

# PLANNING MY NEXT STEPS

## A PLUG AND PLAY ACTIVITY FOR YOUTH

#### **FACILITATOR GUIDE**

October 2023



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### **Overview**

This lesson is designed to supplement your school's or organization's youth programming and help you prepare youth to start thinking about their post-high school education and career plans.

Adolescence is a time of self-exploration during which youth spend a lot of time trying to figure out what they want to do with the rest of their lives (Shek et al., 2019). This process can be an overwhelming experience for youth as they try to balance the demands of high school and adolescent development (Simpson, n.d.). Adolescents who have support, guidance, and mentorship are more likely to make decisions that align with their long-term goals and will feel more prepared when launching into adulthood (Larson, 2006).

In this activity, Planning My Next Steps, youth will be guided through three exercises:

- Section 1, Three Post-High School Journeys, walks youth through how to make decisions using hypothetical scenarios.
- Section 2, Money Matters, introduces different post-high school education and career options and the role financial literacy plays in their decisions.
- Section 3, Imagining the Future, helps youth develop their own post-high school education and career plan. You will also introduce mind maps and show youth how to use them to consider post-high school education and career plans.



#### **KEY TOPICS**

Post-high school education and career paths; financial literacy



#### **AUDIENCE**

Youth (high school-aged, with particular relevance to juniors and seniors)



#### **LENGTH**

55 minutes



#### **GOALS**

- Educate students about education and career paths available to them after high school.
- Introduce youth to the concept of financial literacy and the role finances play in their post-high school options.
- Youth will be able to talk through different scenarios and understand how impactful decisions can be to one's future.
- Youth will create their own mind map to plan out their potential future.



## KEY MESSAGES FOR YOUTH

- I should make choices about my education and career path that reflect what makes sense for me.
- There are no right or wrong choices, I should be empowered to make informed decisions.
- Being financially literate is important in making smart choices about my future.

## **Before You Start**

Review these checklists and gather all the materials and technology you will need to deliver this lesson. Some activities will require advance preparation. Read the entire Facilitator Guide to familiarize yourself with each section.

#### **Optional Facilitator Readings**

This first table includes resources you can use to brush up on the topics, if needed.

	Resource	Helps You	Where You Will Use This Resource
	Career Planning for High Schoolers	prepare for the overall lesson and become familiar with topics that can come up in conversations with youth.	Entire Lesson
	Preparing High School Students for Careers During and After the Pandemic	prepare for conversations about post-high school education and career paths.	Section 1 Section 3
=	Guide to Career Planning for High School Students	gain an overview of what topics may come up when discussing career planning with youth.	Section 1 Section 3
	Strategies for Addressing Financial Literacy Within Personal Responsibility and Education Programs	become familiar with the concept of financial literacy and how to talk about it.	Section 2
	Integrating Financial Literacy Into Your APP Program	become familiar with the concept of financial literacy and how to talk about it.	Section 2
	50/30/20 Budgeting Method	understand the 50/30/20 Budgeting Method before teaching it to youth.	Section 2
	We Think Twice™ My Money, My Future Quiz We Think Twice™ My Money Guide and Checklist	prepare by walking you through a financial literacy quiz youth can take in their free time. It could also be useful for you to take the quiz to see what results youth will encounter.	Section 2
	Mind Mapping 🗗	prepare to lead the mind mapping activity.	Section 3

#### **Required Materials**

Resource	How to Prepare	Where You Will Use This Resource
Laptop or tablet device		Entire lesson
Projector or shared screen using videoconferencing platform (e.g., Zoom, Google Meet, Microsoft Teams, Blackboard)		Entire lesson
Students' school or personal laptop tablet, or mobile phone (optional)		Entire Lesson
Planning My Next Steps Slide Deck		Entire Lesson
Handout—Planning My Next Steps Student Resource Guide	Three Post-High School Journeys will be used in Section 1. Financial literacy Resources and Key Terms will be used in Section 2. Career Resources will be used in Section 3.	Section 1 Section 2 Section 3
Chalkboard or whiteboard, flip chart, or means to display results of brainstorming activity (e.g., shared Google Doc, Google Slides, Zoom's whiteboard feature)		Section 2 Section 3

