

OUR LEARNING PLAN

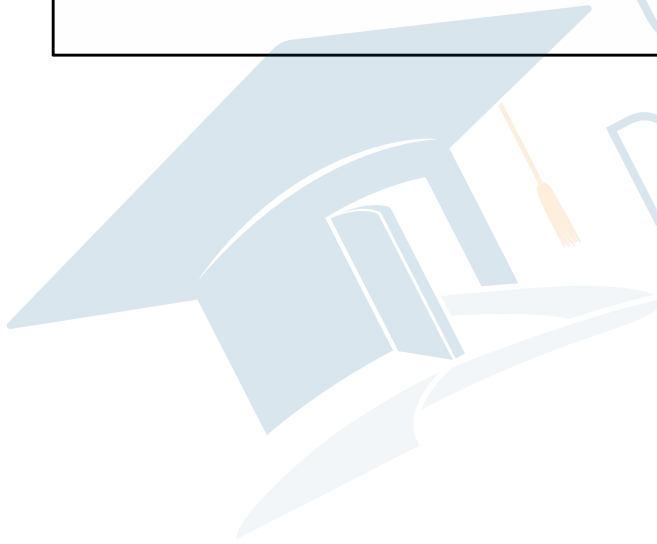
1. VISUALIZING ADULTHOOD

2. EDUCATION PAYS

3. EVALUATING THE STATISTICS

4. INTERPRET THE TORTOISE AND THE HARE

EDUCATION
OPENS
DOORS



1

WHY GO TO SCHOOL?

WHOLE GROUP

Read the top of **PG. 20** together.

2



Start

Education Pays

My Turn! Time to Crunch Some Numbers

DIRECTIONS: Before you will find the average amount of money people spend on their costs of education and the amount of average person being reported.

1. Monthly Income: Determine the weekly and monthly income.

Scenario 1: Without a High School Diploma
 Monthly Income: \$1,000
 Annual Income: \$12,000
 Monthly Expenses: \$1,000
 Annual Expenses: \$12,000
 Monthly Savings: \$0
 Annual Savings: \$0

Scenario 2: With a High School Diploma
 Monthly Income: \$1,500
 Annual Income: \$18,000
 Monthly Expenses: \$1,000
 Annual Expenses: \$12,000
 Monthly Savings: \$500
 Annual Savings: \$6,000

Scenario 3: With a College Degree (Bachelor's)
 Monthly Income: \$2,500
 Annual Income: \$30,000
 Monthly Expenses: \$1,500
 Annual Expenses: \$18,000
 Monthly Savings: \$1,000
 Annual Savings: \$12,000

Scenario 4: With a Graduate Degree (Master's)
 Monthly Income: \$3,500
 Annual Income: \$42,000
 Monthly Expenses: \$2,000
 Annual Expenses: \$24,000
 Monthly Savings: \$1,500
 Annual Savings: \$18,000

Scenario 5: With a Doctorate Degree
 Monthly Income: \$4,500
 Annual Income: \$54,000
 Monthly Expenses: \$2,500
 Annual Expenses: \$30,000
 Monthly Savings: \$2,000
 Annual Savings: \$24,000

STOP

PG. 20

Education opens doors



WHY GO TO SCHOOL?

WHOLE GROUP

1

[10 MIN]

1. Read the directions at the top of PG. 20
2. Work together as a class to complete the My Turn! activity on PG. 20 and 21.

2

The image shows two pages of a worksheet. The left page is titled 'Education Pays' and has a 'Start' button. It contains a 'My Turn! Write or Draw' section with four numbered prompts: 1. Why do you go to school? 2. Why do you go to school? 3. Why do you go to school? 4. Why do you go to school? The right page is titled 'A. Write or Draw' and has a 'STOP' sign icon. It contains a 'My Turn! Write or Draw' section with four numbered prompts: 1. Why do you go to school? 2. Why do you go to school? 3. Why do you go to school? 4. Why do you go to school? There is also a 'Notes' section at the bottom of the right page.

3

4

3. Advance to the next slide to see the answers



Education Pays

Students and alumni (graduates of a school) have several reasons they attended college. Some of those reasons include personal development, gaining independence, social and networking opportunities, and many more. Ask a teacher or other college graduate about their experience in college and why they went. One huge advantage of getting a college degree is the financial security it can provide.



My Turn! Time to Crunch Some Numbers

DIRECTIONS: Below you will find the average amount of money people make based on their level of education and the amount of an average person's living expenses.

1. Monthly Income: Determine the weekly and monthly income.

Scenario 1: Without a High School Diploma:

Earn an average of \$12/hr x 40hrs per week = \$ _____ a week x 4 = \$ _____ a month

Scenario 2: With a High School Diploma:

Earn an average of \$17/hr x 40hrs per week = \$ _____ a week x 4 = \$ _____ a month

Scenario 3: With a College Degree (Bachelor's):

Earn an average of \$28/hr x 40hrs per week = \$ _____ a week x 4 = \$ _____ a month

2. Monthly Expenses: Add up the total monthly expenses, then answer the question below.

Apartment or house	\$ 1,000
Utilities (gas, electric, cable/internet)	\$ 130
Car	\$ 350
Gas	\$ 150
Car Insurance	\$ 150
Health Insurance	\$ 300
Cell Phone (on family plan)	\$ 40
Groceries and food	\$ 300
Entertainment (sports, movies, shopping, etc.)	\$ 100
Donations to charitable, religious, or non-profit organizations	\$ _____
Other	\$ _____
TOTAL per month	\$ _____

Can you think of any additional monthly expenses that should be added to this list?



Key Point

Attendance records, age of becoming a parent, level of education, and time commitment to a job have statistical connections to future economic success.



Don't Forget Taxes...

Taxes are money that the government (Federal, State, and Local) collects from every citizen each year to pay for public services (e.g. police and firefighters). The amount you owe is based on how much money you make each year, but everyone is required to pay them. Taxes should always be included in your budget.

3. What's the difference? Answer the questions below.

<p>Scenario 1</p> <p>Without a High School Diploma</p>	<p>If you DON'T have a high school diploma, how much money will you owe or have left over at the end of the month?</p> <p>\$ _____</p>	<p>What expense would you choose to sacrifice each month to make up the difference?</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>Scenario 2</p> <p>With a High School Diploma</p>	<p>If you have a high school diploma, how much money will you owe or have left over at the end of the month?</p> <p>\$ _____</p>	<p>What would you do with the extra money each month?</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>Scenario 3</p> <p>With a College Degree</p>	<p>If you have a college degree, how much money will you owe or have left over at the end of the month?</p> <p>\$ _____</p>	<p>If you can count on having that much money left over each month, how would you change your lifestyle?</p> <p>_____</p> <p>_____</p> <p>_____</p>

ABC Diploma

A diploma is a document which shows that a person has finished a course of study or has graduated from a school or program.

Notes



EDUCATION OPENS DOORS

**Are you interested in
implementing the
Roadmap to Success program?**

**Please contact our Director of Strategic
Partnerships, Kia Williams, for more
information:**

kia@educationopensdoors.org