



Financial Literacy: Changing Jobs Problem-Based Learning lesson

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Lesson Background	NRS Levels
<p>Individuals will change jobs many times during their working years. Change can be stressful, especially when the change might not be an individual’s decision or when there is the potential for a temporary gap in an income source. This activity engages learners in proactively thinking about backup plans aimed at minimizing the impact of a gap in income while looking for work or enrolled in classes or training programs for skill development. Rather than leaving a job search to chance, it is important to follow an intentional process and focus on viable options. In addition, knowing where to access information about jobs and skill development can help individuals transition into new job situations that align with their preferences, circumstances, and aspirations.</p> <p>This lesson can be used as a stand-alone, when addressing income and earning concepts, or within a career unit. Dedicate two hours for teams to complete the activity or schedule time for 20 to 30 minute “work meetings” during several class periods for teams to complete the activity in stages.</p>	<p>Low Intermediate Basic Education to High Adult Secondary Education, High Intermediate to Advanced ESL</p>

Recommendations for Direct Instruction

While this lesson is part of the financial literacy unit, it would need enhancements in order to be considered a math lesson. Lesson is focused on job-seeking with math as a side skill. This would most likely be taught as an ELA lesson in a workplace context.

Project Title	Approximate Instruction Time
Problem-Based: Changing Jobs	2 Hours

Instructional Objectives <i>(written in teacher language primarily derived from content standards and includes evidence of mastery):</i>	Learning Target Statements <i>(written in student-friendly language and helps learners reflect on what they are able to do as a result of the project)</i> for learners' exit tickets, learning logs, or reflection:
By the end of this project, students will be able to: <ul style="list-style-type: none"> • Identify a course of action to help them meet their financial needs following a job loss. • Access resources that support an intentional career search process. • Collaborate to analyze a problem scenario. • Research courses of action, identify pros and cons, and defend a chosen course of action. 	<ul style="list-style-type: none"> • I can predict my financial needs if I lose or quit my job. • I can identify the steps to follow [a course of action] before I quit a job. • I can complete a pro/con chart to help me solve problems. • I can research career options that match my interests and financial needs.

Lesson Area	Lesson Information
ELA/Mathematics/ELP Standard(s) Addressed:	Main Standards Addressed: CCR Levels C – E: W7: Conduct research projects. S/L4: Present information using supporting evidence.
Central Skills Taught:	<input type="checkbox"/> Adaptability and Willingness to Learn <input checked="" type="checkbox"/> Communication <input checked="" type="checkbox"/> Critical Thinking <input checked="" type="checkbox"/> Interpersonal Skills <input checked="" type="checkbox"/> Navigating Systems <input type="checkbox"/> Problem Solving <input checked="" type="checkbox"/> Processing and Analyzing Information <input type="checkbox"/> Respecting Differences and Diversity <input checked="" type="checkbox"/> Self-awareness
Language Demands: (Include academic language, language skills, etc.)	Use academic language to discuss pros and cons of a solution/course of action: <ul style="list-style-type: none"> • The <u>advantage</u> of ____ing X is ... • The disadvantages outweigh the advantages. • _____ could be seen as a <u>positive</u> outcome. • Whereas X is a pro, there are consequences, such as ... Problem scenario text includes some complex sentence structures and figurative language such as “groomed to” or “deal-breaker criteria.”

Lesson Area	Lesson Information
<p>Assessing Mastery of the Objective(s) and Central Skills:</p> <p>(Indicate <u>when</u> and <u>how</u> assessment – formative and/or summative - will occur during the project.</p>	<p>Proof of Learning:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Via observation of a team task (e.g., discussion, work on project) <input type="checkbox"/> Via team self-assessment <input type="checkbox"/> Via individual self-assessment <input checked="" type="checkbox"/> Via team product <input type="checkbox"/> Via individual product <input type="checkbox"/> Other (Please list): <p>Proof of Learning Tools:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Rubric <input type="checkbox"/> Checklist <input type="checkbox"/> Quiz <input checked="" type="checkbox"/> Other (Please list): Pros and Cons chart <p>Ongoing Formative Assessment</p> <ul style="list-style-type: none"> <input type="checkbox"/> Nonverbal responses to comprehension questions (e.g., answer cards, Kahoot!) <input type="checkbox"/> Peer-to-peer quizzing <input type="checkbox"/> Exit/admit tickets <input type="checkbox"/> KWL charts <input checked="" type="checkbox"/> Other (Please list): Pros and Cons chart