#### **Required Materials**

	Resource	How to Prepare	Where You Will Use This Resource
AAAA E	Optional brainstorming method: Poll Everywhere free pasic account	Poll Everywhere can be used to engage students in brainstorming activities. Poll Everywhere shows results in real time, which increases student engagement.  Sign up for a free Poll Everywhere account prior to the class discussion. The free version allows you to create a question and have participants type in responses in real time via the web or text messages. If you choose to use Poll Everywhere for brainstorming, read the instructions to learn how to set up a poll first. Choose the poll type called "open-ended question."	Section 2 Section 3

## **SECTION 1**

## Three Post-High School Journeys (25 minutes)

#### **ACTIVITY OVERVIEW**

Review three hypothetical scenarios with the class about young people who have plans for their futures. You will then break the class up into groups and encourage them to decide if the scenarios are feasible or if they should suggest changes. Finally, you will call on a representative from each group to present on that group's behalf:

- 1. Read the scenarios with the class, either aloud or asking for volunteers.
- 2. Divide the class into three small groups and assign a scenario to each. For a large class, you can split into more groups and split up the scenarios accordingly. If you are holding the class virtually, you will likely need an adult facilitator for each breakout group. If you do not have additional facilitators, you can do this exercise with the whole class together.
- 3. Give the class 10 minutes to work with their respective groups and create a response for each scenario.
- 4. Invite one representative from each group to share a summary of their group's answers and thought process for their scenario.



#### **OBJECTIVES**

Youth will take the following steps:

- Think through three hypothetical post-high school education and career scenarios.
- Work in teams to develop solutions to the scenarios. This helps develop problem-solving skills so youth can manage their own post-high school education and career plans.
- Consider the role of financial planning in these hypothetical post-high school paths and choices.



#### **KEY WORDS AND PHRASES**

Post-high school education and career paths, short- and long-term goals



#### **MATERIALS**

- Planning My Next Steps Student Resource
   Guide: Three Post-High School Journeys
  - O Scenario 1: Jazz's Journey
  - O Scenario 2: Luke's Journey
  - O Scenario 3: Iris's Journey
- Planning My Next Steps Slide Deck (slides 1-6)



#### **TECHNOLOGY/TOOLS**

- Laptop or tablet
- Students' school or personal laptop, tablet, or mobile phone (optional)

1. Introduce the lesson.

Show slide #1 in the **Planning My Next Steps Slide Deck**.



Although this may sound cliché, you have your whole life in front of you! This is what makes your future so incredibly important. With so many years ahead of you, good planning can help you decide on future goals and what steps you need to take to achieve them. Planning out your future can also save you time, help you create back-up plans, and make the future seem less scary. By taking the time to envision where you want to be and setting clear goals, you become empowered to shape your own destiny.

2. Guide students in brainstorming solutions to three scenarios for post-high school education and career plans:

Show slide #2 in the in the **Planning My Next Steps Slide Deck**.



In this activity we will read through scenarios about three young people who need help mapping out their futures. We will then divide into three smaller groups. Each group will have 10 minutes to create a plan for how the main character in your scenario can work toward achieving their dreams and aspirations. Consider whether their current goals are realistic and whether they might need to change some expectations. What challenges might they face and how might they address those challenges? Then one person from each group will give a short summary, no more than 2 minutes, about your group's advice or opinion for the young person in that scenario.

In each scenario, the main character has different short- and long-term goals.



**ASK:** Who can describe the difference between short-and long-term goals? Would anyone like to share one of your own short-term goals?



#### **FACILITATOR TIP**

Guide students toward understanding that short-term goals can help one achieve long-term goals.



SAY:

Short-term goals can be achieved within a few days, weeks, or months. Some short-term goals are "goals in themselves," such as taking a 3-month program to become a Certified Nursing Assistant (CNA) or a 1-month sewing course. Some short-term goals are stepping stones that can lead up to a long-term goal, which can span over 1 year, multiple years, or even decades. For example, someone could plan to use the knowledge and skills gained from becoming a CNA to join a Licensed Vocational Nurse (LVN) program and then a Registered Nurse (RN) program. Long-term goals can reflect the broad direction that you want your life to take and can be achieved through multiple short-term goals.



