



"Real Life" with Ms. Hiatt and Mr. King's 7th grade

Day One Goal: Career Exploration

Objective 1.1 Explore possible career choices

Objective 1.2 Choose a career to study

- Research education and qualifications necessary for job
- Identify the average starting salary
- Determine monthly income
- Understand the positives and negatives associated with the chosen career

Objective 1.3 Present to the group

Objective 1.4 Conduct minimum wage math

Day Two Goal: Economic Education

Objective 2.1 Gain perspective on money styles

Objective 2.2 Show understanding of the following terms:

- Wants
- Needs
- Gross Income
- Net Income
- Credit
- Debit
- Renting
- Owning

Objective 2.3 Learn financial management strategies

- Understand how to open a bank account
- Ability to develop a budget and track spending
- Know how to write a check

Day Three Goal: Real Life Simulation

Objective 3.1 Demonstrate knowledge from previous lessons

Objective 3.2 Keep track of monthly income while completing the following stations:

- Uncle Sam
- Savings
- Housing
- Utilities
- Medical/Dental
- Grocery
- Childcare
- Transportation
- Furniture
- Supplemental
- Clothing
- Fun
- Sharing
- Personal Care
- Technology
- Student Loans
- Pets
- Chance

Objective 3.3 Discuss what was learned

Students in Ms. Hiatt and Mr. King's Class participated in a 3 day "Real Life" program. The goals and objectives of this program are listed above. The main topics covered included Career Exploration, Economic Education and a "Real Life" Simulation. Students were given a pre-test and post-test to measure their knowledge before and after participating in this hands-on program.

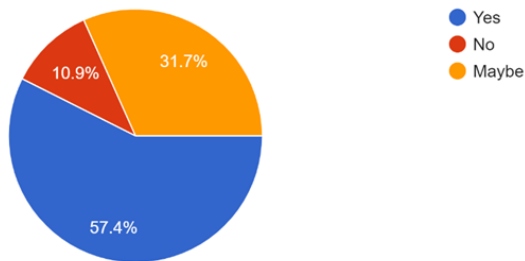
Results at a Glance

Pre-test

Post-test

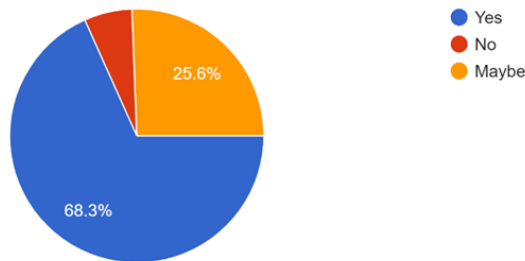
I know what I want to be when I grow up.

101 responses



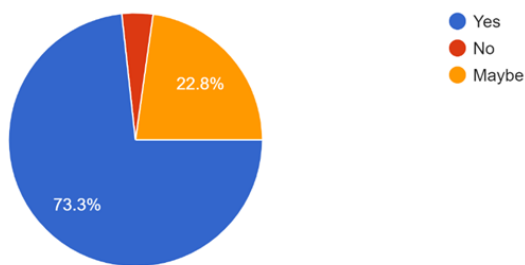
I know what I want to be when I grow up.

82 responses



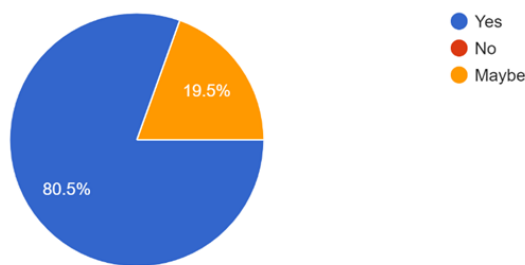
I am excited for my future job.

101 responses



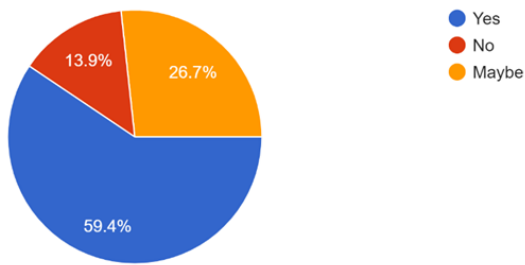
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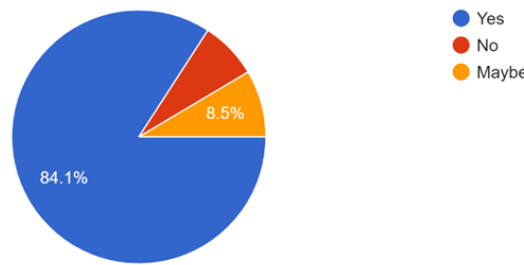
I know how much education is necessary in order to have my "dream job."