Lesson Area	Lesson Information
<p>Adaptations and/or Accommodations:</p> <p><i>(How will you increase access to the content of the project? Identify differentiation strategies.)</i></p>	<p>For learners with limited English proficiency:</p> <ul style="list-style-type: none"> • Rewrite the problem scenario to match learners' language level and use visuals as you first <i>tell</i> the story, checking learners' comprehension along the way. • Elicit important details of the scenario from the class and write them on the board/post them. Add Carmen's financial data from Appendix A to the board. Use labels and numbers only (e.g., Income \$40,000/year). • Work with basic math operations to calculate how much money Carmen has available at the end of a month. • Do the knowns and unknowns tasks as a whole class to determine the best outcome. • Create a list of solutions using language that is accessible to the learners. • Model a pro/con chart with one solution.

Procedure	Description	Central Skills	Materials
<p>Build understanding of problem-based learning.</p> <p>Warm up to the topic or issue at hand.</p> <p><u>Role of the teacher:</u></p> <p>Preteach.</p> <p><i>Make sure the students understand the goals and benefits of a problem-based approach for language. If this is an English language acquisition class, emphasize the areas of English that are developed in problem-solving activities.</i></p> <p>Timing: 10 minutes</p>	<p>Begin with a personal story. "A friend of mine [or make it about one of YOUR personal experiences with job change] recently became very unhappy in her job, and she started thinking about leaving. One day she was so frustrated, she quit! She didn't have a new job in place and didn't even know what she wanted to do next.</p> <ul style="list-style-type: none"> • What do you think of that decision? • What are the effects of leaving a job like that?" <p>After a couple of students share initial thoughts, have students talk to a neighbor or small group about their connection to the story.</p> <p>Ask them to share their own experiences about adjusting to changes in job status or participating in training or school programs while working. Elicit one or two examples from the class. Ask the class to consider what was helpful (or not) in their experience.</p>	<ul style="list-style-type: none"> • Communication • Interpersonal Skills 	

Procedure	Description	Central Skills	Materials
<p>Meet the problem.</p> <p><u>Role of the teacher:</u></p> <p>Introduce problem and vocabulary.</p> <p><i>Introduce the students to the problem using pictures, video, or texts. Ask the students about previous personal experiences with the problem. Introduce vocabulary related to the problem. Provide prereading/previewing exercises about the problem.</i></p> <p><i>These can be preselected problems chosen by the teacher based on learner needs; alternatively, facilitate a process of learner-chosen problems.</i></p> <p>Timing: 20 minutes</p>	<p>Present the students with a scenario in which financial problems arise because of a job change (Appendix A). A widowed mother, Carmen, anticipates losing her job and needs to make life changes to ensure she has the ability to cover her family's financial obligations. (Treat the scenario as if it occurred in the local community or county.)</p> <p>Provide prerequisite instruction or reinforce previous learning about topics to support learning:</p> <ul style="list-style-type: none"> • Estimate how many months of cash outflows are covered by savings. • Tour pertinent sections of CareerOneStop.org: Resources for Laid-Off Workers, Explore Careers, Job Search, Finding Training, and Find Local Help. <p>Use "bank teller" as an example to demonstrate how to investigate career and job descriptions, skill requirements, and related training options.</p>	<ul style="list-style-type: none"> • Communication • Critical Thinking • Navigating Systems • Processing and Analyzing Information 	

Procedure	Description	Central Skills	Materials
<p>Explore knowns and unknowns. <u>Role of the teacher:</u> Group students and provide resources. <i>Make sure that the students understand the problem and what is expected of them. Emphasize that there is no single answer or solution and that they need to choose what appears to be the most viable solution to them and be prepared to explain why they chose that solution. Group the students according to their strengths. As with project-based learning, learners can take on different roles based on their strengths. Provide access to resources such as the internet, books, magazines, brochures, newspapers, television, and community experts.</i></p>	<p>Working in teams of four or five, the students are to use what is known to assess the family's financial situation and the mother's earning potential.</p> <p>To decide on a course of action given the pending job loss, the students should consider factors mentioned in the scenario and clarify assumptions to designate criteria for an acceptable outcome before investigating viable solution options.</p> <p>Each team will present and defend to the whole group two worthy possible courses of action that the teacher records on a board or screen. Those listening ask questions to clarify or flesh out the viable options.</p> <p>The full class now votes to narrow the choices down to three or four options for Carmen.</p> <p>The students then self-select an option to work on, forming new "solution teams" (teams that will determine the steps for their solution's success).</p>	<ul style="list-style-type: none"> • Communication • Critical Thinking • Navigating Systems • Processing and Analyzing Information 	<ul style="list-style-type: none"> • Job Change (Appendix A) • Computers with internet access

