

Project: Senior Career and Budget Unit

Jennifer Pettengill

Central Valley Christian Academy

jpettengill@gmail.com

Title: Bible Teacher/ Chaplain

Subjects: Religion I, II, III, IV

Intended Grade Levels: High School

Description:

This unit is done in the Senior year of academy. Students will look at the reality of choosing a career and then how much they will make and how much it costs to live. Students will, after a series of people from different careers come in and talk with them, choose a career they are interested in and create a realistic budget for an area they choose to live. They will create the budget with an income comparable to what they will be making at a profession of their choice.

Faith Integration:

We will implement faith in two different ways. First in the choosing of a career we will talk about God's plan for our lives and His purposes in putting different people in different areas of influence. We will approach how to discover God's will for one's life in the area of careers. Secondly with the budget we will study stewardship and the reasons and importance of allowing God to shape our finances and making Him a part of those finances. Kids will be given the choice as to whether they will pay tithe and offerings after we study this issue. Both aspects will be addressed through bible studies in class and also discussions.

Curriculum Benchmarks:

- Students will use technology for managing their personal lives in the area of finances. Nets 3,4
- Students will routinely use online information resources to help with research and communications. Nets 4,5,6
- Students will select and apply technology tools for their research, information analysis and decision making about careers and its relationship to cost of living. Nets 4,5
- Students will investigate and apply expert systems, intelligent agents, and simulations in real-world situations. (3, 5, 6)

- Students will evaluate the impact that decisions about school and careers make in their lives
- Students will analyze the different components that are involved with different careers and apply that information to decide whether or not they think the career would fit them.
- Students will evaluate and make decisions about life with God and how He impacts the way they live and priorities they make in the way they spend money.

#### Materials/Hardware/Software:

Pen/ Pencil, Paper, Tax Tables for state and federal taxes, Desk top computer available in library and computer lab, Internet and search engine, Microsoft word, Excel, Power Point, storage devices such as CD or jump drive, printer, Bible, Concordance, How to Know God's Will for Your Life, By Morris Venden

#### Teacher Preparation:

- Prepare a list of helpful websites for the students to use
- Prepare studies on God's leading and stewardship to lead the students through
- Schedule the computer lab
- Call people from community who are in occupations that students listed and schedule them to come in and talk to the class about their career
- Prepare worksheets, rubrics, and excel budget program

#### Student Preparation:

- Students must know how to save their work to their Q drive on the network
- Students must know how create a power point presentation, work in excel, and prepare word documents
- Students must know how to print internet pages and word documents

#### Activities/Procedures:

Assignment 1: Students will make a list of all the careers they have an interest in and provide a statement as to why they believe this career would be interesting. Each student is required to have 3 careers. The student will also write the name of anyone they know who is involved in this career.

Assignment 2: Student will begin reading the book, How to know God's will for your life, by Morris Venden. They will have 2 weeks to read this book and then a

paper will be due answering the question, how can I know God's will for my life? The answer will be at least 2 pages, double spaced, and have bible texts to support the answers.

Assignment 3...: Students will make a list of pros and cons (at least 10 of each) for the different careers that are addressed in class. Students will write a statement about their thoughts about the potential of this career...would it fit them? Why or why not? This will be typed and turned in the day after the presentation.

Assignment 4: Students will begin a portfolio where they will clearly state and organize the work and material found to complete assignments 5 – 8.

Assignment 5: Students will use the computer to research the #1 career choice that they have made. They will discuss why they chose this field, find out how much and what type of education is needed, how much the education costs, what the requirements are to get into the school, how much is made in the career and what hours are required. This information will be typed with the resource used to find each criterion and be included in the portfolio. Students will learn to search for information. Internet sites will not be provided for them. Some instructional time will be spent on identifying reliable resources and how to verify a reliable site.

Assignment 6: Students will choose an area that they want to live and once again use the computer to find out what that states taxes are. Students will figure out how much tax, federal and state, they will pay based on how much they make. We will go over federal taxes in class to help the students learn how to do taxes. The charts and computations will be outlined and included in the portfolio. Students will begin working on the excel budget worksheet on entering their personal information to begin work on the budget.

Assignment 7: Students will find a house or apartment to rent or buy. They will print out the house/apartment and it's information. This page will be put in their portfolio and the fiscal information included in their excel budget worksheet. (If buying a house students will look into the process and the costs associated with buying a house, the going interest rate etc. This information will also be included in the portfolio)

Assignment 8: Students will figure out all other expenses associated with living and budget their lives. This will be done through help from the internet, parents, and calling companies. This information will also be organized, typed and the resources for the information given. All of this information will be included in the portfolio. All of the fiscal estimates will be put into excel and students will see how their budget worked out. If the budget is over, students will have to find a way to balance their budget without having \$0 in savings. The excel spread sheet will be printed out and put at the end of the budget information.

Assignment 9: Students will put information together and present to the class their career and their personal response to money management. They will share briefly about their expenses and how much money they were able to save and their expectations vs. the reality of how much it costs to maintain life. This presentation will be done on power point. It will be 5-8 min. long and include the budget.