**SAY:** Each main character has their own unique plans for their post-high school education and career path. They will need your advice on possible next steps and what they can anticipate their future to look like. What pathway will they take? Will they continue their studies or not? How much will it cost? Be as creative, strategic, or flexible as needed. Please be ready to share afterwards.

#### 3. Describe Scenario 1: Jazz's Journey

Show slide #3 in the **Planning My Next Steps Slide Deck**.

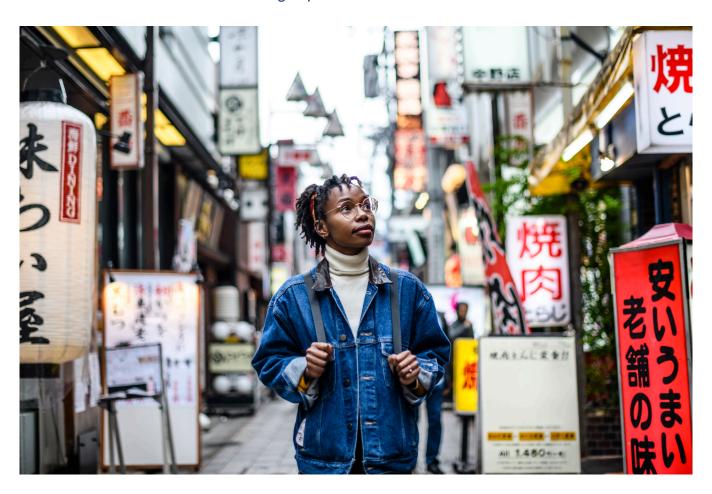


SAY:

Let's read the first scenario about Jazz, the aspiring lawyer. Does anyone want to volunteer to read?

If there is no volunteer, say: No worries! I'll read.

<u>If there is a volunteer</u>, after they have finished reading say: Thank you for reading! <u>Note: If you are concerned about time</u>, do not seek a volunteer. Instead, read the scenario aloud for the group.



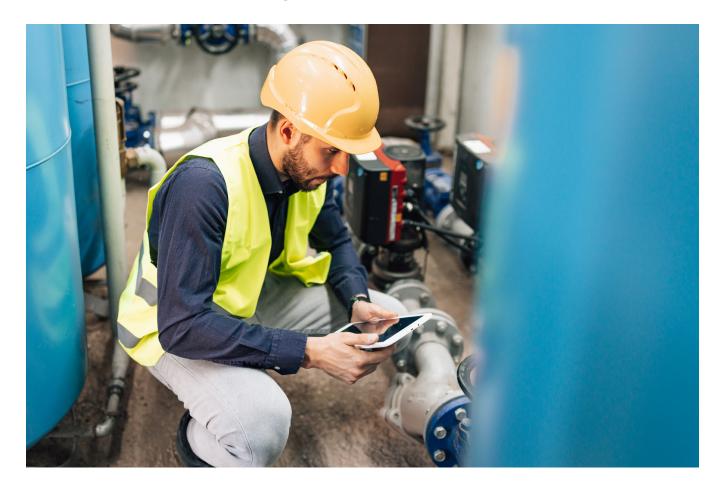
#### 4. Describe Scenario 2: Luke's Journey

Show slide #4 in the **Planning My Next Steps Slide Deck**.



**SAY:** In the second scenario, we meet Luke, an expectant father and future engineer with lavish taste. Any volunteers to read this scenario?

If there is no volunteer, say: That's still fine. I'll read Luke's scenario. If there is a volunteer, after they have finished say: Thank you for reading! Note: If you are concerned about time, do not seek a volunteer. Instead, read the scenario aloud for the group.



#### 5. Describe Scenario 3: Iris's Journey

Show slide #5 in the **Planning My Next Steps Slide Deck**.



SAY:

In our third and final scenario, we meet Iris, a small-town girl with big city dreams. Does anyone want to read this last scenario?

