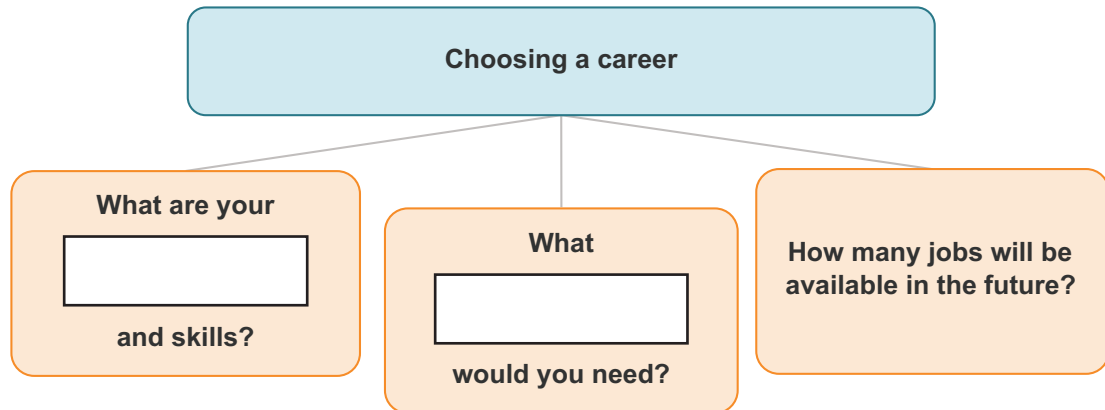
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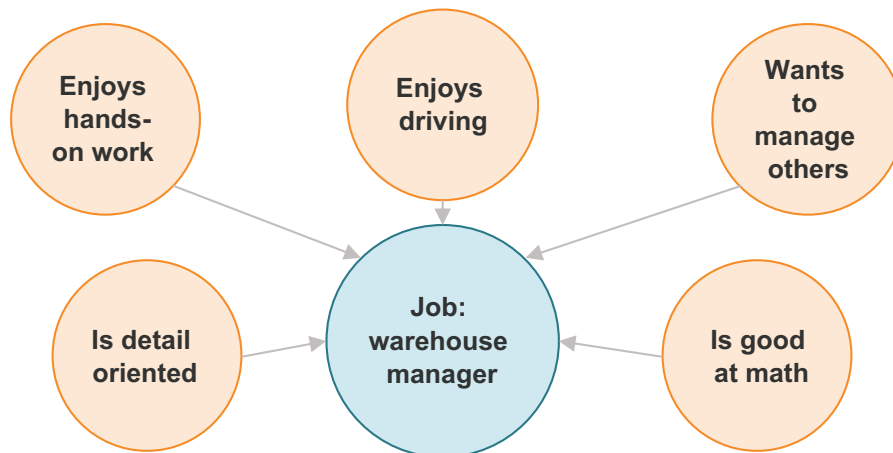
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## Questions to Ask



## Interests and Skills



Some of these skills you may already have. But others may require

or

to be successful.

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**Job Outlooks**

You can research to find information about how your chosen career will

in the future.

- Some careers are , and will have more opportunities.
- Some careers are , and will have fewer opportunities.

**Your Education Options**

Education can help you find more career opportunities.

**University or college**

- Two or more years
- studies
- Usually paid for by you

**Vocational school**

- Several months to two years
- training
- Usually paid for by you

**On-the-job training**

- Weeks or months
- -specific training
- Usually paid for by your

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**The Cost of Tuition**

**Tuition** is the price of attending classes at a school.

- four-year universities usually have the  tuition.
- Public colleges and universities are cheaper for .
- Public community colleges are an affordable , or choice.

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**Other Student Expenses**

Students are also responsible for other expenses.

- and supplies
- Student
- Room and

**The Total Cost of a Postsecondary Education**

Your  can determine the total cost of your education.