Procedure	Description	Central Skills	Materials
<p><i>Make sure that the students are aware of the range of resources available and know how to use them. Encourage the students to draw on materials in their first language and materials that present different viewpoints.</i></p> <p>Timing: 30 minutes</p>			
<p>Provide language supports for the students.</p> <p><u>Role of the teacher:</u></p> <p>Provide language frames the students may need (e.g., frames for stating a problem or proposing a solution). Provide planning tools (e.g., graphic organizers) for working through the problem and coming up with solutions.</p> <p>Timing: 5 minutes</p>	<p>The teacher should provide scaffolds for planning and supports for language:</p> <p>Problem: _____</p> <p>This is a problem because _____.</p> <p>We believe that _____.</p> <p>The numbers suggest that _____.</p> <p>Possible solutions include _____.</p> <p>One thing Carmen could do is _____.</p> <p>This would allow her to _____.</p> <p>The benefit of this _____.</p>	<ul style="list-style-type: none"> • Communication 	<ul style="list-style-type: none"> • White board or flip chart • Markers

Procedure	Description	Central Skills	Materials												
<p>Generate possible solutions.</p> <p>Consider consequences and choose the most viable solution.</p> <p><u>Role of the teacher:</u> Observe and support.</p> <p><i>Observe the students and provide support as needed, but do not attempt to direct their efforts or control their activity in solving the problem. Observe, take notes, and provide feedback on student participation in the activity and on language used during the activity.</i></p> <p>Timing: 30 minutes</p>	<p>Students:</p> <p>Within their small groups, students focus on a specific course of action for Carmen and together do research to determine in detail what needs to happen in the next six months for this solution to come to fruition.</p> <p>The students in each group also create a document with additional information supporting their choice as the wisest one, along with a table of the pros and cons. (See below for an example.)</p> <table border="1" data-bbox="527 626 1314 1451"> <thead> <tr> <th data-bbox="527 626 779 716">Information</th> <th data-bbox="789 626 1314 716">Students' Responses</th> </tr> </thead> <tbody> <tr> <td data-bbox="527 724 779 813">Choice</td> <td data-bbox="789 724 1314 813">Carmen should get another full-time bank teller job.</td> </tr> <tr> <td data-bbox="527 821 779 959">Detailed steps to take during the next six months:</td> <td data-bbox="789 821 1314 959"></td> </tr> <tr> <td data-bbox="527 967 779 1170">What else do we need to know to be certain this would be the wisest choice?</td> <td data-bbox="789 967 1314 1170"></td> </tr> <tr> <td data-bbox="527 1179 779 1317">Pros (advantages of this choice):</td> <td data-bbox="789 1179 1314 1317"></td> </tr> <tr> <td data-bbox="527 1325 779 1451">Cons (disadvantages of this choice):</td> <td data-bbox="789 1325 1314 1451"></td> </tr> </tbody> </table>	Information	Students' Responses	Choice	Carmen should get another full-time bank teller job.	Detailed steps to take during the next six months:		What else do we need to know to be certain this would be the wisest choice?		Pros (advantages of this choice):		Cons (disadvantages of this choice):		<ul style="list-style-type: none"> • Communication • Critical Thinking • Interpersonal Skills • Processing and Analyzing Information • Self-awareness 	<ul style="list-style-type: none"> • Paper and pencils • Computers with internet access
Information	Students' Responses														
Choice	Carmen should get another full-time bank teller job.														
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Cons (disadvantages of this choice):															