If there is no volunteer, say: Okay, I'll read this last scenario!

If there is a volunteer, after they have finished say: Thank you for reading!

Note: If you are concerned about time, do not seek a volunteer. Instead, read the scenario aloud for the group.



6. Divide the class into small groups to evaluate the scenarios (or do the activity as a class).

Distribute the **Planning My Next Steps Student Resource Guide** handout to the class. Point out the Three Post–High School Journeys section in the guide and assign each group a scenario.



SAY:

Each of your groups has one of these scenarios. For the next 10 minutes, I want you to work together as a group to make a game plan for either Jazz, Luke, or Iris to help them achieve their goal. Think about whether their plan makes sense, whether it will help them reach their goal, whether their expectations and timeline are realistic, what challenges they might face, and how they might address those challenges. Think about whether there might be a better approach for them to take. Be as strategic and realistic as you can. Before you work on your scenario, decide who will share what the group came up with. A quick summary, no more than 2 minutes, is just fine. Use the questions on this slide to guide your discussion.

Show slide #6 in the **Planning My Next Steps Slide Deck**.

7. Bring students back together and guide them in sharing their ideas.



**SAY:** Let's see what ideas you came up with for each scenario.



#### **FACILITATOR TIP**

Supplement what the students said with the following observations, if needed.

- Mapping out a timeline and considering all your costs and sources of income at each step will help you make a realistic plan.
- Usually, it is not possible to achieve all your goals at once. It can be
  helpful if you first prioritize achieving the goals that will help you achieve
  other goals. It often makes sense to prioritize education and training
  because higher education can help you earn more money, which helps
  you achieve other goals like buying a house.
- Sometimes we need to scale down some of our goals to make room for other goals that have long-term benefits.

## **SECTION 2**

# Money Matters: Education and Career Paths and Your Financial Future (10 minutes)

#### **ACTIVITY OVERVIEW**

In this activity, you will review four general education and career paths a person may take after high school and present some key terms associated with these paths. Next, talk about the importance of financial literacy and how it can influence the career and education path a young person chooses. You will also introduce the 50/30/20 budgeting method and opportunities to practice using it.



#### **OBJECTIVES**

Youth will accomplish the following:

- Learn about diverse education and career paths they can pursue after high school.
- Be introduced to key words with which they may or may not be familiar.
- Start thinking about the role of finances when considering future goals.
- Be introduced to the 50/30/20 budgeting method.



#### **KEY WORDS AND PHRASES**

Gap year, workforce, community college, trade school, certifications, financial literacy, 50/30/20 budgeting method



#### **MATERIALS**

- Planning My Next Steps Slide Deck (slides 7-14)
- Planning My Next Steps Student Resource Guide: Key Terms and Financial Literacy Resources



#### **TECHNOLOGY/TOOLS**

- Laptop or tablet
- Students' school or personal laptop, tablet, or mobile phone (optional)
- Projector, chalkboard or whiteboard, flip chart, or means to display results of brainstorming activity (e.g., shared Google Doc, Google Slides, Zoom's whiteboard feature)
- Poll Everywhere free account (optional)

#### 1. Introduce the lesson.

Show slide #7 in the in the **Planning My Next Steps Slide Deck**.



SAY

Life after high school can feel scary or intimidating, but it doesn't need to be! If you start planning now (and even make a back-up plan or two), you can leave high school knowing your time will be well spent on activities that will take you where you want to go.

#### 2. Present four example education and career paths.

Show slide #8 in the in the **Planning My Next Steps Slide Deck**.



SAY:

From preschool through high school, most people follow a similar pathway, ending with a high school diploma or a certificate of high school equivalency by taking the General Educational Development (GED) tests. After high school is when education and career paths can start looking quite different.

Typically, post-high school education and career paths revolve around four options:

- 1. Going straight into the workforce, such as joining the military, becoming an entrepreneur, or becoming an employee for a business or organization.
- 2. Attending a community college trade school or other program and obtaining an associate degree or a certification to practice a specific trade or job.
- 3. Attending a 4-year university, either public or private, to obtain a bachelor's degree.
- 4. A combination of these options, such as getting a certificate that will qualify you for a specific job and then taking additional classes to advance in the same field or enlisting in the military and then using the GI Bill education benefits to help finance the cost of attending a 4-year university.