101 responses



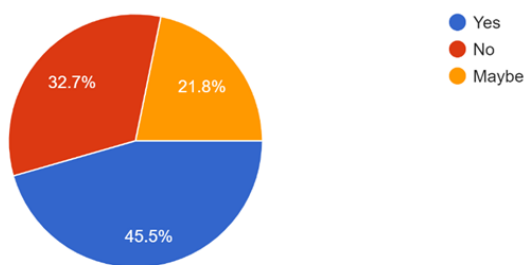
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82 responses



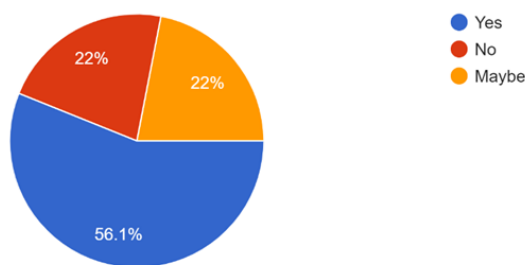
I know where I can go to receive career guidance.

101 responses



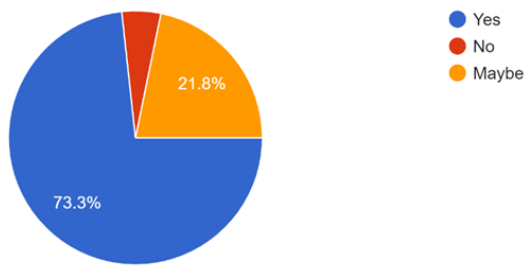
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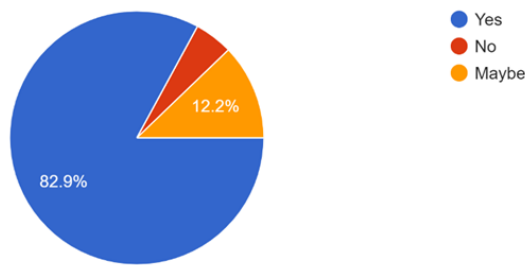
I understand what minimum wage is.

101 responses



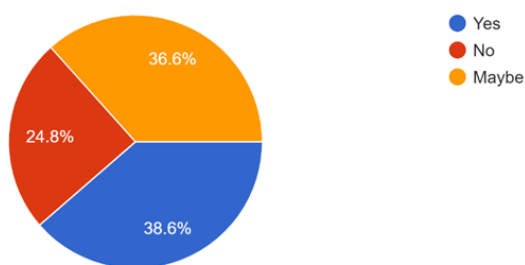
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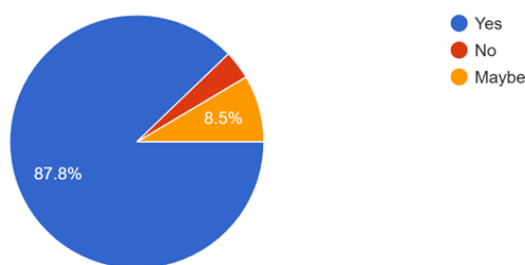
I understand how to determine my monthly income.

101 responses



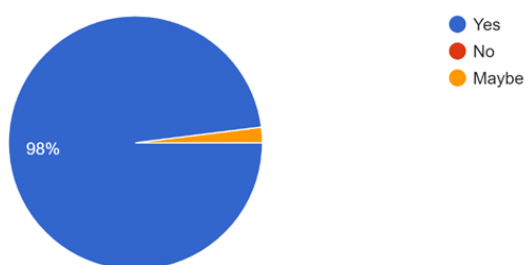
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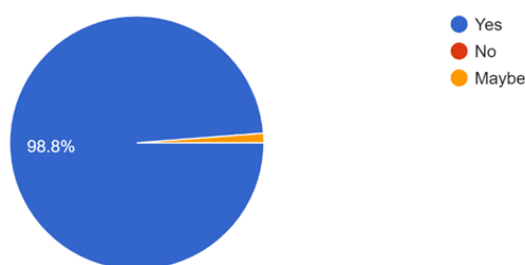
I understand the difference between wants and needs.

101 responses



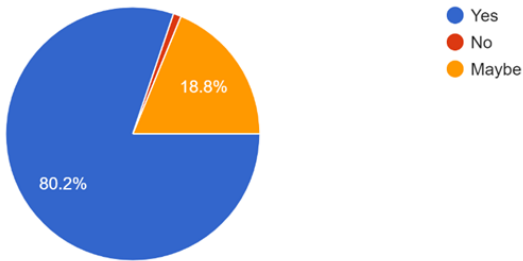
I understand the difference between wants and needs.

