

## Grade 4 Lesson 2

**Compelling Question: How do workers balance work they enjoy with earning the money they need?**

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| IL Financial Literacy Standard | <b>S.EC.FL.4.4:</b> Explain that income can be saved, spent on goods and services, or used to pay taxes.                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                    |
| IL Econ Standard               | <b>SS.EC.2.4</b> Describe how goods and services are produced using human, natural, and capital resources (e.g., tools and machines)                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                    |
| Inquiry Standard               | <b>SS.IS.2.3-5:</b> Create supporting questions to help answer essential questions in an inquiry.                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>SS.IS.3.3-5:</b> Determine sources representing multiple points of view that will assist in answering essential questions.      |
|                                | <b>SS.IS.4.3-5:</b> Gather relevant information and distinguish among fact and opinion to determine credibility of multiple sources.                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>SS.IS.6.3-5:</b> Construct and critique arguments and explanations using reasoning examples, and details from multiple sources. |
| Student Outcomes               | <p>Students will be able to explain:</p> <ul style="list-style-type: none"> <li>• Most people work to earn income to get the things they want and need.</li> <li>• People perform many different types of work. Different types of work pay different wages. A wage is a payment an employer makes to employees in exchange for labor or work.</li> <li>• Human capital is the skills, knowledge, and talent that workers bring to their work.</li> <li>• The Illinois workforce has specific and unique characteristics shaped by the Illinois' landscape.</li> </ul> |                                                                                                                                    |

## Ask

**Compelling Question: How do workers balance work they enjoy with earning the money they need?**

**Supporting Question #1:  
Are incomes across the nation the same?**

**Key Understandings:**  
Students learn that there are different factors which affect how much workers earn.

**Featured Resources (Investigate):** Two reading activities and one investigation activity.

**Formative Assessment Task (Create/Discuss):** A class discussion, an activity, and a puzzle.

**Supporting Question #2: What types of jobs are performed by workers in Illinois and throughout the U.S.?**

**Key Understandings:**  
Students learn that workers in the U.S. earn different salaries for similar jobs.

**Featured Resources (Investigate):** Two reading for information pieces and an investigation activity.

**Formative Assessment Task (Create/Discuss):** Cartoon Activity, class discussion, image analysis

**Supporting Question #3:  
How will the future 'me' earn income?**

**Key Understandings:**  
Students learn that there are lots of choices for them to make regarding their future.

**Featured Resources (Investigate):** One reading for information piece and an investigation activities.

**Formative Assessment Task (Create/Discuss):** A life map, word search and writing activity.

### Introduction to Lesson

The compelling question for this lesson is *How do people balance work they enjoy with earning the money they need?* Students begin the lesson by focusing on whether incomes across the nation are the same. After completing the reading activities and investigations, the class discusses their findings. Students create an argument, based on evidence, for why they believe incomes vary across the nation. The second supporting question looks at the jobs workers perform in Illinois and other states. Students learn about apprenticeships and licensed occupations. The final supporting question focuses on 'the future me' and has students begin to envision what they may want to do to earn income in the future.

The lesson is structured as follows: Each lesson consists of three supporting questions that directly ties in to the compelling question. Each supporting question gets a little tougher as you progress through the lesson. Each supporting question includes an Investigate and Create/Discuss section. The Reflect section is located towards the end of the lesson which provides students a chance to demonstrate their knowledge of money and allows you to have a summative evaluation.

### Supporting Question #1: Are incomes across the nation the same?

#### Investigate

**Reading for Information – Individual Wage Rate Factors:** Students read an information piece about different factors which can affect how much a worker gets paid. After reading the information piece, they answer the questions that follow.

**Reading for Information – Earned Income:** Students read an information piece about earned income. They learn that income can be used in a variety of ways. Students also learn that the same type of work can earn different salaries in different parts of the country.

