



Unlocking Success

Personal Finance

Classroom Companion

for High School Teachers

Section 1

PLANNING

Employment Skills and Taxes



Pick and choose pages of this workbook that work in your classroom.

Activities, resources, tip sheets, and self-reflection pages are built to complement your curriculum and engage your students in different ways. For the answer key, visit vacu.org/unlockingkey.

Interview with a Professional

Meet with someone in human resources, and learn more about this area of work.



Name: _____

Department: _____ Job Title: _____

What are your main job responsibilities?

What are your qualifications and background?

What do you enjoy most about your job?

Why did you choose to work in this field?

What are your hobbies?

What advice do you have for young adults?

Job-Specific Question: What would you say is the most important aspect of your job?

My Question: _____

Exploring Your Ideal Work

Whether you are interested in working in finance or not, there is a job for you in the industry. Like any business, there are many departments that work together to achieve the mission and success of the company. Let's do an activity looking at your work preferences, which may help you decide the best fit for your values and lifestyle.

Directions: Circle which of the following you would prefer.

Would you rather work ...

Inside	Outside
9 am to 5 pm, Monday-Friday	Nights and weekends
In an office	While traveling
With customers	Behind the scenes
Physical blue-collar labor	Intellectual white-collar labor

Discuss your responses in small groups.

Based on your selections above, what careers do you feel would be a good fit for you?

Based on your selections above, what careers do you feel would not be a good fit for you?

Consider the work life for the following professions:

Hospital Nurse	Artist
Travel Agent	Chef
Sports Agent	Teacher
Engineer	Construction
Banker	Worker
Firefighter	Pilot
Architect	Florist
Fitness Trainer	Astronaut
Military Officer	Veterinarian
Lawyer	Detective
Fashion Designer	Web Designer
	Electrician

Resume Building

In the resume outline below, provide accurate and relevant information for each topic.

1. Personal Information (name, address, phone number, and professional email)

2. Skills (use resume-building words, and include if you are bilingual, have a special typing ability, etc.)

3. Experience (job title, dates, responsibilities, in order from most recent to past)

4. Volunteer Experience (company, job title/description, date)

5. Activities/Clubs (dates)

6. Achievements/Awards (title and dates)

7. References (name, relationship, contact information)

Pro tip!



Ask references if you can provide their info so they're prepared for a call about you!

Resume and Interview Building Words

Which words would you use to describe yourself? Circle the ones that apply below, and add additional words if they are not listed.

Trustworthy

Honest

Timely

Responsible

Respectful

Accountable

Relatable

Focused

Driven

Organized

Energetic

Well-mannered

Punctual

Confident

Analytical

Ambitious

Adaptable

Loyal

Creative

Reliable

Empathetic

Dedicated

Personable

Strategic

Persistent

Diligent

Brave

Attentive

Collaborative

Accomplished

Hard worker

Cheerful

Balanced

Optimistic

Passionate

Communicative

Independent

Team-oriented

Self-motivated

Success-oriented

Dependable

Flexible

Problem solver

Emotionally aware

Methodical

Tech-savvy

Forward-thinking

Results-oriented

Other:

Dot Hall

804.555.5550 · Dot.hall@gmail.com
7500 Boulder View Drive, Richmond, Virginia 23225

BUSINESS MANAGEMENT & ANALYSIS

Motivated and results-driven business student seeking a challenging position within a large organization as a business analyst or project manager. Offering a strong foundation in business strategy, data analysis, and project management, with a proven ability to drive efficiency, deliver successful outcomes, and collaborate within cross-functional teams.

KEY COMPETENCIES

Process improvement	Report writing and presenting	Strong interpersonal skills
Data-driven strategic planning	Critical thinking skills	Proactive and self-motivated
Cost-benefit analysis	Excellent communication skills	Exceptional organizational skills

PROFESSIONAL EXPERIENCE

Jego Industries

Oct 20XX-Present

Business Analyst Intern

Developed and implemented a streamlined process for gathering business requirements, reducing project delivery time by 15%. Developed and implemented a standardized reporting framework, resulting in improved visibility of key performance metrics and enabling data-driven decision-making at all levels of the organization.

