

ECONOMICS FOR SUCCESS



STUDENT PORTFOLIO



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Economics for Success — Student Portfolio (VII-2023)

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WELCOME TO ECONOMICS FOR SUCCESS!

Did you know that every opportunity you have today is a stepping stone for future success? If you are prepared, you can achieve your dreams and be successful in life.

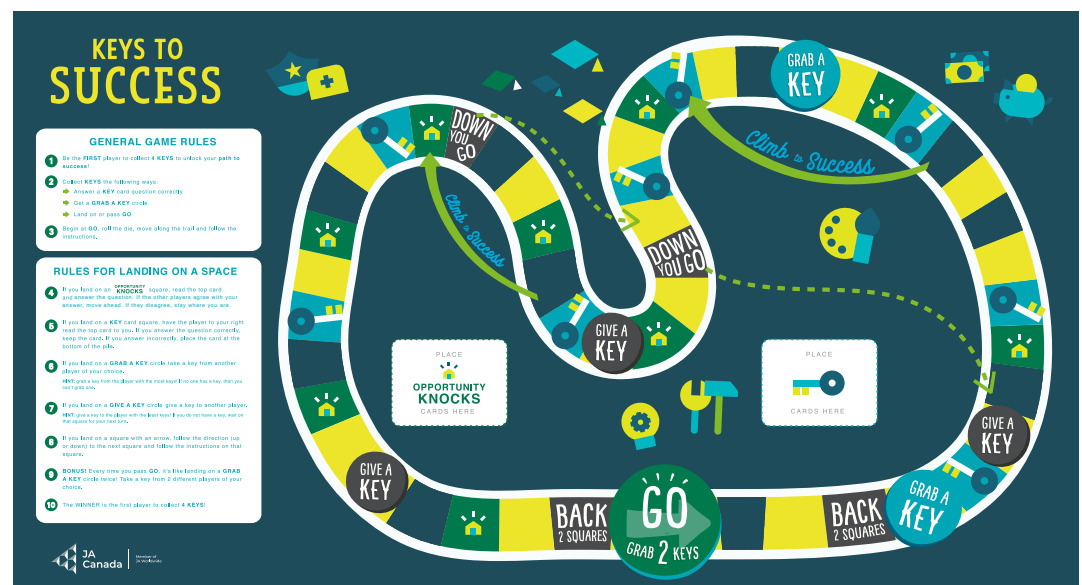
Earning a high school diploma is important for future success. There are many opportunities for people who graduate from high school. Job and career choices increase with further education and training. Studies have shown that more education increases the likelihood of accessing career opportunities associated with better pay and benefits.

JA Canada™ has developed *Economics for Success* to help you plan for your future. The volunteers with you today have experience in various fields of work and can share their ideas and personal experiences with you.

Get the most out of what this program has to offer... ask questions, share stories, have fun!

We wish you success as you plan for YOUR FUTURE!

Your friends from JA Canada™



Keys to Success Board Game

CHOOSE YOUR OWN ADVENTURE

LESSON 1

Now that you know how to create a goal pyramid, make one for yourself with your ultimate goal.

GOAL PYRAMID

Big Ultimate Goal:

You'd have to:

You'd have to:

Little everyday things:

Example 1

*Hot Dog
Eating Champ*

*Win a local
contest*

Train for the contest

*Schedule your time, learn the
contest rules, maintain your health*

Example 2

*Save \$2,000
for a used car*

*Set money
aside*

Earn money

*Get to work on time, do chores,
research how to make a budget*

Circle all the words that represent things you enjoy. If a word appears in several places, circle each instance.

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WHAT I BRING ON THE JOURNEY

Now, use some of the words you selected from the word cloud in the four categories below. You can create sentences around the words if it helps.

Interests I like to spend my spare time:	Skills I know how to:
Strengths People tell me that:	Passions and Dreams If I could I would:

MATCHING TO CAREER CLUSTERS

Your answers on the previous page say something about the types of careers that might interest you. Find where you selected the most words, and use the letters A to D and the numbers 1 to 4 printed around the word cloud to determine in which quadrants your interests lie. Then look up the corresponding career clusters on the table below. These are the career clusters that are most likely to satisfy you at this point in your life.

	1	2	3	4
A	Agriculture, Food, and Natural Resources	Education and Training	Science, Technology, and Engineering	
B	Health Science	Architecture and Construction	Finance	Transportation and Distribution
C	Law and Security	Hospitality Services and Tourism	Arts, Audio-Video Technology, and Communication	Government and Public Administration
D		Marketing, Sales, and Services	Human Resources	Business, Management, and Administration

COLLEGE, UNIVERSITY, APPRENTICESHIP

When can students start college, university, or apprenticeships?