**Investigation Activity - Incomes:** Students use the charts and maps provided with the activity to begin their investigation about incomes across the United States.

#### Create/Discuss

##### Featured Resources

**Class Discussion - Incomes:** Students discuss their findings from their investigation activities. They create an argument, based on evidence, for why they believe incomes vary across the nation. Students evaluate each other's arguments.

**Wages After Taxes:** Students use charts from the Earned Income reading activity as a reference to complete income tax rates at the federal and state level for various occupations.

**Anagrams Puzzle:** Students complete anagrams about jobs and incomes.

### Supporting Question #2: What types of jobs are performed by workers in Illinois and throughout the United States?

#### Investigate

##### Featured Resources

**Reading for Information – Licensed Occupations:** Students read an information piece about occupations that require state licenses and answer the questions that follow.

**Reading for Information– Illinois Job Market.** Students read an information piece about the Illinois job market, where most jobs are located, and the most popular types.

**Investigation Activity – Occupation Outlook:** Students select and then investigate one of the fastest growing occupations from the list provided.

| Create/Discuss                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| Featured Resources                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Connect – Extend – Challenge:</b> Students read a cartoon and then answer the questions that follow. They connect the cartoon with information they already know, extend their thinking, and challenge them to ask new questions.                                                                                                                                                                                                                         |
| <b>Image Analysis:</b> Working in groups, students view an image from The Great Depression. They analyze and interpret the picture and discuss their thoughts within their group. After Step 5, the teacher tells the class that this picture was taken during The Great Depression when many individuals did not have jobs. The entire class then discusses each group's answers. As a class, discuss what happens when jobs are not available for workers. |
| <b>Industry Occupations and States:</b> Students analyze various industries and answer the questions that follow.                                                                                                                                                                                                                                                                                                                                            |

### Supporting Question #3: How will the future 'me' earn income?

| Investigate                                                                                                                                                                                             |
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| Featured Resources                                                                                                                                                                                      |
| <b>Reading for Information – Good Companies.</b> Students read an information piece about some of the best places to work for based on employees' insight.                                              |
| <b>Investigation Activity – Great Places to Work:</b> Students select a company from Fortune's Great Places to Work Reference sheet. They find out information on the company and answer the questions. |

| Create/Discuss                                                                                                                                                                                                                                                                                                                                                                                                  |
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| Featured Resources                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Life Road Map Activity:</b> Students investigate the life of Herb Kelleher, former CEO of Southwest Airlines. They identify 5-7 pivotal items or critical decisions he made in his life and chart it on a road map. For the second road map, they are to think about their own personal goal (preferably career-related) and the 5-7 significant things which may help them reach their goal or destination. |
| <b>Writing Activity – The Future Me:</b> Students write a thought piece on what they envision their future will be.                                                                                                                                                                                                                                                                                             |
| <b>The Future Me Word Search:</b> Students find hidden words in that have to do with income and jobs.                                                                                                                                                                                                                                                                                                           |

### Ask: How do workers balance work they enjoy with earning the money they need?

| Reflect                                     |                                                                                                                                                                                                                                                                              |
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| Summative Assessment Performance Activities |                                                                                                                                                                                                                                                                              |
| Task                                        | Construct an argument, supported by evidence that addresses <i>How do workers balance the work they enjoy with earning the money they need?</i>                                                                                                                              |
| Extensions/Actions                          | Participate in Econ Illinois' Economic Concepts Poster Contest, visit <a href="http://www.econillinois.org">www.econillinois.org</a> for information. Poster entries should illustrate human resources at work as their work relates to the production of a good or service. |
|                                             | Interview individuals from various careers. Have students ask them what they like and dislike about their job. Also, students should ask them what advice they would give to someone interested in that career.                                                              |
|                                             | Have students investigate 3-5 careers which are unfamiliar to them. What do workers in those fields do? What makes their jobs unique? Are there certain parts of the country in which that line of work is in more demand?                                                   |