Hanover and Tyke

Jan 20XX-Aug 20XX

Project Management Assistant

Assisted project managers in planning and executing various projects, ensuring adherence to project timelines and deliverables. Monitored project budgets, tracked expenses, and prepared financial reports to ensure cost-effectiveness and adherence to financial guidelines.

Giggling Platypus Co.

July 20XX-Jan 20XX

Barista

Prepared and served a variety of beverages with precision and creativity, consistently meeting or exceeding quality standards and receiving compliments for latte art and presentation.

EDUCATION & CERTIFICATIONS

Bachelor of Business Administration

Majors: Analytics and Project Management
Ginyard International Co.

Graduate Project Management Certification

Ginyard International Co.

Impact Evaluation Methods 3-Day Short Course

Liceria & Co.

EXTRACURRICULAR ACTIVITIES

President, Business Club

Future Business Leaders of America

Community Volunteer

Food Bank

References available upon request

Where and How Can I Find a Job?

Answer the questions below on different ways to find a job opening.

Networking (friends and relatives)

List two people you know who work and where they work.

Would you be interested in working for either of these companies? Why, or why not?

State and Federal Employment Offices (www.usajobs.gov)

What two government jobs do you think you would be interested in?

Private Employment Agencies (search on the internet)

What are the names of three private employment agencies that you could use to search for jobs?

School Placement Office (career center/counseling)

Does your school have a career center? If so, who is the contact?

Cold Canvassing

What two stores would you be willing to walk into and ask for a job?

Pro tip!



When looking for a job, experts recommend applying for five to ten jobs per day!

Your Practice Interview

Answer the following interview questions as if you were being asked them in a real job interview.

What makes you the best candidate for this role?

What are your strengths?

What are your weaknesses?

Why do you want this job?

What type of employee can I expect you to be?

Tell me about a time you had to handle a conflict. How did it work out?

Describe to me your ideal company culture.

What questions do you have for me?



Employment Soft Skills Crossword Puzzle

Find words in the puzzle that describe soft skills. Words can go in any direction. Words can share letters as they cross over each other.

E G D B M O W Y Q R J Y K X D Z W D Y Z P U J A V
 Q A V M A D A P T A B I L I T Y O N T M V O H C S
 N S M D O P Y H B V N H X S D I C F S A M I M S D
 M V T T C E G Q T P B Q T E V O R A E W E K J J S
 Y H T A P M E B I P K D P G M R E C N E I T A P Q
 A Q S A J M Z J M X I E X M S E S I O G Q Q X I H
 W B I S I N F D E W N V U B A U C P H C Q F W R R
 G F F F H U J N M D W N L U E E J G F M O M B V Y
 H W F K A P P S A I I K U O G X C L I Q C G H I J
 B I S O Q S B B N C U Y H U W G S J B Z J C V F V
 L O E L Z R L G A E R C C Z B I U K B R N G L P M
 U O R F U E Q T G P Y L J L X V N I J K I V C R F
 F B E G U E I A E B H L L F B L F I R D N Z K R J
 T M D O A O K O M V Y G D Q D S G R T E H R V P E
 C E X Z N N N J E X L D C N X S S M A I O F M L T
 E U T H T T I L N V B X X X E P I R D W A P Z C Z
 P X S U A J R Z T Q I G B Z C I W L M U D T I H P
 S N N M A W A K A W T I F U T L R A C A M H I W F
 E N D I Y M X K U T T H L J O S E F W W T I A V G
 R H Z L J F Z Q G D I O G A R T Q V B E F E M B E
 H D U I O D X Y S G V O L N R C U N K A L A C T Y
 O Z F T E O W N V P N F N S R A B R U C Y W N J Q
 Z S Y Y L Q V I P M O P H R C G O F K P H G K L W
 J P Z D L C M L G J H P M B X W U H X U C P D Z L
 J N K H H A K A F Y T M V C R E A T I V E N I H E

Adaptability

Dependable

Honesty

Organization

Teamwork

Communication

Empathy

Humility

Patience

Time Management

Creative

Friendly

Initiative

Respectful

Work Ethic

Pro tip!