82 responses



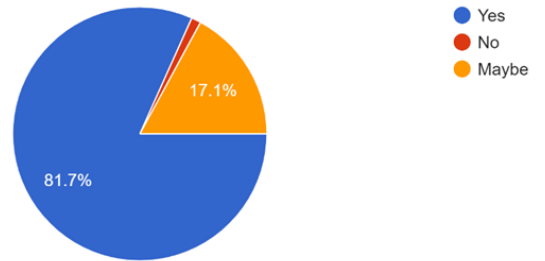
I think it is important to have a budget.

101 responses



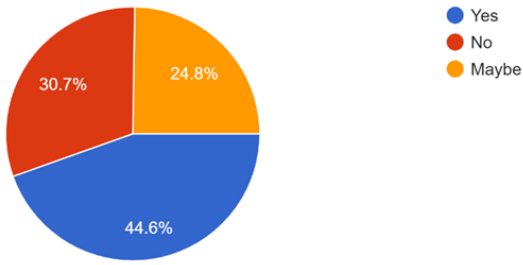
I think it is important to have a budget.

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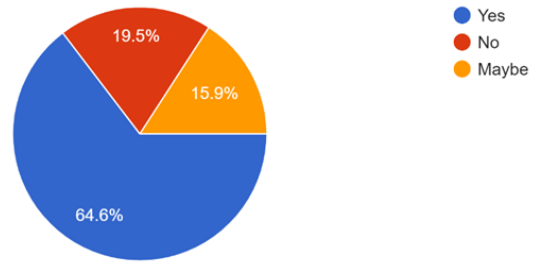
I know how to write a check.

101 responses



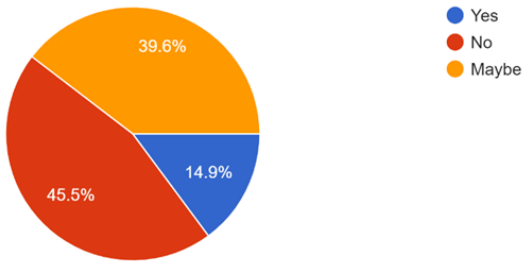
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82 responses



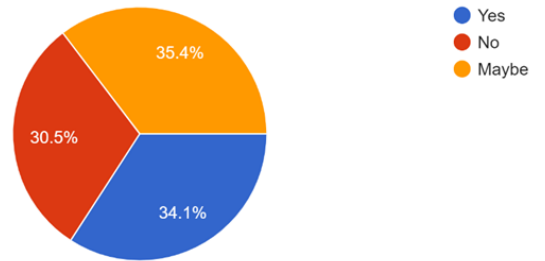
I can successfully balance a checkbook.

101 responses



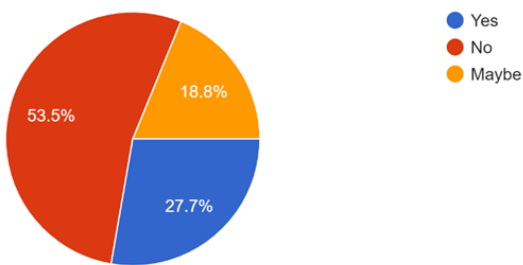
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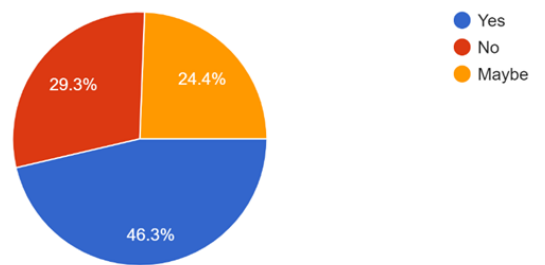
I know how to open a bank account.

101 responses



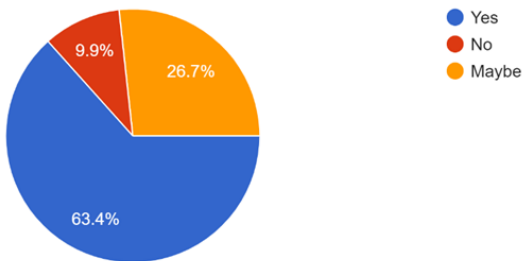
I know how to open a bank account.

82 responses



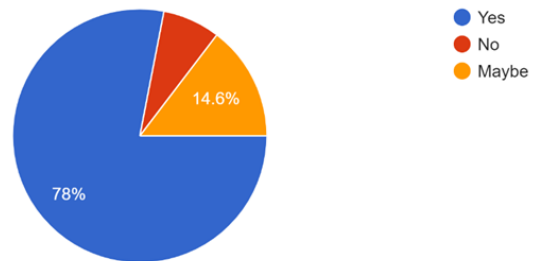
Money is necessary for me to meet my daily needs.

