

Civics & Economics - CE.14

Career and Personal Finance -(new 2023 standards)

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CE.14a – Talents, Interests, and Aspirations in Career Choice

a) identify the talents, interests, and aspirations that can influence career choice

When choosing a career, it's important to know:



- **Talents** – Natural abilities (e.g., good at math, skilled in art, strong leadership).
- **Interests** – Activities you enjoy (e.g., working with animals, designing buildings, solving problems).
- **Aspirations** – Long-term goals and dreams (e.g., becoming a doctor, owning a business, helping communities).

Matching your talents and interests to your career can lead to greater satisfaction, better performance, and higher motivation.

Example: If you enjoy problem-solving, are skilled in science, and aspire to help people, you might consider a career in engineering or medicine.

CE.14b – Attitudes and Behaviors for Career Success

b) identify the attitudes and behaviors that strengthen individual work ethic and promote career success

A **strong work ethic** and **positive workplace habits** make a big difference in career growth:



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- **Reliability** – Being on time and meeting deadlines.
- **Teamwork** – Cooperating with others and resolving conflicts respectfully.
- **Positive Attitude** – Approaching work with enthusiasm and adaptability.
- **Professionalism** – Dressing appropriately, speaking respectfully, and handling challenges maturely.
- **Lifelong Learning** – Staying open to improving skills over time.

Why It Matters: Employers value employees who not only have skills but also demonstrate responsibility, honesty, and commitment.

CE.14c – Human Capital, Skills, and Economic Demand

c) identify human capital, abilities, intellectual and physical skills, work habits, and education, and the changing supply and demand in the economy



Human Capital – The skills, education, training, and experience that make a worker valuable.

- **Abilities** – Natural capacities (e.g., creativity, physical strength).
- **Intellectual Skills** – Thinking, problem-solving, and decision-making.
- **Physical Skills** – Manual dexterity, stamina, or specialized physical abilities.
- **Work Habits** – Organization, time management, and attention to detail.
- **Education** – Formal schooling, vocational training, certifications.

Changing Supply and Demand in the Economy:

- Some **careers grow** quickly because of new technology or market needs.
- Others **shrink** due to automation, outsourcing, or reduced demand.
- Workers who **adapt** and learn new skills have more opportunities.

CE.14d – Effect of Technological Change and Globalization

d) examine the effect of technological change and globalization on career opportunities

Technological Change:

- Creates **new industries** (e.g., cybersecurity, renewable energy).
- Changes how **work is done** (automation, remote work).

Globalization:



- Expands job markets **beyond national borders**.
- Increases **competition** but also creates **opportunities** to work with international teams.
- Can shift certain types of **jobs overseas** but also **increases demand** for skills in global trade, technology, and communication.

Example: Advances in telemedicine allow doctors to treat patients around the world, creating new opportunities in healthcare technology.

CE.14e – Importance of Education

e) describe the importance of education to one's intellectual life, lifelong learning, and personal goals;

Education plays a key role in:

- **Intellectual Life** – Expanding knowledge, critical thinking, and problem-solving skills.
- **Lifelong Learning** – Adapting to changes in technology and job requirements.

- **Personal Goals** – Helping individuals achieve career aspirations, financial stability, and personal fulfillment.
- **Income Potential** – Generally, higher education levels lead to higher earnings over a lifetime.

Key Fact: There is a strong correlation between skills, education, and income—people with higher skills and education usually earn more.

CE.14f – Financial Responsibility

f) analyze the role of financial responsibility in good citizenship including, but not limited to evaluating common forms of credit, savings, and investments

Being **financially responsible** is an important part of being a good citizen. It means:



Making thoughtful spending choices – buying things you can afford and not overspending.



- **Saving for the future** – putting aside money for emergencies, big purchases, or retirement.



- **Investing wisely** – using tools like stocks, bonds, or mutual funds to grow your money over time.



- **Using credit carefully** – understanding how credit cards and loans work, and paying them back on time.



- **Maintaining a budget** – tracking your income and expenses so you don't spend more than you earn.



- **Protecting your purchases** – knowing how contracts, warranties, and guarantees help protect you when buying things.



- **Having insurance** – to help cover big expenses in case something goes wrong (like car accidents, health emergencies, or damage to your property).

💡 Why it matters:

When people **manage their money** well, they are less likely to go into **debt**, more likely to contribute to the economy, and better prepared for the future.

Financially responsible citizens are also more likely to make **smart choices** that help their families and communities.

CE.14g – Equal Opportunity in Education and Training

g) describe the importance of equal opportunities for access to education and training

Having **equal access** to education and job training means that everyone—no matter their race, gender, income level, or background—has a **fair chance** to learn and succeed. This includes access to:

- Public schools and colleges
- Job training programs and apprenticeships
- Online courses and certifications
- Career counseling and internships



Why it matters:

- People with more education and job training usually earn **higher incomes**.
- As technology changes, more jobs require **specialized skills**—so learning new things is key to staying employable.
- **Equal access** helps reduce poverty and increase social mobility, which benefits society as a whole.



Real-world connection:

Imagine two students with the same talent and work ethic. One has access to tutoring, internet, and training; the other doesn't. Equal opportunities help both reach their full potential.

CE.14h – Jobs and Careers in the public and private sectors

h) research jobs and careers in the public and private sectors and understanding the pathways to various careers



There are two main parts of the economy where people can work:

1. Public Sector (government jobs)

- Examples: teacher, firefighter, police officer, park ranger, public health nurse.

- Funded by tax dollars and focused on serving the community.

2. Private Sector (business and industry jobs)

- Examples: engineer, graphic designer, restaurant manager, software developer.
- Run by individuals or companies to make a profit.



Pathways to Careers:

Career planning begins with **self-assessment**—identifying your interests, skills, and values. Then:

- Explore education or training requirements.
- Consider internships or part-time jobs in areas of interest.
- Research how supply and demand affects wages and job availability.
- Talk to people in the field or use online resources like the U.S. Bureau of Labor Statistics' Occupational Outlook Handbook.



Did you know?

- Jobs that require more training or education often **pay more**.
- Some jobs may require a **college degree**, while others may only need a **certificate** or **apprenticeship**.



Key Takeaways

- Being **financially responsible** helps you and your community.
- **Equal access** to education and training gives everyone a fair chance to succeed.
- The **public and private sectors** offer a wide range of career options, each with different paths to success.
- **Career planning** is a lifelong process that starts with understanding your interests and continues with setting goals and gaining experience.