Soft skills are interpersonal attributes that can help you succeed in the workplace.

Picture Your Future Life!

In the space below, draw your ideal life 10-15 years from now.

Considerations:

Who are you with?

Where are you living?

What have you accomplished?



Analyzing Our Brand Identity Online

When you define your brand identity, you give your customers strong reasons to choose your services. Now let's look at YOUR personal social media ...

List three positive characteristics or traits you possess that are depicted in your digital footprint.

How could you create a more comprehensive and/or professional footprint?

What organizations do you engage with to elevate your brand?

5 Steps to Developing a Personal Bio

Showcase who you are, what you do, and what makes you unique. Here is a step-by-step guide to help you develop a personal bio that stands out.

1. Start with a Strong Introduction

Name and Title: Begin with your chosen full name and current role or title. If relevant, include a brief mention of your professional identity or personal brand.

Hook: Include a compelling fact or statement about yourself that grabs attention and highlights your unique selling points.

2. Outline Your Background

Education: Briefly mention your educational background if it adds credibility or relevance.

Experience: Highlight key professional experiences, achievements, or projects. Focus on the ones that align with your current goals or interests.

3. Showcase Your Expertise and Skills

Specialization: Describe your areas of expertise and the skills that you bring to the table. This helps establish authority in your field.

Notable Achievements: Include any significant accomplishments, awards, or recognitions that reinforce your credibility.

4. Add a Personal Touch

Passions and Interests: Share a bit about what drives you outside of work or your professional pursuits. This helps humanize you and makes your bio more relatable.

Values and Goals: Briefly touch on your core values or long-term goals. This gives insight into what motivates you and what you aim to achieve.

5. Craft a Memorable Closing

Call to Action: End with a call to action or an invitation for readers to connect with you. This could be an invitation to follow you on social media, visit your website, or reach out for collaboration.



Extra Tips!

Keep it to the point: Aim for clarity. A personal bio should be informative yet engaging without being overly lengthy. About five sentences should do the job.

Tone: Match the tone to your audience. It can be formal, casual, or somewhere in between, depending on where the bio will be used.

Edit: Proofread your bio for clarity, grammar, and coherence. Make sure it accurately represents you and aligns with your personal brand.

Update regularly: Periodically revisit and update your bio to reflect new achievements, roles, or changes in your career.



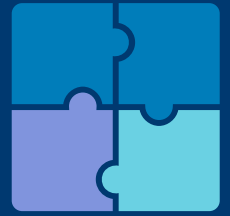
Monica Van Arsdale

VACU Financial Education Program Manager

“By following these steps, you’ll create a personal bio that not only conveys your professional identity but also resonates with your audience on a personal level.”

Building a Personal Bio

Showcase who you are, what you do, and what makes you unique.



The Building Blocks!

I am proud of ...

I would donate money to ...

I care about ...

Describe yourself in three words ...

Sample Bio :

Jessica offers a fresh perspective and relatable approach to money management, backed by a bachelors degree in finance from Virginia State University. Eager to make a difference in the financial industry, Jessica is dedicated to contributing to her community and helping individuals live more confidently. When she's not working, she enjoys spending quality time with her family and friends, all while staying committed to building a brighter future for Virginia.

Draft your bio here:

How to Read a Paycheck

Scenario: Kyle was just hired to work at the local pet store. It was exciting to have a job and even more exciting to be getting a paycheck! Kyle was able to work 20 hours in the first month of work and knew a paycheck would soon be coming. Hired to make \$15/hour, Kyle did the math and multiplied the 20 hours by the \$15/hour wage and was expecting to see \$300 on his first pay check. To Kyle’s disappointment, the paycheck was far short from \$300, and Kyle didn’t know why. Do you?