101 responses



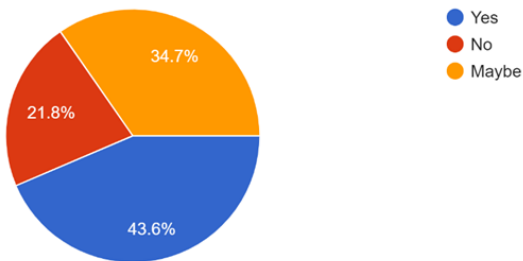
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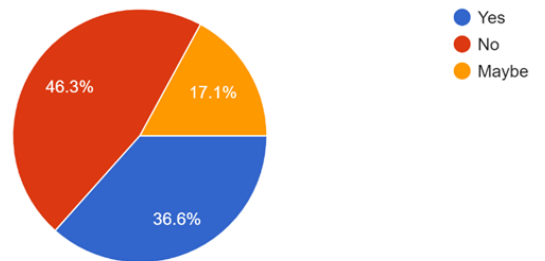
Using a credit card means that I have money available to pay for my purchases.

101 responses



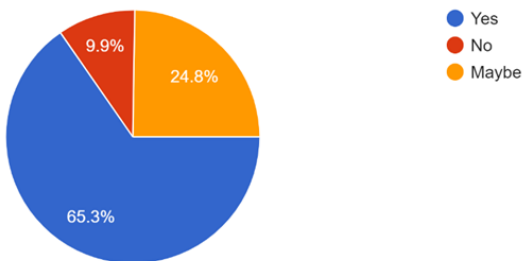
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82 responses



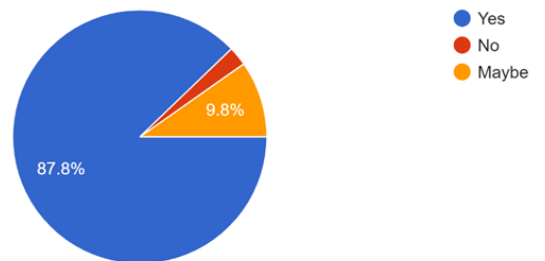
I feel confident about budgeting my money.

101 responses



I feel confident about budgeting my money.

82 responses



101 students completed the pre-test. 82 students took the post-test. Of these students, there was an increase in percentage who knew what they wanted to be when they grew up. **More students were excited about their future job after completing the program.**

Pre-test results determined that **73.3%** of students understood what minimum wage was and **38.6%** of respondents knew how to determine their monthly income.

After completing the program, **82.9%** of respondents knew what minimum wage was and **87.8%** of students understood how to determine their monthly income.

More students knew how to write a check and felt confident in their ability to balance a checkbook after participating in this program. Pre and post test results are given side by side in the pie charts above.



A visual representation of careers chosen. The larger the word, the more students who chose that career.

Student Comments

"You have to pay healthcare for all of your family members."

"Always have money left over in case something bad happens unexpected."

"...Everything was awesome definitely do this next year."

"Don't just go for what you want get needs first."

"Be prepared."

"I think I will have a good future."

"Work hard."

"I liked it and I thought it was better than doing a work sheet or something on it."

82.9% of respondents feel prepared to handle their own money in the future.

36.6% of participants planned to talk to their parents about the program.

86.6% of students learned something new while participating in the "Real Life" program.



Spring 2023 Real Life Program

Goal 1: Career Exploration

Objective 1.1 Explore possible career choices

Objective 1.2 Choose a career to study

- Research education and qualifications necessary for job
- Identify the average starting salary
- Determine monthly income

Goal 2: Economic Education

Objective 2.1 Show understanding of the following terms:

- Wants
- Needs
- Gross Income
- Net Income

Objective 2.2 Learn financial management strategies

- Understand how to read a paycheck
- Review minimum wage math
- Ability to develop a budget and track spending
- Understand that some things may be out of your control (grocery prices, gas prices, emergencies)

Day 3 Goal: Real Life Simulation

Objective 3.1 Demonstrate knowledge from lesson

Objective 3.2 Keep track of monthly income while completing the following stations:

- Uncle Sam
- Savings
- Housing
- Utilities
- Medical/Dental
- Grocery
- Childcare
- Transportation
- Furniture
- Supplemental
- Gas Tanks
- Clothing
- Fun
- Sharing
- Personal Care
- Technology
- Student Loans
- Pets
- Chance

Objective 3.3 Discuss what was learned

Students in Ms. Hiatt and Mr. King's 7th grade class participated in the Real Life program. The goals and objectives of this program are listed above. The main topics covered included Career Exploration, Economic Education and a Real Life Simulation.