#### 3. Define key terms.

Show slide #9 in the in the **Planning My Next Steps Slide Deck** and point out the Key Terms section in the **Planning My Next Steps Student Resource Guide**.



SAY:

Let's pause for a moment to cover some key terms to consider when carving out your future plans: Gap Year, Workforce, Community College, Trade School, and Certifications.



SAY:

The first term is "gap year," which is a semester or yearlong break in one's studies, usually taken between finishing high school and starting college. Some people spend their gap year volunteering or working to explore their interests before committing to a major or field, others use it to earn and save money before continuing their studies, and others see it as a chance to travel or take a mental health break before continuing their education.



The second term, "workforce," is used to describe the workers who are doing a specific activity or type of job (like workers at a specific factory) or the number of people who are available to work. For example, the nation's workforce would include both people who are employed and unemployed but looking for work.



The third term, "community college," is sometimes called "junior college" or "city college" depending on your location. Going to a community college could be your final goal for education after high school, or it can be a stepping stone toward further education.



The fourth term, "vocational school" or "trade school," is a school that trains students for specific kinds of jobs or industries. It trains students for skilled jobs, including automotive technicians, medical assistants, hair stylists, certified nursing aids, electronics technicians, paralegals, and truck drivers. Some schools also have job placement services to help students find potential employers and apply for jobs. A vocational school program can vary from months to years and may offer certificates, licenses, or degrees depending on what industry it serves.



The last term, "certification," refers to both the process of getting and holding a certificate that verifies you have obtained a specialized skill set or knowledge base in a subject or industry. Licenses also fall into this category. An example could be a CNA license, which verifies that those who have the license are qualified to work as a CNA.

#### 4. Introduce the concept of financial literacy.



SAY: Whichever career path you choose, money will play a factor in that decision. Some career paths require you to invest time and money in education and training upfront to get started, which could potentially lead you to higher earnings down the line. Other career paths allow you to begin working and earning money immediately following high school and still have a high income potential in the long run. If you decide to pursue additional education or training, it is important to consider how you will pay for it and how you will support yourself while you are studying. Regardless of which path you take, it is important to equip yourself with financial literacy skills.

Show slide #10 in the **Planning My Next Steps Slide Deck**.



Can anyone guess or tell me what financial literacy is? What are some of the key concepts or skills relating to financial literacy?

To prompt as many ideas as possible, encourage students to say whatever comes to mind. Record their ideas on a whiteboard, flip chart, or virtual whiteboard, or use Poll Everywhere to gather ideas. Repeat or restate ideas to clarify as needed.



If students don't mention these points, briefly bring up some of these examples.



SAY:

Financial literacy is the ability to understand certain financial concepts and make use of a variety of financial skills, such as:

- How to earn money through employment or your own business opportunities.
- Understanding paychecks and taxes
- How to create a budget and stick to it
- How to shop intelligently to get the best price and features
- The importance of saving money for future needs
- Opening and using bank accounts
- What interest is
- How to invest money so your savings can help you earn even more money
- What debt is, and the difference between good and bad debt
- How credit works and how to use credit responsibly
- How to finance your education after high school, including obtaining financial aid if needed
- How to protect your money from identity theft or other types of fraud
- Planning for retirement



#### **FACILITATOR TIP**

Use Poll Everywhere as an optional method to ask students to brainstorm concepts and skills relating to financial literacy. See Before You Start on page 2 for instructions.



SAY:

There are so many important topics to cover about financial literacy, and we simply do not have the time to cover all of them today, but we will cover some essential skills about one topic—budgeting—which is critical to your ability to have financial independence and stability.

#### 5. Introduce budgeting with the 50/30/20 Method.

Show slide #11 in the **Planning My Next Steps Slide Deck**.