Pet Love Unlimited, P.O. Box 90010, Richmond, VA 23225-9010				Earning Statement		
Employee Name		Social Security ID	Employee ID	Check No.	Pay Period	Pay Date
Kyle Cash		XXX-XX-6565	20194	276978	1/1/20XX-1/15/20XX	1/15/20XX
Income	Rate	Hours	Current Total	Deductions	Current Total	Year-to-Date
Gross Wages			300.00	FICA MED TAX	\$ 4.35	\$ 4.35
				FICA SS TAX	\$ 18.60	\$ 18.60
				FED INCOME TAX	\$ 40.89	\$ 40.89
				STATE INCOME TAX	\$ 35.01	\$ 35.01
				LOCAL TAX	\$ 3.00	\$ 3.00
YTD GROSS	YTD DEDUCTIONS	YTD NET PAY	TOTAL GROSS	DEDUCTIONS	NET PAY:	
\$ 300.00	\$ 101.85	\$ 198.15	\$ 300.00	\$ 101.85	\$	198.15

Scan the QR, or click to watch this video on [How to Read a Paycheck](#), then use the paycheck above to answer the following questions.



1. What is the pay period for Kyle Cash? _____
2. What was Kyle’s gross pay? _____
3. What was Kyle’s net pay? _____
4. How much money was taken out of Kyle’s paycheck for taxes? _____
5. List the five deductions from Kyle’s paycheck and how much was taken out for each one. Next to the deduction, write what that money specifically goes to. Try to be specific, and feel free to conduct research if you are not sure.

6. Nonmandatory deductions may not be listed on the paycheck. What two kinds of items could you choose to have deducted from your paycheck?

Taxes Lingo

This word search puzzle has a hidden message in it. First, find all the words in the list. Words can go in any direction and share letters as well as cross over each other. Once you find all the words, copy the unused letters starting in the top left corner into the blanks to reveal the hidden message.

L Y S O U M U S T X P E A Y T
 A A X D E S E N A G V H A C P
 N D R U O Y C T G I Y Y O Y G
 N O G E C O E R S J K Y D N N
 P A I B D M G S X K P H P U U
 K R C T O E E C Y P N T V E J
 Z W O C C R F C I G D I A T R
 L U N P G U P S A L E S T A X
 A I L O E L D K N O B D L T F
 C U R I A R B E C U F U W S I
 O P R O U S T I D E R C P U C
 L S T J I R L Y O G L O B M A
 Z Q P R O P O R T I O N A L P
 E R A C I D E M Y A N A P D D
 R E G R E S S I V E X A A C H

Credits	Deduction	Federal
FICA	Income Tax	IRS
Local	Medicare	Progressive
Property Tax	Proportional	Public Goods
Regressive	Sales Tax	State

UNLOCK THE
SECRET MESSAGE

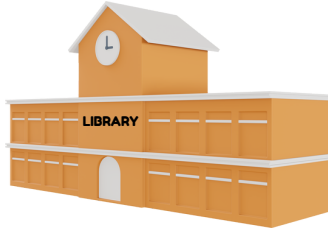
Fact or Fiction?

Directions: Circle whether the phrase is fact or fiction. If it's fiction, correct the statement to make it a fact.

A deduction reduces your taxable income.	FACT	FICTION
The deadline to file federal income taxes is April 1, also known as (aka) "Tax Day."	FACT	FICTION
People use the W-4 form to file taxes.	FACT	FICTION
The W-2 form tells employers how much you elect to be taken out of your paycheck for each pay period.	FACT	FICTION
The Internal Revenue Service is the regulatory body that enforces and monitors the payment of taxes.	FACT	FICTION
There are three tax structures: progressive, regressive, and proportional.	FACT	FICTION
Taxes are collected to pay for public goods.	FACT	FICTION
Public goods pay for the military.	FACT	FICTION

Public Goods

Directions: Public goods are paid for through tax dollars. Circle all of the public goods below.



Using the circled public goods above, in which tax budget do you think each item belongs? Write your answers in the budget box below.

Federal Taxes

State Taxes

Local Taxes