Results at a Glance

After participating in the Real Life Program:

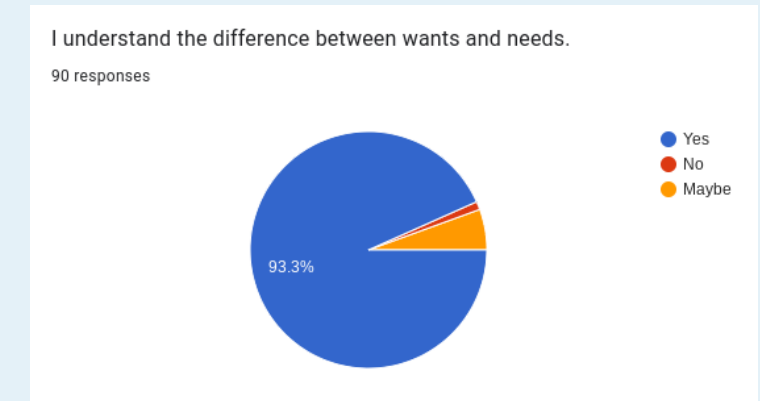
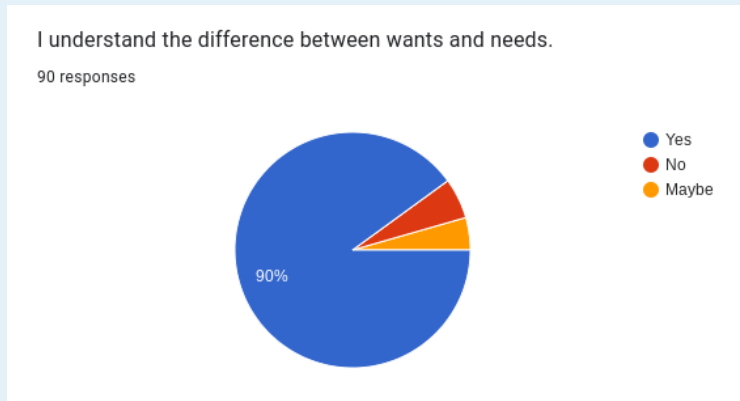
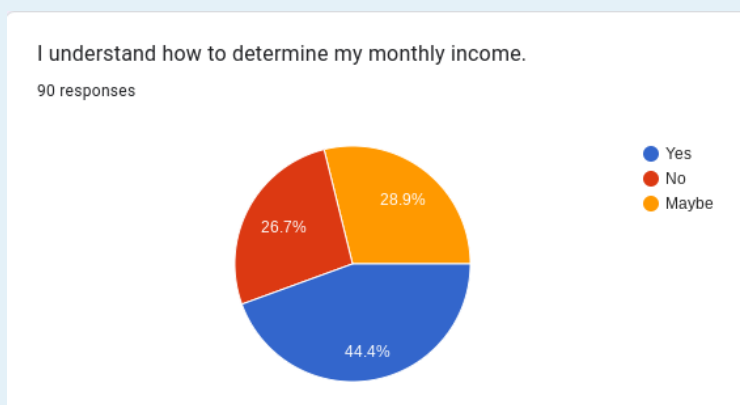
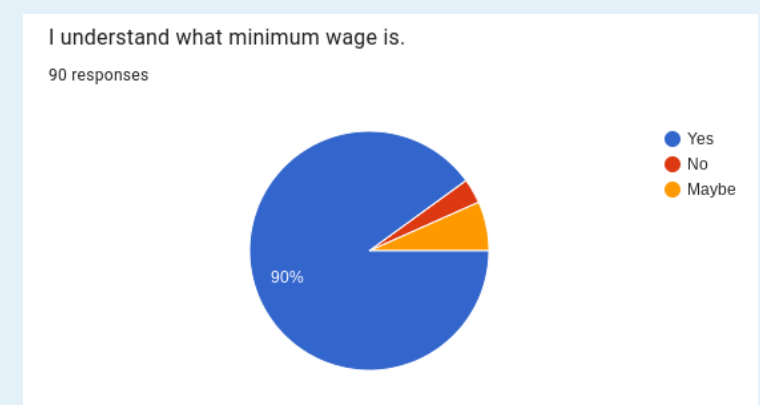
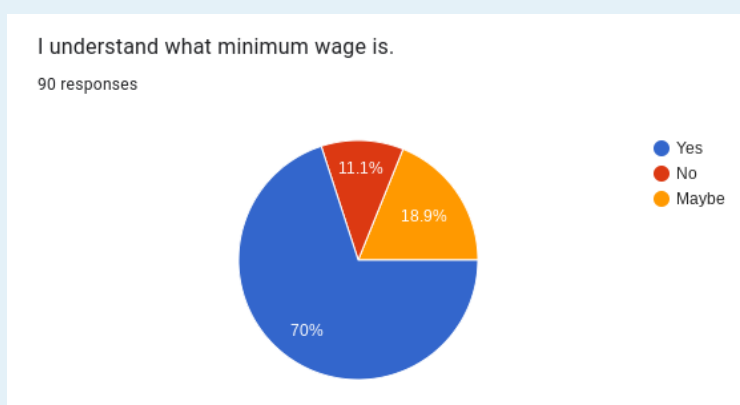