**SAY:** Today we will go over a basic budgeting strategy called the 50/30/20 Method. Using this method, you dedicate:

- 50% of all the money you make to pay for things that you **need**
- 30% of all the money you make to pay for things that you want
- 20% of all the money you make for savings or paying off **debt**



SAY:

Let's do a quick brainstorming activity to see if we can think of things that go in each category? Let's start with "needs." Let's think of as many things as we can that would be categorized as "needs." Ask yourself, "do I really need this thing to survive and carry out my roles in society?" Some things could be considered a want or a need, depending on how you view it. If you need a car to get to work, it is a need, but you only need a safe car that runs. A luxury car might be considered a "want."

To prompt as many ideas as possible, encourage students to say whatever comes to mind. Record their ideas on a whiteboard, flip chart, or virtual whiteboard, or use Poll Everywhere to gather ideas. Repeat or restate ideas to clarify them as needed.



#### **FACILITATOR TIP**

If students don't mention these items, bring them up and add them to the list generated by the class.

- Housing (rent or mortgage)
- Utilities (heat, water, gas, electric)
- Groceries
- Phone
- Gas or other transportation (bus, train)
- Wi-Fi
- Medical care or health insurance
- Basic clothing
- Basic hygiene supplies (toothpaste, deodorant, shampoo, etc.)



SAY:

Now let's see if we can think of things that would be categorized as "wants." These are things that would be great to have but aren't necessary for survival or for accomplishing your main roles (like being a student or getting to work). If so, it is probably a "want." Ask yourself, would you still be able to function without it?

Record students' ideas.



#### **FACILITATOR TIP**

If students don't mention these items, bring them up and add them to the list generated by the class.

- Streaming services
- Music
- Fun trips
- Gifts
- Going out to eat
- Going out for coffee
- Movies
- Concerts
- Extra clothing or clothing that is more about status than function (designer clothing)
- Makeup
- Gym memberships



SAY:

Now let's think of things we might need savings for. Think about things that might take up a large amount of money. Record students' ideas.



#### **FACILITATOR TIP**

If students don't mention these items, bring them up and add them to the list generated by the class.

- Emergency fund
- College or a training program
- A car
- Paying off credit card debt or student loans



Use Poll Everywhere as an optional method to ask students to brainstorm concepts and skills relating to financial literacy. See Before You Start on page 2 for instructions.



Regarding the 50/30/20 rule, it's possible you will have a situation that requires allocating your money differently. For example, let's say you live with your parents after graduating high school and have very low housing costs, but you are working and trying to save up for college and you also want to donate some money to charity. You could change the rule to 10/20/65/5 (10% needs, 20% wants, 65% savings, 5% charity). The main point is that you shouldn't spend too much of your money on "wants."

#### 6. Practice the 50/30/20 Method.

Present each scenario to the class and review the answers to the questions. If you are short on time, start with the first scenario and skip the others. Scenario 1 is the basic scenario while Scenario 3 is the most complex.



**SAY:** Let's practice budgeting with the 50/30/20 Method using fashion innovator, Sheldon.

Show slide #12 in the **Planning My Next Steps Slide Deck**.



Sheldon takes home \$2,000 a month from selling his streetwear brand. Based on the 50/30/20 method, how much should he spend on his needs, wants, and savings? I will give you about 2 minutes to work alone and then we'll all do it together.





If the class needs a hint...



SAY:

Sheldon takes home \$2,000 a month in profit from his streetwear brand, and we want to determine what his budget should be, based on the 50/30/20 method.

To find 50% of his income, you multiply his \$2,000 take-home pay by 0.50. This equals \$1,000. Therefore, he should not spend more than \$1,000 per month on things that are his needs if he wants to stay within his budget.

To determine the budget for his wants, assume it will be 30% of \$2,000, which means you will multiply \$2,000 by 0.30. This will give you his wants budget: \$600.

Finally, 20% of his income is for savings and paying off any debt. You calculate this by multiplying \$2,000 times 0.20. This is \$400.

Based on the 50/30/20 method, Sheldon should spend \$1,000 on his needs, \$600 on his wants, and \$400 on savings and debts.



**SAY:** Let's try the method with another scenario about Sabrina, who works in a deli.

Show slide #13 in the **Planning My Next Steps Slide Deck**.



