

Hidden Cost of a Job

Objective: Students will understand that while having a job can earn you money, a job has potential to also cost you money. The costs of a job should also be considered when accepting the position.

Teacher Directions:

1. Start by asking the students if they have ever earned money. Have they ever had a lemonade stand or mowed the lawn for a neighbor?
2. If someone says yes, start asking them how they gathered the materials for the lemonade, what they used to mow the lawn, etc. Make the point that they invested (or put their own money into it) to make more money. If they weren't the ones who paid for the initial startup costs (maybe they used their dad's lawn mower and gas for the first few jobs?) introduce the idea of an investor.
3. Once students get the idea, hand out one scenario from the following page to each student.
4. Tell students to read their assigned scenario and make a list of all the hidden costs they can find.
5. Have students get into groups based on the scenario they were assigned to compare the lists they created.
6. Come back together as a class and ask one student from each scenario to read their scenario out loud. Ask a second student from their group to share their list of hidden costs they found within the scenario.
7. Discuss: What other potential hidden costs can they think of that a job might have?
8. Finally, use the "Extra Expenses Related to Work" chart as an optional extension to the lesson. Allow the students to choose if they want to interview someone in their world about this, if they want to base it on their own experience, or if they want to make up their own scenario (maybe base it on their ideal job opportunity?) with hidden costs built in.

Hidden Costs of Employment

Directions: Your teacher will assign one of the scenarios below. How many hidden costs can you find in the employment scenario? Make a list on a separate piece of paper and be prepared to report your list to the whole class.

1. Maya has been able to get a job in the music section of a local bookstore. She can catch a public bus to get to work after school and then carpools with a friend who takes her home. Since she works right after school, it is hard for her to pack a lunch and a dinner, so she usually buys dinner at a fast food place near the bookstore during her work break. She has control over what she wears for work with a few guidelines – she must wear a collared shirt and cannot wear jeans or shorts. Maya gets a 20 percent discount on all books and music in the store, so she is constantly adding new items to her extensive collection. She loves her job, especially since she learns about all the new music releases before her friends.

2. Rodney's babysitting business has really started to grow. His high school's early childhood education program gives him a lot of ideas for crafts and educational games he can use with the kids he cares for. The parents love that he helps the children increase their academic skills rather than just watch videos when he is there. Rodney also makes sure that his CPR and First Aid certifications are up to date. He thinks the real reason for the increase in business is the new website he set up to advertise his skills and to help schedule work opportunities—a bargain for only \$10 a month. Sometimes his babysitting jobs run late on school nights, but it is well worth it for the money he is making!

3. Zed and Addison have teamed up to start a landscaping business. Addison bought a used truck from her uncle to pull all their lawn equipment. Zed is handy with small motors and can make most of their repairs if he uses the right mix of oil and gasoline in the engines. To save money, they buy their equipment used. Addison has even been able to use her home computer and printer to create business cards that help spread the word about their business to new customers. They have been able to get a few regular jobs for business clients, and they charge a slightly higher rate for business clients than for their homeowner customers. When winter comes, Addison and Zed are still in business, shoveling snow and clearing sidewalks.

4. Grace feels lucky to have landed this job at an expensive restaurant. Since her shifts are usually on evenings and weekends, she can use her mom's car to get to and from work. She looks great in the required uniform—the jacket is provided for her, but she is responsible for her own black slacks and white blouse. (She has learned that she needs at least three sets of each as they need to be dry cleaned after each shift.) She is on her feet for up to six hours at a time, so Grace has invested in a pair of orthopedic shoes that still meet the restaurant's dress code. She's also smart enough to take some of the great tip money she's earning to invest back into herself by taking a health and sanitation course at a local community college—this will help her get a certificate that could increase her wages. Grace also thinks this is a good investment because she is seriously considering turning this into a career down the road.

NAME _____ DATE _____

Directions: Do you mow the lawn for your neighbors? Babysit? Or do any other jobs to earn money? If you have a job now, what extra expenses do you have that you would not have if you weren't working?

If you don't have a job, ask family members and those you know who work about their work-related expenses.

Extra Expenses Related to Work	