Procedure	Description	Central Skills	Materials
	<p>The options chosen may be along these lines:</p> <ol style="list-style-type: none"> 1. Carmen simply finds another full-time bank teller job. <ul style="list-style-type: none"> • What are the detailed steps Carmen needs to complete during the next six months to carry out her decision? • What would we need to know to be confident this decision was the wisest one? • What are the pros and cons of this decision? 2. Carmen goes back to school to become an LPN. <ul style="list-style-type: none"> • What are the detailed steps Carmen needs to complete during the next six months to carry out her decision? • What would we need to know to make this choice? • What are the pros and cons of this decision? 3. Carmen finds part-time work while going back to school part-time to complete her nursing degree ... <ul style="list-style-type: none"> • What are the detailed steps Carmen needs to complete during the next six months to carry out this decision? • What would we need to know to make this choice? • What are the pros and cons of the choice? <p>Teacher:</p>		

Procedure	Description	Central Skills	Materials
	<p>Observe while students are discussing and researching. Assist as necessary with finding and understanding resources.</p> <p>Ask questions like these to prompt critical thinking and investigative tasks:</p> <ul style="list-style-type: none"> • If Carmen has no income coming in, how many months (or weeks) before her savings fund balance falls below \$500? • What types of work might involve skills that are similar to those required for a bank teller position? • What are the work conditions and trends in the local community or county? • How could Carmen pay for any training she might need for skill development? 		
<p>Follow up and assess progress.</p> <p><u>Role of the teacher:</u></p> <p>Provide the students with opportunities to present and share the results of their work. Provide follow-up activities based on your observations and possibly provide instruction on grammar, academic</p>	<p>After completing their research, identifying the potential next steps, and determining the pros and cons of each possible solution, each team will present and defend to the whole group two worthy courses of action.</p> <p>After all teams have presented recommendations, the whole group will collaborate to reach consensus on the most feasible course of action, identifying at least two alternatives to address possible changes in circumstances.</p>	<ul style="list-style-type: none"> • Communication 	

Procedure	Description	Central Skills	Materials
language, pronunciation, or pragmatic issues. Assess the students' participation in the activity and level of success and provide opportunities for peer assessment. Timing: 25 minutes			

Recommended steps for problem posing adapted from *Problem-Based Learning and Adult English Language Learners*, by J. Mathews. Aydinli, 2007, Center for Adult English Language Acquisition, Washington, D.C. (http://www.cal.org/caela/esl_resources/briefs/Problem-based.pdf).

Appendix A. Job Change

The Problem

Carmen has heard rumors that the bank where she works is preparing to cut jobs. For the past 10 years, she has worked as a teller and was being groomed to take on head teller duties. As a widowed mother of children aged 12 and 14, Carmen is faced with the reality that she could be out of a job within the year.

At age 36, with sole responsibility for the family income, Carmen worries about the challenge of transitioning into a new job. Before her children were born, she had completed a semester of coursework for the licensed practical nurse program at a college, but she didn't finish with any credential.

She's grateful that her parents live in the same neighborhood. Although her mother works weekends and her father is a semiretired insurance agent, they have been available to help with childcare after school and during school breaks to allow Carmen to work full-time. She is comforted to have their support, but she is uncertain about how her life change might impact her parents' routines.

The Solution

Guide Carmen through the decision whether to take on a new job or career. Consider the following questions and help Carmen prioritize needs to make the best possible choice for her family situation.

- What could Carmen do to prepare for the possibility of losing her teller job, which could occur within the next six months?
- What must-have and deal-breaker criteria might Carmen consider as she weighs her options for action within the next year?
- What information will help Carmen decide on a solution?

Household Financial Data

Carmen's annual salary is \$40,000, and she has health insurance coverage as a job benefit. Her usual monthly spending includes the following cash outflows:

\$70	Internet
\$90	TV
\$120	Utilities
\$350	Groceries
\$130	Auto insurance
\$50	Gas for car
\$950	Home loan (with another 22 years of payments due)

- Occasional family spending—such as spending for clothing, school fees, dining out, and entertainment—varies throughout the year.
- The costs of home maintenance, auto care, and vacations are usually covered by her savings.
- Her savings account has a current balance of nearly \$25,000.
- Carmen has a small balance on her credit card (\$275) and is in the habit of paying off the balance every month.
- She owns a 10-year-old Subaru Outback with 98,000 miles on the odometer.
- Last year's property tax bill was \$1,200.