SAY:

Sabrina brings home \$1,500 a month working part time at the deli. She shares an apartment with her twin sister. Her share of the rent, utilities, groceries, and other needs adds up to \$900. She spends about \$600 a month on facials, nails, yoga classes, and streaming services. Sabrina wants to know what her current spending breakdown is because she is trying to save for a 21st birthday trip to Bali next year, and she wants the trip to be epic. Is she living on a 50/30/20 budget? If not, what is her budget breakdown? Do you have any recommendations for her about how she could modify her budget to save for the Bali trip?



If the class needs a hint...



SAY:

To find out what percentage of your money is already being spent on a budget category, you divide the total amount spent in that category by the total amount of money you had.

Sabrina spends \$900 on her needs category—\$900 divided by \$1,500 is 0.6, or 60%. That means that she spends more than 50% on her needs category and is therefore not using the 50-30-20 budget. She is spending 10% more than she should be on needs. This also means that there is only 40% of her takehome pay left to cover her wants and savings.

Sabrina spends \$600 a month on things that she wants throughout the month, like her nails and yoga and her streaming subscriptions. If you divide the \$600 by \$1,500, you will find that she spends 40% of her money on things she does not need but wants.

With 60% of her money going to her needs, and 40% of her money going to her wants, Sabrina has no money left over to put toward savings or debt because 60% and 40% add up to 100%.

If Sabrina wants to have a 50/30/20 budget, she will have to make some changes. Some options could be to work full time or get a higher paying job; move to a smaller, more affordable apartment; move in with family or friends; cut back on wants like getting nails and facials; or have a 21st birthday celebration near home instead of in Bali.



**SAY:** Let's look at Steven's situation. Steven works at a car dealership.

Show slide #14 in the **Planning My Next Steps Slide Deck**.



SAY:

Steven makes \$3,000 a month, after taxes. He needs to buy a car so he can get to work at the Mercedes-Benz dealership. He has no other means of transportation so he must get a car. The dealership would give him a discount and financing. For \$850 a month for the next 7 years, Steven can ride around in style in a Mercedes. This \$850 does not include the additional money he will have to pay for insurance if he gets the car, and he doesn't know how much it will be until he gets the car. Would it be a smart decision for him to buy this car? How does it fit into the 50/30/20 Method?



If the class needs a hint...



SAY:

\$850 is about 28% of Steven's income because \$850 divided by \$3,000 is around 0.28 or 28%. Recognizing that transportation is a need for him, buying this car would mean that he has a remaining 22% or \$660 to cover the rest of his needs if he wants to stay within the 50/30/20 method. This means he would need to be able to pay for his rent, groceries, utilities, internet, phone bill, and everything else with \$660. Even if Steven is living with roommates or family or somewhere free that can help him dramatically cut down his housing costs, he still puts himself at risk of going over budget in his needs category, and that doesn't even include car insurance.

Although Steven does need a car, having a brand new and fancy car is a want. One option is for Steven to get a car that is a little bit older and less expensive. This could prevent him from not having enough money when it's time to pay for his needs. If he decides he wants to use his "wants" budget for most of the cost of the car, he could re-budget and see if he can make it work, but he would have to sacrifice lots of other things to buy this car.

#### 7. Wrap up the lesson.



SAY:

Well done! You've mastered the 50/30/20 Method. On your own, you can use the Financial Literacy Resources section in your **Planning My Next Steps Student Resource Guide** to learn more about managing your money. The guide includes resources from the We Think Twice<sup>TM</sup> website, a website designed specifically for teens with teen input.

Point out the Financial Literacy Resources section in the **Planning My Next Steps Student Resource Guide**.

## **SECTION 3**

## **Imagining the Future** (20 minutes)



#### **OBJECTIVES**

- Youth will learn what mind mapping is.
- Youth will create their own mind map based on their post-high school plans.