After you earn a high school diploma.

How are college programs special?

Colleges prepare you for a particular career or occupation. Colleges often offer practical or hands-on training. Some colleges focus on one field such as agriculture, art, health science, or military programs.

How long are college and university programs?

College programs can be 1 to 4 years long. University programs are a minimum of 4 years. These are called undergraduate programs. Graduate programs can be an additional 1 to 6 years.

What do colleges award you for graduating?

When you graduate from college you will be awarded a diploma or a certificate. Colleges also offer bachelor degrees in applied areas of study.

What are some examples of college programs?

Firefighting, graphic design, civil engineering technology, dental hygiene, child and youth care, practical nursing, and more.

What if I don't know which program to take?

A general first year where you can sample different subjects can be helpful to see what you might like to learn about.

Why do some students go to college and university?

Some students earn a college diploma first and then go to university to earn a degree. Others earn a university degree first and then go to college to train for a particular occupation.

How are university programs special?

Many universities offer professional programs to be a doctor, dentist, veterinarian, lawyer, or accountant. You begin these programs after 2–4 years of undergraduate study. These programs often require a special entrance exam and high marks to be admitted.

What do universities award you for graduating?

An undergraduate degree or bachelor's degree. This degree usually takes 4 years to complete and qualifies you for a graduate degree like a master's degree or doctoral degree.

What is apprenticeship training?

Apprenticeship training is an agreement between a person wishing to learn a skill and a skilled and experienced tradesperson called a journeyperson. Besides hands-on experience, apprenticeship programs require in-school training as well. This in-school training often takes place at a college.

What jobs have apprenticeship training?

There are lots! Some include: electrician, carpenter, welder, cabinetmaker, agricultural equipment technician, baker, hairstylist, and more.

How long does it take to complete an apprenticeship program and become a certified tradesperson?

It generally takes between 2 and 5 years. Most of the training is provided in the workplace. Normally, an apprentice works for 40 to 44 weeks a year and goes to school for a six-to-eight weeks of in-class training.

WHAT DID I LEARN?

After the lesson, respond to the prompts in the boxes below.

What I Bring on the Journey

Record one thing you realized about yourself that you might not have thought of before. (Example: I am good at...)

Matching to Career Clusters

Which career cluster stands out as being most aligned with your interests? Why?

College, University, Apprenticeship

Which post-secondary option seems most interesting to you based on your passions? Why? Had you ever considered it before?

FINDING BALANCE

LESSON 2

YOU'RE ON YOUR OWN!

Go through the list of monthly living expenses and put a checkmark next to the selections you want to make. Then write the associated costs in the **Monthly Budget** column and write down your total in the **Total Monthly Living Expenses** row.

MONTHLY LIVING EXPENSES	MONTHLY BUDGET	REVISED MONTHLY BUDGET
A PLACE TO LIVE Will you rent or buy? Live with a roommate or alone? ☐ Rent — shared apartment: \$850 ☐ Rent — single apartment: \$1,700 ☐ Mortgage — small home: \$1,900		
UTILITIES + TV & INTERNET Includes heat, water, and electricity. • 25% of your rent or mortgage • + \$140 for TV & internet service		
TRANSPORTATION (Choose A, B, or C) a) Take the bus: A monthly pass is \$110/month b) Buy a car: ☐ Small car: \$195 ☐ Full-size car: \$450 ☐ SUV: \$550 Gas ☐ \$200 Insurance: ☐ Small car: \$300 ☐ Full-size car: \$500 ☐ SUV: \$750 Maintenance & Repair ☐ \$75		
FOOD Consider how much per day and multiply by 30. A good estimate is \$300–\$500/month.		
FURNITURE Pick an estimate that fits your Style! ☐ Can you live on milk crates? \$100 ☐ Used couches are just fine! \$250 ☐ I deserve all new! \$400		

MONTHLY LIVING EXPENSES	MONTHLY BUDGET	REVISED MONTHLY BUDGET
ENTERTAINMENT Consider: movies/video games, books, magazines, sports equipment, restaurants, etc. ☐ Occasional coffee with friends: \$25 ☐ I prefer the movies: \$50 ☐ Live concerts are best: \$150		
SMART PHONE ☐ No data plan: \$30 ☐ Small data plan: \$60 ☐ Large data plan: \$100		
CLOTHING Consider: shoes, warm clothes, jeans, etc. ☐ Thrift stores are fine: \$50 ☐ I want to buy all new: \$100 ☐ I love the latest fashion: \$200		
MISCELLANEOUS ☐ Household products: \$20 ☐ Personal products: \$50 ☐ Gifts: \$25 ☐ Health and dental insurance: \$120 ☐ Emergency savings: \$75 ☐ Travel/Vacation money: \$150		
TOTAL MONTHLY LIVING EXPENSES		

MONTHLY DEBT PAYMENTS

What did you do after high school? After you receive your Pay Day! card, enter the amount of debt you accumulated here:

ADJUSTED MONTHLY LIVING EXPENSES		
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PAY DAY!

