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Planning for your Future Lesson Objective

Time: One - 120 minute lessons with outside research time

**New York State Parenting Standard: Standard 1: Roles and Responsibilities,
Standard 3: Support Systems and Services**

Aim: For students to understand the many decisions they will face as they develop personal career goals and take on future responsibilities in becoming adults.

Objectives: Students Will:

- 1. Research a career of their choice, including type and amount of education, and earning potential.**
- 2. Research a location of their choice where they may want to live, including cost of living and potential career opportunities in this area.**
- 3. Consider the pros and cons of have a long-term committed relationship.**
- 4. Consider whether children will be a part of their future plans.**
- 5. Research some of the financial costs of becoming a parent.**

Materials Needed:

Lesson outline, Worksheets 1-3. Time on internet or time to call local agencies for research, store flyers that have cost of baby items shown, calculators.

Planning for Your Future: An In-depth Look at What Your Future Might Be Lesson Outline

- I. Choosing a Career
 - A. Brainstorm possible careers students are interested in, and write on the board.
 - 1. Why might you choose a particular career? money, prestige, enjoyment, challenging, not challenging, it comes easy to you, etc.
 - 2. Are some more easily obtainable than others? Why?
 - B. Have students choose a particular career they are interested in to research.
 - 1. Researching what is needed to attain your career: Worksheet #1
 - a. Amount of schooling needed
 - b. Amount of money it will cost to gain education or training
 - c. Agencies that you could work for.
 - d. Number of years they will need to work in a lesser job/internship before they are able to have the job they want.
 - e. Average amount of money they will make when they find a job.
 - 2. After researching this career do you still want to pursue it? Why or Why not?
- II. Choosing a Place To Live
 - A. Where would you like to live when you find a career?
 - 1. Brainstorm possible locations where students are interested in living and write on the board.
 - 1. Why might you want to live there?
 - 2. Do you think it is more or less expensive than where you live now? Why or Why not?
 - 3. What are some things that may cost more in one location than in others? i.e housing, insurance (car and housing), utilities, food, clothing, taxes, etc?
 - B. Have students choose a location where they may want to live in the future. – They may choose their current location.
 - 1. Complete Worksheet #2
 - 2. Discuss:
 - 1. Is there an agency in this location has jobs related to your career choice?
 - 2. How much does it cost for housing i.e. Rent or Mortgage to live there (calculate per month and year)?
 - 3. Find the cost of two other large items in that location.
 - 4. Add up these costs and deduct it from your potential pay.

5. After researching this location do you still want to live there?
Why or Why not?

III. Choosing A Relationship

- A. Have you considered whether you would like to be part of a long-term committed relationship with someone in the future?
- B. If yes, match them with another classmate – this may be random or allow them to choose their own partner. Now combine your income potential. What expenses can they share and what expenses will they still have individually. Calculate and deduct appropriately from income
- C. If no, they may continue on with this project on their own.

IV. Choosing to be a Parent

- A. Have you considered whether you would have a child(ren) in the Future?
- B. If no, have students do a small write-up of why not, instead, and have them try to locate someone in the career field they are interested in to do an interview and write up. Make statement that: **“No one should be forced into becoming a parent.”**
- C. If yes, have students research some of the choices they will have to make and financial costs they will have to incur – Worksheet #3a or b (depending on their partner situation).
 1. What expenses will you take on when raising a child? Research the cost of three large items –
 - a. Year supply of essentials: diapers, wipes, food, baby wash etc.
 - b. Necessary large items for first year: crib, 2 different car seats infant/toddler, stroller, etc.
 - c. Year supply of clothing and blankets, washcloths and towels.
 - d. Combine the cost of all of these items and subtract it from your pay.
 2. Will you or your partner (if you are coparenting) stay at home after the baby is born?
 - a. If in a committed relationship, can you both stay home with the baby? Who will financially support you? Will your career allow you to work at home?
 - b. If single, can you stay home? Will your career allow you to work at home?
 - c. If you decide to stay home, eliminate your pay from the family income.
 - d. If you decide you want to continue to work then you will have to put your child in childcare.
 - e. How much will this cost? (monthly/weekly)
 - f. Take this cost and subtract it from your pay.
- D. Do you still want children in the future? Why or Why Not?
 1. What are some of the non-financial stresses children can put on you?
 - Constantly need to be cared for, can be demanding

2. What are the positives of having a child?

- Joy, fulfillment, feel like you are making an impact on someone, have someone that will love you unconditionally.

- It is important that parenthood is not entered into without considering all of the things you have researched (as well as living out some of your goals and dreams first!)

Name: _____

Worksheet # 1

Parenting

Planning for Your Future:

Choosing a Career

What career are you researching? _____

How much schooling after high school will you needed? Years and type:

How much money will it cost to gain education or training? Where will this money come from?

Name three potential Agencies/Businesses that you could work for with this career.

How many years will you need to work in an entry-level job/internship before you are promoted to the job you want?

What is the average amount of money you can make when you obtain this job? Monthly and Yearly.

After researching this career do you still want to pursue it? Why or Why not?

Name: _____

Worksheet # 2

Parenting

Location, Location, Location:

Choosing a Place to Live

What Location are you researching? _____

Why did you pick this location?

What are the benefits of living in this location?

Are there an agency/business in this area that may hire you for your career choice? Please list name and business information –address, phone number of at least 2.

How much does it cost for housing ie. Rent or Mortgage to live here? Month/Year
Describe the type of house/apartment you would live in # bedrooms, bathrooms etc.

Find the cost of two other living expenses in this location (e.g.insurance for car and home utilities, etc.).

Add up all of these costs and deduct it from your potential pay.

After researching this location do you still want to live there? Why or Why not?

Name: _____

Worksheet # 3a

Parenting

Becoming a Parent Couple Assignment:

Choosing to Become a Parent

Why did you and your partner decide to have a child?

What expenses will you take on when raising a child? Research the cost of three large items –

1. Year supply of essentials:
2. Necessary large items for first year:
3. Year supply of other necessities.

Combine the cost of all of these items and subtract it from your pay.

Will you or your partner stay at home after the baby is born? _____

Who will financially support you. _____

Will your career allow you to work at home? _____

If you decide to stay home eliminate your pay from the family income.

If you decide you want to continue to work outside of the home then you will have to put your child in childcare.

How much will this cost? (monthly/weekly)

Take this cost of this and subtract it from your families pay left-over after non-baby essential expenses.

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Do you still want children in the future? Why or Why Not?

Name: _____

Worksheet # 3b

Parenting

Becoming a Parent, Single Assignment:
Choosing to Become a Parent

Why did you decide to have a child?

What expenses will you take on when raising a child? Research the cost of three large items –

3. Year supply of essentials:

4. Necessary large items for first year:

3. Year supply of other necessities.

Combine the cost of all of these items and subtract it from your pay.

If single can you stay home? _____

Will your career allow you to work at home? _____

If you decide you want to continue to work outside of the home then you will have to put your child in childcare.

How much will this cost? (monthly/weekly)

Take this cost of this and subtract it from your pay left-over after non-baby essential expenses.

Do you still want children in the future? Why or Why Not?