Mini-Unit
Alternatives to 4-Year College
Unit Plan for Teachers

Vocabulary for this unit can be found in the NGPF Personal Finance Dictionary.

Alternatives to 4-Year College

Students will be able to:

- Evaluate whether their desired career requires a four year degree to be successful
- Weigh the pros and cons of getting a college degree
- Explore alternative career paths that do not require a four year degree

Resources: Lesson Guide
Student Activity Packet

National Standards for Personal Financial Education:

Managing Credit

- 3a: Evaluate the costs and benefits of investing in additional education or training.
- 3b: Explain how differences in people's life circumstances can affect their opportunity and willingness to further their education or training.
- 3c: Compare earnings and unemployment rates by level of education and training.
- 4a: Identify different types of jobs and careers where wages and salaries depend on a worker's productivity and skills.

The Military

Students will be able to:

- Describe the role of each branch of the U.S. military
- Differentiate between full-time and part-time service
- Discuss the eligibility requirements and enlistment process of the U.S. military
- Research career paths within the U.S. military
- Read a leave and earnings statement

Resources: Lesson Guide
Student Activity Packet

National Standards for Personal Financial Education Standards:

Earning Income

- 1a: Research potential income and employee benefit packages that are likely to be offered to new employees by various companies, government agencies, or not-for profit organizations
- 1b: Explain why people should evaluate employee benefits in addition to wages and salaries when choosing between job and career opportunities
- 1d: Examine the benefits of participating in employer sponsored retirement savings plans and

healthcare savings plans
- 2b: Describe how intangible benefits can affect a worker's career choices and income
- 2c: Evaluate the tradeoffs between income and non-income factors when making career or job choices
- 4a: Identify different types of jobs and careers where wages and salaries depend on a worker's productivity and skills
- 7c: Differentiate between gross, net, and taxable income

Entering the Workforce from High School

Students will be able to:

- Explain the benefits of entering into the workforce after high school
- Explore the requirements and training necessary to get a good paying job that does not require a college degree
- Discuss the importance of soft skills when applying for a job

Resources: Lesson Guide
Student Activity Packet

National Standards for Personal Financial Education:

Earning Income

- 2b: Describe how intangible benefits can affect a worker's career choices and income.
- 2c: Evaluate the tradeoffs between income and non-income factors when making career or job choices.
- 3a: Evaluate the costs and benefits of investing in additional education or training.
- 3b: Explain how differences in people's life circumstances can affect their opportunity and willingness to further their education or training.
- 3c: Compare earnings and unemployment rates by level of education and training.
- 4a: Identify different types of jobs and careers where wages and salaries depend on a worker's productivity and skills.

Associate Degrees

Students will be able to:

- Describe an associate degree is and how it can further a person's education/career path
- Compare different types of associate degrees
- Analyze a specific associate degree career path
- Research how to obtain an associate degree

Resources: Lesson Guide
Student Activity Packet

National Standards for Personal Financial Education:

Earning Income

- 3a: Evaluate the costs and benefits of investing in additional education or training
- 3b: Explain how differences in people's life circumstances can affect their opportunity and willingness to further their education or training
- 3c: Compare earnings and unemployment rates by level of education and training
- 4a: Identify different types of jobs and careers where wages and salaries depend on a worker's productivity and skills

Trade & Vocational School

Students will be able to:

- Explain what a trade/vocational school is
- Discuss the benefits of attending trade/vocational school and why they're gaining popularity
- Analyze the types of scenarios where people would benefit from trade/vocational school
- Create a persuasive argument in favor of attending trade/vocational school

Resources: Lesson Guide
Student Activity Packet

National Standards for Personal Financial Education:

Earning Income

- 3a: Evaluate the costs and benefits of investing in additional education or training
- 3b: Explain how differences in people's life circumstances can affect their opportunity and willingness to further their education or training
- 4b: Explain why wages or salaries vary among employees in different types of jobs and among workers in the same jobs

Apprenticeships

Students will be able to:

- Explain what an apprenticeship is
- Discuss the growing popularity of apprenticeships
- Analyze different career opportunities that stem from apprenticeships
- Research apprenticeships in a specific field

Resources: Lesson Guide
Student Activity Packet

National Standards for Personal Financial Education:

Earning Income

- 3a: Evaluate the costs and benefits of investing in additional education or training
- 3b: Explain how differences in people's life circumstances can affect their opportunity and willingness to further their education or training
- 4a: Identify different types of jobs and careers where wages and salaries depend on a worker's productivity and skills

Professional Certifications

Students will be able to:

- Explain the pros and cons of professional certificates
- Discuss the different options available to pay for a professional certificate

Resources: Lesson Guide
Student Activity Packet

National Standards for Personal Financial Education:

Earning Income

- 3a: Evaluate the costs and benefits of investing in additional education or training.
- 3c: Compare earnings and unemployment rates by level of education
- 4a: Identify different types of jobs and careers where wages and salaries depend on a worker's productivity and skills.

Your Productive Gap Year

Students will be able to:

- Explain the purpose of a gap year
- List the pros and cons of taking a gap year
- Consider the types of gap years that might be interesting and useful for them
- Create a gap year plan

Resources: Lesson Guide
Student Activity Packet

National Standards for Personal Financial Education:

Earning Income

- 3a: Evaluate the costs and benefits of investing in additional
- 3b: Explain how differences in people's life circumstances can affect their opportunity and willingness to further their education or training

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Make a Plan

Students will be able to:

- Reflect on what they've learned about the path(s) they might want to pursue after high school
- Set a goal for where they would like to be one year after graduating high school for a path they might pursue
- Create a timeline of steps they will need to take to reach their goal

Resources: Lesson Guide
Student Activity Packet

National Standards for Personal Financial Education:

Earning Income

- 2c: Evaluate the tradeoffs between income and non-income factors when making career or job choices

Spending
- 1a: Identify their short-term and long-term financial goals

Saving
- 8b: Discuss how personal financial decisions can affect other people