BUDGET AND INCOME PLANNING WORKSHEET

Take the number from the TOTAL MONTHLY LIVING EXPENSES on [Page 11](#) and insert it below. How much will it cost for you to live each month?

EXPENSES

Total monthly living expenses

INCOME

Total monthly income

Look at your paycheque. This will include your GROSS PAY (what you earned before taxes and other deductions) and your NET PAY (what you actually take home after the taxes and other deductions). Place the amount for the NET PAY below:

Job:

Deductions:

Gross Pay:

Monthly Net Pay:

NOW FOR THE MOMENT OF TRUTH!

Monthly Net Pay

minus

—

Total Monthly Living Expenses

equals

=

Balance

WHAT DID I LEARN?

After the lesson, respond to the prompts in the boxes below.

Payroll Pro

How will knowing more about paycheque taxes and deductions help you be successful when you need to budget for living independently?

You're On Your Own!

What are two things you realized about the costs of living on your own and monthly income?

STRATEGIES FOR SUCCESS

LESSON 3

BEING WHAT EMPLOYERS WANT

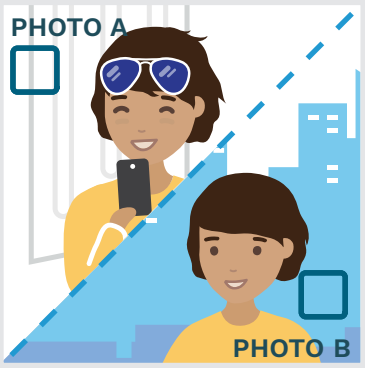
Check off the interests, skills, attitudes, and values that describe you. Only check off the ones that MOST apply to you. Use these descriptors to fill out a professional social network profile.

IF YOU...	SAY IT THIS WAY...
☐ enjoy playing fast-paced, exciting games like laser tag or online games	I am observant and react quickly. I work well under pressure.
☐ believe in committing your enthusiasm and energy to everything you do	I have a positive attitude and am eager to take on new experiences.
☐ believe that practice makes perfect, for everything from playing sports to studying for school exams	I am persistent, determined, motivated and goal-oriented.
☐ like to completely finish what you start, whether making something or completing a school assignment	I focus on my tasks and get a lot of satisfaction out of completing them well.
☐ enjoy talking about your personal experiences and ideas with others	I communicate well and interact well with others.
☐ usually take the lead with your friends or have been a team captain or group leader	I have demonstrated leadership ability.
☐ know what you want and aren't afraid to speak up for yourself	I am determined, direct, and assertive.
☐ enjoy participating in group activities like team sports or school clubs	I am a team player and work well co-operating with others.
☐ like to come up with your own ideas and follow-through to the completion of the job without a lot of supervision	I am self-directed and able to take initiative.
☐ borrow things and always return them in good condition	I am responsible and considerate.
☐ are a good listener and help friends work through their problems and make important decisions	I can understand many different points of view and have excellent problem-solving skills.
☐ always hand assignments in on time and never keep people waiting	I have good time management skills and am punctual.
☐ have babysitting experience and have been given a lot of responsibility at home	I am trustworthy and responsible.

IF YOU...	SAY IT THIS WAY...
☐ like to make a personal statement with fashion and style	I am creative and confident.
☐ are confident speaking or presenting to an audience	I am confident when speaking to the public.
☐ love to read, listen to podcasts, or watch documentaries	I love learning new things.
☐ enjoy finding out about other people's backgrounds and culture	I interact well with people of different cultures and backgrounds.
☐ get good grades and you participate in several activities	I manage my time well and can concentrate on multiple projects at once.
☐ enjoy camping and wilderness activities	I am resourceful, adaptable and self-sufficient.
☐ keep personal possessions tidy and organized	I have strong organizational skills.
☐ always give others your full concentration when they are speaking to you	I am attentive and understand the importance of listening.
☐ feel strongly about the look and feel of your personal space, and work hard to ensure that it reflects your personality	I have a good eye for detail and design.
☐ have participated in volunteer work	I believe in the importance of giving back.
☐ are athletic and focus a lot of time and effort on sports or training	I am fit and I enjoy physical work.
☐ excel at math	I am good at problem-solving and I enjoy communicating with numbers.

