

ABOUT THIS TOPIC:

Exploring personal interests, potential careers, and education levels gets children thinking about their futures.

FROM THE CLASSROOM:

What is income, and how is it earned? Income is money that is earned by working, owning a business, or making investments.

What are different types of jobs that you can have? You can choose between hundreds of different types of jobs in fields including science, technology, engineering, math, art, and music.

What is an entrepreneur? An entrepreneur is someone who creates and runs a business.

What is tax and why is income taxed? Tax is a government fee on things such as income, property, and sales. The government uses the money collected from taxes to pay for things people need, such as schools, roads, and other public services.

WORDS TO KNOW:

Career: The type of work a person pursues for the majority of their life that may involve formal education, special training, or be within a specific industry.

Income: Money that you receive from jobs, allowances, interest, dividends, and other sources.

Job: A specific duty, task, or activity someone completes using his or her time, skills, and energy to earn money.

Tax: Money that someone has to pay to help finance a government.

RESOURCES:

BOOKS:

- *Career Ideas for Kids Who Like Science* by Diane Lindsey Reeves: Along with providing information on different science careers, this guide also includes a self-assessment and activities for kids to learn more about their interests.
- *Earning Money (How Economics Works)* by Patricia J. Murphy: This book offers children ideas for how to start a moneymaking opportunity and keep track of the earnings.
- *Lunch Money* by Andrew Clements: Greg, a money-obsessed sixth-grader, starts his own comics company, forms a business partnership with his rival, and learns about business.

GAMES AND ONLINE RESOURCES:

- **USA.gov Jobs:** Watch videos to learn about different careers.
<http://kids.usa.gov/jobs/index.shtml>
- **PBS Be Your Own Boss:** Choose a business and see if you can make it grow.
<http://pbskids.org/itsmylife/games/boss/>
- **US Department of Education Checklists** that start the student on the road to learning
<https://studentaid.ed.gov/sa/prepare-for-college/checklists>

CONVERSATION STARTERS ... ASK YOUR CHILD:

- **If you had to pick one career right now, what would it be? Why?**
- **What other careers do you know about? Are you interested in any of them?**
- **What careers would you like to learn more about?**
- **Can you name anyone who runs his or her own business?**
- **If you could start your own business, what would you sell, and why?**
- **Why is education important?**

TRY THIS AT HOME:

Chore Chart: Ask your child to choose something he or she wants (such as a toy, outing, or privilege). Give your child jobs to do around the house and assign points for each job (such as 10 points for cleaning your room, 15 points for raking leaves). Share how many points it will take to earn a given reward. Create a chart to track the number of points earned.

Explore Interests: Have your child write a list of personal interests. Encourage your child to explore those interests on his or her own, or together as a family. For example, if your child has an interest in cooking, ask him or her to help you cook a meal.

TRY THIS AROUND TOWN:

Name That Job or Career: Play a game to see how many different jobs or careers you can name based on people and places you see in town. If you can, ask people what they like the most and the least about their jobs/careers. Your child can also visit and interview someone who runs his or her own business (such as a grocer, hairdresser, dentist).

TRY THIS AT THE BANK:

Bank Jobs: Ask whether a bank employee has time to tell your child about some of the different jobs that people have at the bank. If possible, ask whether your child can be introduced to some of those people to find out more about their jobs and ask questions.

Deposit and Withdrawals: Remind your child that, when he or she is older and has a career, he or she will earn money and will want to save some of it. He or she should also know how to make a deposit or withdrawal from a bank account. If you have an account, demonstrate how to fill out the paperwork when making a deposit or a withdrawal, or take your child along as you use an ATM. You can also ask a bank employee to show your child how to fill out the deposit and withdrawal paperwork. Before you leave the bank, take some deposit and withdrawal slips home so your child can practice filling them out.