#### **KEY WORDS AND PHRASES**

Mind map/mapping



#### **MATERIALS**

- Planning My Next Steps Slide Deck (slides 15–17)
- Planning My Next Steps Student Resource Guide: Career Resources



#### **TECHNOLOGY/TOOLS**

- Laptop or tablet
- Students' school or personal laptop, tablet, or mobile phone (optional)
- Projector, chalkboard or whiteboard, flip chart, or means to display results of brainstorming activity (e.g., shared Google Doc, Google Slides, Zoom's whiteboard feature)
- Poll Everywhere free account (optional)

#### 1. Introduce the lesson.



SAY

Let's spend some time mapping out your futures. It's a chance to dream big and consider that anything is possible. When you think about your future, where do you see yourself? What would you do if you could do anything? As you envision your dream job, what does it look like? Where do you live? How do you feel?

Show slide #15 in the **Planning My Next Steps Slide Deck**.



SAY:

To have a better glimpse into your future and how you might get where you want to go, you can use a technique called "mind mapping" to illustrate your vision for your future. Mind maps are handy diagrams that you can make to connect the different thoughts and ideas in your mind about a certain topic. A mind map is useful for gaining clarity when you have many thoughts, and it can make next steps feel less mysterious. Some people use bulleted lists, some people use boxes and arrows, and some people use circles and lines. You can also use colors and drawings to enhance your creative thinking and memory. There is no wrong way to make a mind map, but the general idea is that the main subject or focus is at the center. You can make a mind map about any part of your life: career, relationships, family, friends, spiritual life, community life, recreation, and more. For now, we will focus on your future career or work life.

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Here is an example you could use for your work or career mind map if you want. Your main themes relating to the topic of your future career could come off the center as branches and other relevant topics could come off of those themes. You can borrow from this design if you choose, but you don't have to. Some of these topics might help you figure out what to include in yours. For example:

- What values are important to you in your work life? Do you value independence, security, service, problem-solving, flexibility, connection with others, creativity?
- What **goals** do you have regarding things you want to change during your life? If you envision making a difference in the world, what would you change?
- What knowledge or skills do you have that would be useful in a future career?
   Are you a good communicator? Are you good with numbers? Are you creative or artistic? What related accomplishments have you already had?
- What are some of your current interests? Think about your favorite subjects in high school or what kinds of books, articles, or YouTube videos you naturally seek out. It could be anything—from fashion to medicine to robotics or anything in between.
- What kind of personality do you have? Are you an extrovert who wants to be around people all the time or do you prefer working alone? Are you relaxed? Are you logical? Are you intuitive?

- What **opportunities** do you have that could help you get education or training? Think about possibilities for apprenticeships in your community, additional work experience, community college, or a university.
- What **barriers** might get in the way of you achieving your desired career? How can you overcome them?

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If you decide to use these themes in your mind map, you could use smaller circles branching off the main themes like the pink circles around the theme "Values" or you could add words, symbols, or drawings inside those theme bubbles.

#### 2. Have students create their own career mind maps.

Students can use paper and art supplies or make a digital mind map on their laptops. If they make a digital mind map, they can add photos or illustrations from royalty-free websites such as Unsplash or Pexels or use or a free online tool like Canva or Piktochart to design the page.



For the next 10 minutes, you will create your own mind maps! Then you will have a chance to share some insights you had while creating them.

#### 3. Ask students to share insights from creating their mind maps.



**ASK:** Can someone share any insights they had? What did you discover about your values or goals? Were they aligned with your other interests or hobbies? What did you include relating to your current knowledge, skills, or accomplishments? What opportunities are out there to help you achieve your goals? What barriers might you have to face? What, if anything, surprised you? What new steps might you take to prepare for a future career that the mind map inspired you about?

#### 4. Wrap up the lesson.



Great job! You've created your own mind map to guide your future career exploration. You can continue to update it as you get new ideas. On your own, you can use the Career Resources section in your **Planning My Next Steps Student Resource Guide** to learn more about mind mapping and career pathways. The guide includes some resources from the We Think Twice™ campaign, including information about finding a mentor. A mentor can be a great source of information about a potential career path and what it takes to be successful in a particular career.

Point out the Career Resources section in the **Planning My Next Steps** Student Resource Guide.

### References

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