Activity 23: Living on a Budget

Target Audience: Grades 9-12

Objective: The students will:
- Select an occupation from the Career Outlook and calculate the cost of attendance to earn a degree.
- Determine the entry-level wages (use the Career Outlook Occupational Section, pages 12-51) and calculate the annual and monthly net wages (take home pay).
- Create a monthly budget using the information on page 62.

<table>
<thead>
<tr>
<th>ASCA Standard</th>
<th>National Career Development Goal</th>
<th>National Career Development Guidelines</th>
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</thead>
<tbody>
<tr>
<td>Career Development Standard B: Students will employ strategies to achieve future career goals with success and satisfaction.</td>
<td>Career Management Goal 3: Use accurate, current, and unbiased career information during career planning and management.</td>
<td>CM3.K2: Recognize that career information includes occupational, education and training, employment, and economic information and that there is a range of career information resources available. CM3.A2: Demonstrate the ability to use different types of career information (i.e., occupational, educational, economic, and employment) to support career planning. CM3.R2: Evaluate how well you integrate occupational, educational, economic, and employment information into the management of your career.</td>
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Resources and Materials:
- Career Outlook, Career Cluster Information, pages 12-51
- North Dakota Estimated On-Campus Budgets, page 63
- Budgeting for Beginners, page 62

Leading Questions and/or Comments: This activity is intended to help students understand college loan debt as it correlates to the potential wages earned.

Activities:
Discuss the following information in class:
- North Dakota Estimated On-Campus Budgets, page 63
- Budgeting for Beginners, page 62
Have students complete Activity 23, Living on a Budget to determine their understanding of college costs and budgeting based on potential earnings.

Making Connections for Students:
- Encourage students to consider their future career plans and related costs. Are they satisfied with their plan or do they need to consider other options?