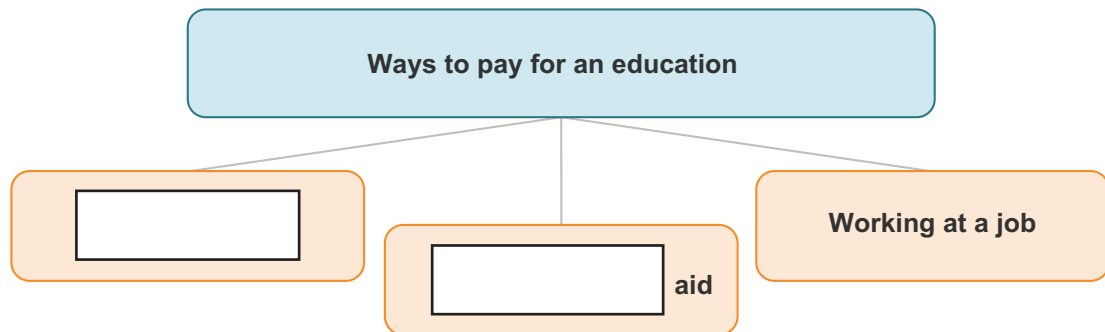
- On average, private four-year universities are the most .
- Community colleges and technical schools are more .

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**Paying for Your Education****Free Application for Federal Student Aid (FAFSA)**

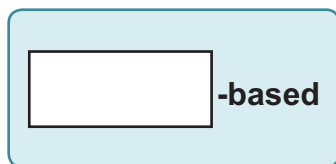
Postsecondary students can use the FAFSA to apply for financial aid.

- Gives students access to money from the [ ] and other institutions
- Requires students and [ ] to share financial information

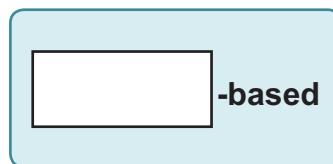
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**Types of Scholarships**

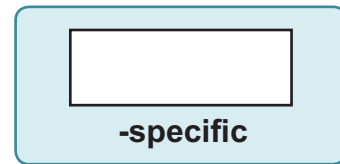
**Scholarships** are financial aid that does not need to be paid back.



- Awarded because of a student's achievement



- Awarded because a student demonstrates financial need



- Awarded because a student is a member of a specific group.

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**Using Grants to Pay for Education**

Education **grants** are  funds that go to students.

- Students must fill out the FAFSA and demonstrate financial .
- States and colleges can also provide grants.

**Using Educational Loans: Federal versus Private**

Many students  money to pay for their postsecondary education.

**loans:**

- are backed by the United States.
- are available for students who demonstrate financial need.
- have lower interest rates.

**loans:**

- are obtained from banks.
- are available for any student who meets lending standards.
- have higher interest rates.

**Student Loan Debt**

Student loans should be used carefully.

- Loans must be  regularly after leaving school.
- to repay loans can ruin a person's ability to buy a house or a car.

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**Other Ways to Fund a Postsecondary Education**

Students can use other creative ways to pay for their education.

- Working at a school job as part of a financial aid plan

  
**service**

- Agreeing to serve in military or service programs

 **near/at**  
**school**

- Working at other jobs to raise money

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**Location and Cost of Living**

You should consider your location when searching for a .

- Your career may have more jobs available in certain .
- The  can be different depending on where you live and work.

**Salary and Hourly Pay**

You must consider how you will be paid when choosing a job.

**Salary**

- A  amount of pay over the course of a year
- Can require  work hours

**Hourly wages**

- A rate of pay received for each  worked
- Can result in  pay than a salary



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**Pay and Benefits**

You need to consider your entire  before taking a job.

This includes:

- the amount you will receive in salary or hourly pay.
- the number of  you will receive, such as medical and dental coverage.

# Summary

## Employment and Education



### Lesson Question

What factors should you consider when choosing a career and an education?



### Answer

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### Review: Choosing a Career and a Job

#### Choosing a career

- Consider your  and interests.
- Find out what education you will need.
- Pay attention to job outlooks.

#### Choosing a job

- Consider  and cost of living.
- Understand the differences between salary and hourly pay.
- Consider the  you might receive.

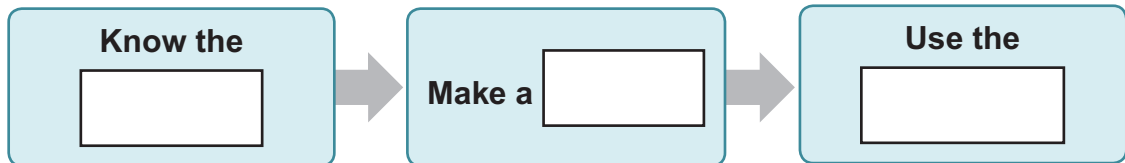
# Summary

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### Review: Your Finances and Postsecondary Education



- Consider tuition, room and board, and other expenses.

- Determine your best options to pay for school.

- Use financial aid to receive grants, loans, and scholarships.

*Use this space to write any questions or thoughts about this lesson.*