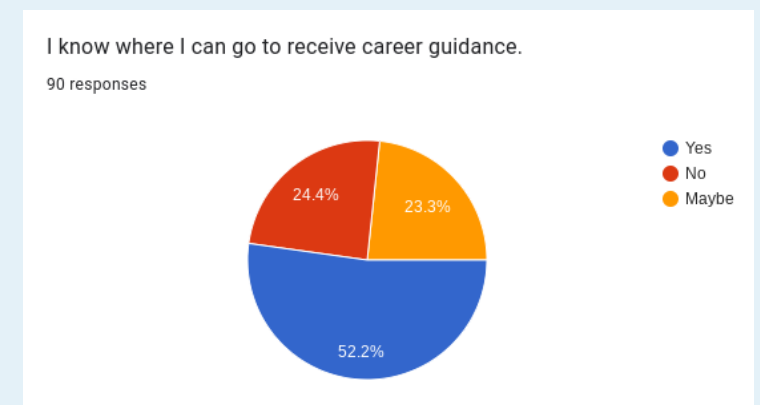
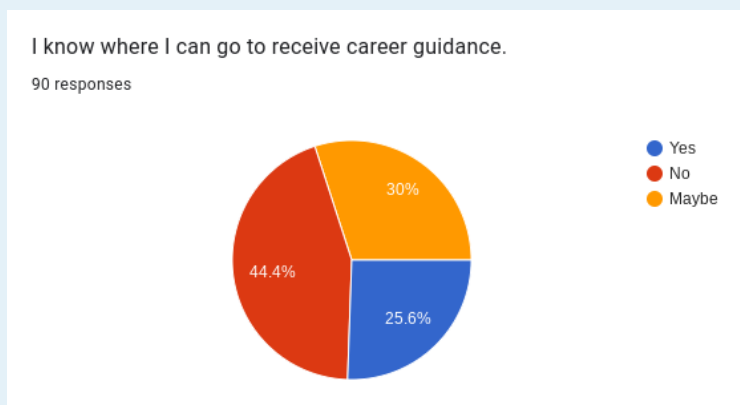
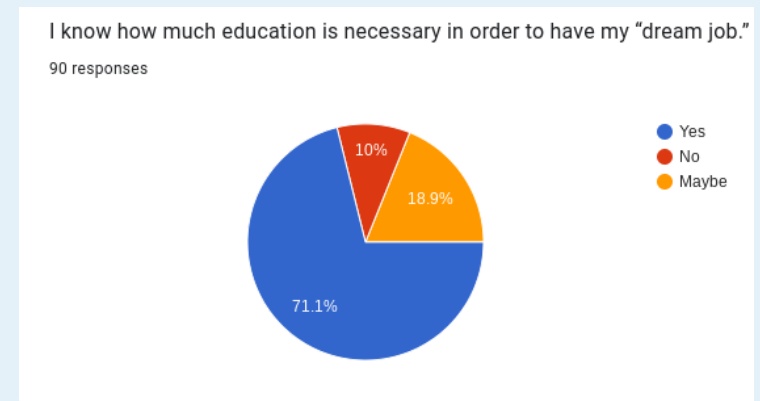
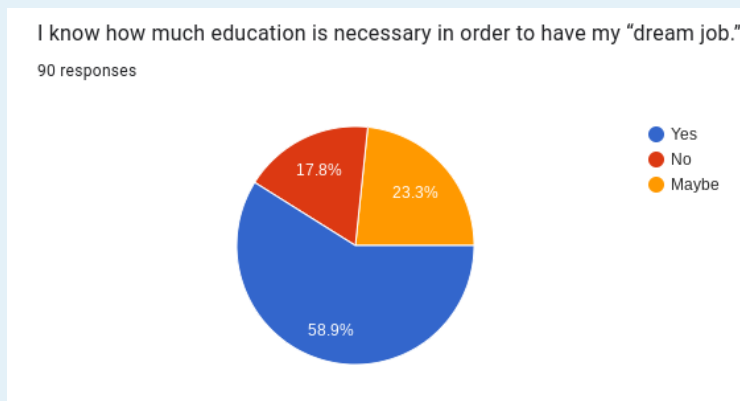
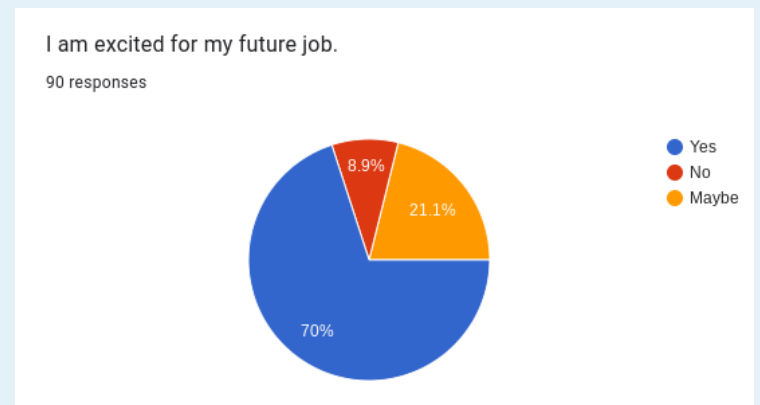
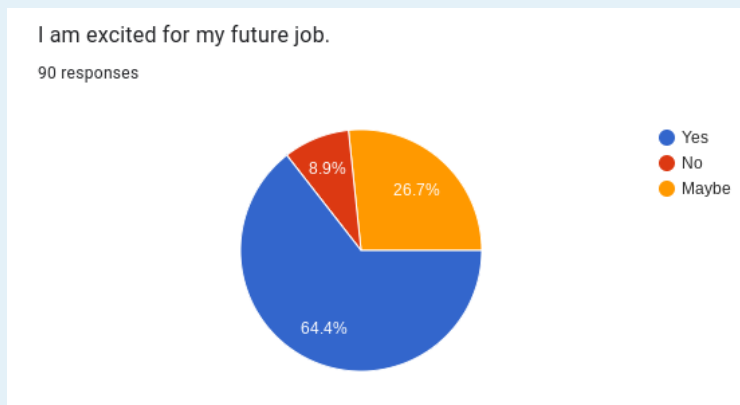
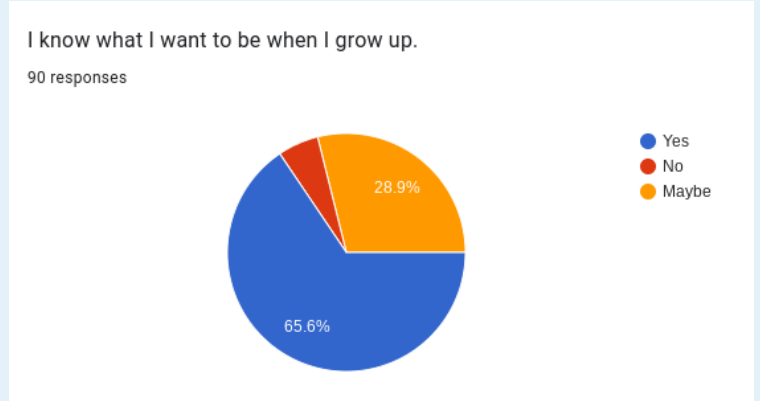
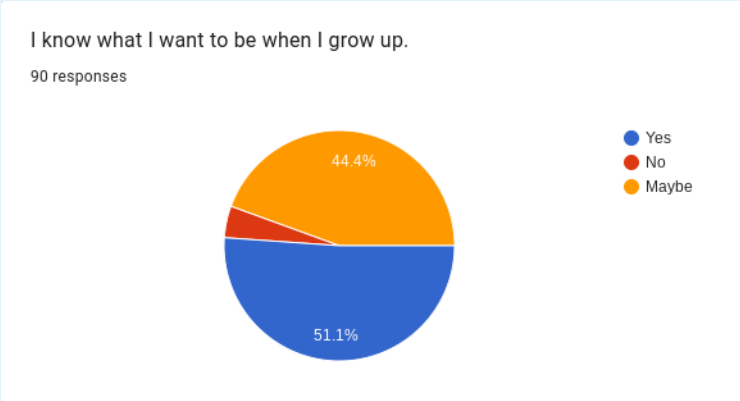
- More students knew what they wanted to be when they were older.
- More students knew how much education was necessary in order to receive their "dream job."
- More students were excited about their future job.