#### Management Plan:

- Since we will be in the computer lab, the computers will have screens that are visible so I can make sure that student are on task.
- Students will also be reminded of the rules of the lab, no eating, drinking or playing around in the lab.
- Students will log on to their own accounts and there will be no “account sharing.”
- Students will have at least 3 days a week to work in the lab during class time where the teacher will provide help and assistance.
- For students who may not be familiar with the programs, there will be some peer tutoring available during class.
- While students are working on projects, students will have individual times scheduled during the first 20 min. of class where I will spend time with two students looking over their progress and giving them personal feedback on their budget.

#### Ethics Plan:

- Time will be spent discussing plagiarism and proper citation for information used.
- Time will be spend reviewing our school's computer usage requirements
- Time will be spent informing the students of how to verify reliable websites and students will be expected to find and evaluate the websites they use for their project.

#### Assessment/Evaluation:

Discussions: Students will be involved in bible studies and discussion. There will be no written requirements for many of these activities but students will be graded on participation and meaningful involvement.

Progress analysis: I will be grading students on their time spent on task and the effort they are putting into the project. This will be done through observation and specific notes on student behavior will be made.

Papers: The papers will be graded on the requirements and the level at which they are fulfilled.

Portfolio:

1. All the assignments present with clear, typed, and logical progression showing the information.
2. The information in order assigned
3. Portfolio is worth 60 points 15 points for each assignment to be included.

Taxes:

Students will use the tax table at <http://www.irs.gov/pub/irs-pdf/i1040tt.pdf?portlet=3> to figure their federal taxes. The students will also get guidance with state taxes but that will depend on the state in which they choose to live.

Excel Spreadsheet ([an Excel version of the following is available here.](#))

	Budgeted Monthly Amount \$	Category Percent	Categories:	
1	377	10.0%	<b>Tithe</b>	Salary Per Year: 50000
2	200	5.3%	<b>Offering</b>	or Hourly Pay Rate:
3	250	6.6%	Food	Hours per week:
4	150	4.0%	Gas (auto)	Yearly Average: 50000
	75	2.0%	Electricity / Heating	
	25	0.7%	Gas	Deductible Donations: 6000
5	25	0.7%	Water Utility	Taxable Income: 44000
6	800	21.2%	<b>House Rent/Payment</b>	Federal Tax Estimate: 4000
7	100	2.7%	Phones	State Tax Estimate: 750
8	150	4.0%	Clothes	Monthly After Tax Income: 3770.83
9	100	2.7%	Gifts	
10	100	2.7%	Travel	
11	100	2.7%	Misc.	
12	100	2.7%	House Items	
13	100	2.7%	Entertainment	
14	150	4.0%	Car/Maint.	
15	100	2.7%	Auto Insur.	
16	250	6.6%	Car Payment	
17	35	0.9%	Renter's/Home Insurance	
18	100	2.7%	Health Insurance	
19	35	0.9%	Health Perscript. Etc	
20	250	6.6%	School Loan Payment	
21	200	5.3%	<b>Savings</b>	ENTER TEXT ONLY IN YELLOW CELL
22	0	0.0%	<i>Other Category</i>	
	24	0.6%	<i>Leftover</i>	
<b>Tot</b>	3747	99.4%	<i>Budgeted</i>	<b>Good Student!</b>

Assignment 9 rubric:

## Oral Presentation Rubric : Budget Presentation

Teacher Name: **Mrs. Pettengill**

Student Name: \_\_\_\_\_

CATEGORY	4	3	2	1
<b>Speaks Clearly</b>	Speaks clearly and distinctly all (100-95%) the time, and mispronounces no words.  4-5 points	Speaks clearly and distinctly all (100-95%) the time, but mispronounces one word.  3-4 points	Speaks clearly and distinctly most ( 94-85%) of the time. Mispronounces no more than one word.  2-3 points	Often mumbles or can not be understood OR mispronounces more than one word.  1-2 points
<b>Uses Complete Sentences</b>	Always (99-100% of time) speaks in complete sentences.  4-5 points	Mostly (80-98%) speaks in complete sentences.  3-4 points	Sometimes (70-80%) speaks in complete sentences.  2-3 points	Rarely speaks in complete sentences.  1-2 points
<b>Content</b>	Shows a full understanding of the topic.  4-5 points	Shows a good understanding of the topic.  3-4 points	Shows a good understanding of parts of the topic.  2-3 points	Does not seem to understand the topic very well.  1-2 points
<b>Props and results</b>	Student uses several props that show considerable work/creativity and which make the presentation better. Clear and detailed explanations of the results are given.  4-5 points	Student uses 1 prop that shows considerable work/creativity and which make the presentation better. Helps classmates to understand in general how results were obtained. 3-4 points	Student uses 1 prop which makes the presentation better. Explanation of results are not clear but still help in understanding.  2-3 points	The student uses no props OR the props chosen detract from the presentation. No explanation for the results obtained.

				1-2 points
--	--	--	--	------------

Date Created: **Mar 21, 2006 10:53 pm (CST)**

---

Copyright © 2006, 2005, 2004, 2003, 2002, 2001 Advanced Learning Technologies in Education Consortia [ALTEC](#)

**Follow-up Activities:**

Discussion in class about the project and what the students learned. Students will write a response to their career after looking at the budget side of the occupation. Do they still see this as a good option? What are going to be the challenges and the positives of the career they chose and how do they see God fitting into the picture?

\