SOCIAL MEDIA PROFILE

Fill out the social media profile by checkmarking the boxes you think are appropriate then filling them out where necessary. Try to be professional. You can use some of the phrases from the previous activity.

	☐ NAME	NEWSFEED ☐ Party tonight! ☐ Hilarious cat video ☐ 6 Tips for entrepreneurs ☐ Beach pictures ☐ I had a great time volunteering
☐ DATE OF BIRTH	CONTACTS ☐ Best Friend ☐ Coach ☐ Mom ☐ Brother ☐ Teacher ☐ Employer	
☐ RELATIONSHIP STATUS		
☐ PUBLIC ACCOUNT OR ☐ PRIVATE ACCOUNT		
☐ WORK EXPERIENCE		
☐ VOLUNTEER EXPERIENCE		
☐ EDUCATION		
☐ SKILLS		

Tip: Use this template to check your current social media accounts and update them to align with your long-term goals.

GREAT PEOPLE I HAVE IN MY CORNER: POTENTIAL MENTORS

Using the criteria below, list potential mentors that you have in your life and that fit each description. A peer is someone who is about your age: a classmate, friend, or buddy. A mentor is **not** the same thing as a peer. A mentor is more experienced. A mentor often has a different perspective than you. A mentor uses their wisdom and experience to make suggestions, to guide you, to help you achieve your goals and to grow as a person. Write down the names of potential mentors in your life who might fit these descriptions. Does anyone appear in your chart more than once? If you do not have a mentor based on the qualities listed, as an alternative think of someone who you think possesses those qualities.

A Good Listener Attentive, perceptive, unbiased, and diplomatic.	Accessible and Available Willing to spend time with you on a regular basis.
A Character Builder Gives you an honest assessment of your strengths and weaknesses, helps you gain confidence, believes in you.	A Role Model Demonstrates ethical behavior, honesty, responsibility, is good at what they do, committed to success.

If you have the opportunity, ask one of these people to be your mentor! They would probably be honoured to help you reach your potential.

CHECKLIST OF INTERVIEW DO'S AND DON'TS

Keep this set of reminders and use it when you have an interview. With all your interview responses, incorporate and, where applicable, discuss your strengths, skills, and relevant professional and lived experiences.

SKILLS/EXPERIENCE

How can I show that I have the skills for the job? Think of examples before the interview.

How can I show that I have the relevant experience? Think of examples before the interview.

PERSONAL SKILLS

Demonstrate a positive attitude

Be well prepared for the interview

Use more than “yes” and “no” answers

Listen to questions before answering

NONVERBAL AND OTHER SKILLS

Make good eye contact

Sit up straight

Don't chew gum

Dress appropriately for the job relevant to the responsibilities it entails

Smile at the interviewers

Communicate clearly and with confidence

Thank the interviewers and shake their hand

Be at least five minutes early; never be late for an interview

Follow up by thanking the interviewers via email or other communication methods available.

WHAT DID I LEARN?

After the lesson, respond to the prompts in the boxes below.

Networking

What was the hardest part about talking to a stranger about yourself? What would you do differently to overcome this challenge?

Identifying a Mentor

How might you go about approaching someone to be your mentor?

Interview Skills

How could you prepare for an interview the week before? The day before? What can you do the day of the interview to help with the nervousness and anxiety?

YOU CAN DO IT!

LESSON 4

PLAN YOUR SUCCESS

Hint: All of the answers were key ideas from previous lessons. Start at the bottom with key ideas from Lesson One.