Pre and post test results are given side by side in the pie charts below.

Spring 2023

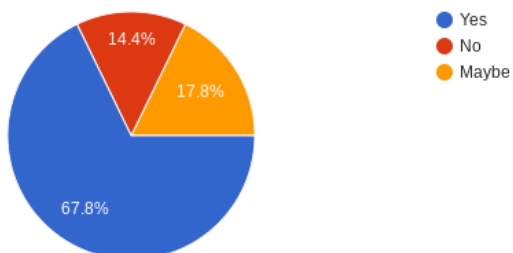
Pre-test

Post-test



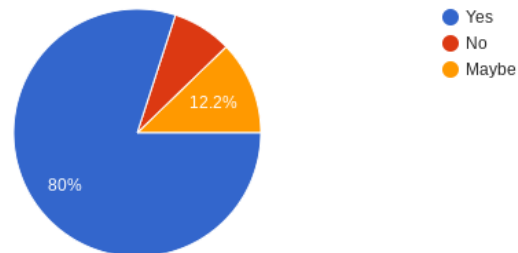
Money is necessary for me to meet my daily needs.

90 responses



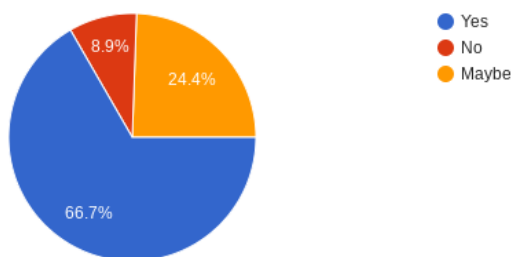
Money is necessary for me to meet my daily needs.

90 responses



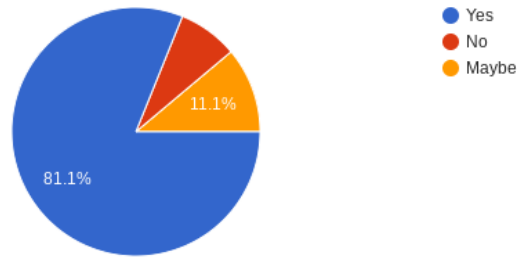
Receive \$15 per hour, taxes will be deducted, so I will actually take home less per hour for spending money.

90 responses



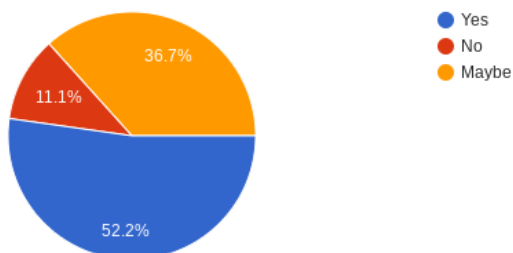
Receive \$15 per hour, taxes will be deducted, so I will actually take home less per hour for spending money.

90 responses



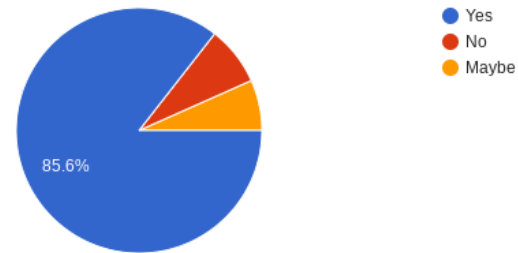
I expect to have money leftover at the end of my Real Life Simulation.

90 responses



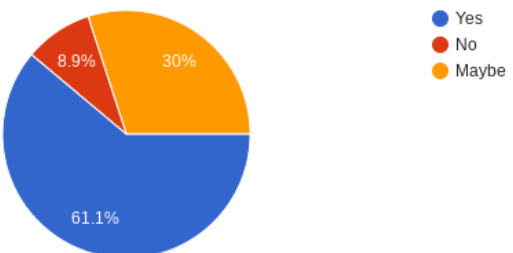
I had money left over at the end of the month.

90 responses



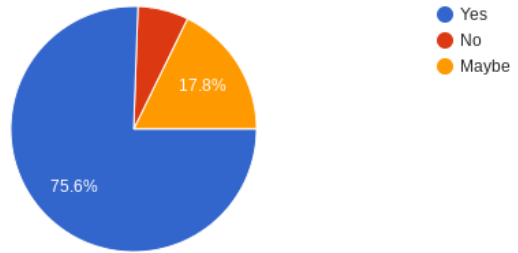
I feel confident about budgeting my money.

90 responses



I feel confident about budgeting my money.

90 responses



What careers are 7th graders currently interested in?



A visual representation of careers chosen by youth. The larger the word, the more students who chose that career.

90 students completed the pre and post test. Of these students, 84.4% reported learning something new and 40% plan to talk about the Real Life program with their guardians.

Pre-test results determined that **70%** of students understood what minimum wage was and **44.4%** of respondents knew how to determine their monthly income.

After completing the program, **90%** of respondents knew what minimum wage was and **80%** of students understood how to determine their monthly income.