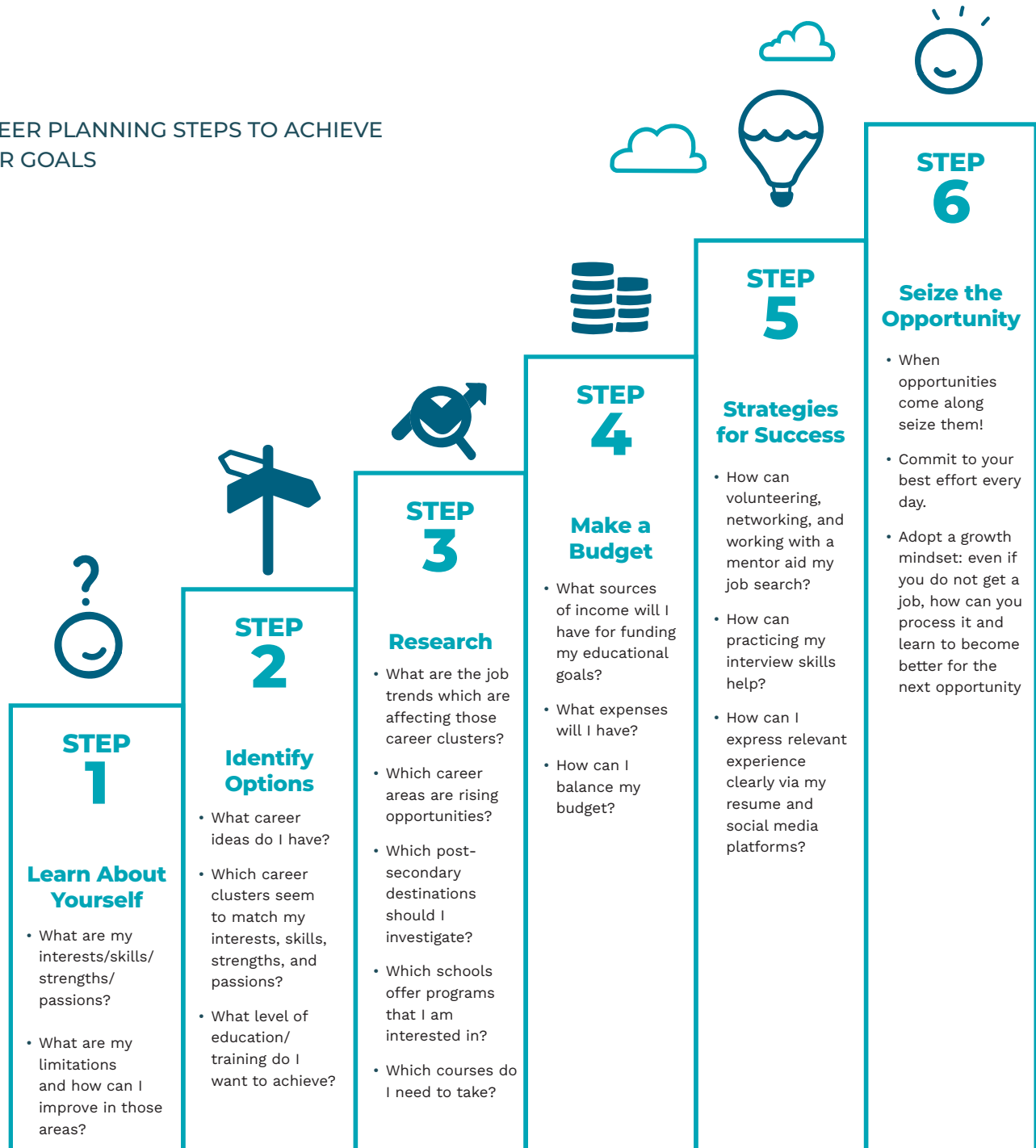
Set _____	4 Strategies to Help Me Achieve my Goals • • • •	Seize _____
	To manage my finances, I will need to _____	
	My Post-Secondary Options	
	My Potential Career Clusters	
	My Unique Qualities • • • •	

CAREER EXPLORATION AND PLANNING

Planning your career journey is exciting! Here are some steps to help you along the way.

Remember: You will need to back up a step or two and move ahead again at various points throughout your life.

CAREER PLANNING STEPS TO ACHIEVE YOUR GOALS



WHAT DID I LEARN?

After the lesson, respond to the prompts in the boxes below.

Plan Your Success

How important is a good plan if you want to succeed? Why? What indicators show that you have succeeded?
How can you learn from failures or shortcomings?

Career Exploration and Planning

Which of the six steps to career exploration and planning do you feel is most important? Why? Do you think anything is missing from these six steps?

JA PROGRAMS AVAILABLE

*IN BOTH OFFICIAL LANGUAGES

ELEMENTARY



*Our Community:
Needs, Jobs, Tools*



*A Business of
Our Own*



*Our Country:
Technology and
Innovation*



*Our Business
World**



*More Than Money**

MIDDLE



*Economics for
Success**



*Dollars with
Sense**



*Success Skills**



*Stronger Together:
Diversity in
Action**

HIGH



*Be
Entrepreneurial**



*Personal Finance**



*Investment
Strategies
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