



## Teacher Implementation Guide

### Description

Invest in What's Next is a free, online module that helps students evaluate the pathways available to them after high school. Students complete three lessons: Pathways that Match Your Interests, Your Future Earnings and Lifestyle, and Research Schools and Your Funding Options. At the end of lesson 3, students will have completed a personalized career and education plan for after high school.

### Grade Level

8-12

### Concepts

Opportunity cost  
Cost and benefit analysis  
Human Capital  
Income  
Earnings premium  
Foregone earnings  
Characteristics of loans

### Learning Objectives

Students will be able to

- identify the potential benefits of education after high school;
- determine the careers and education options that match their interests;
- estimate the financial cost of their future lifestyle;
- research school options that are right for them;
- estimate the price they are likely to pay for their education;
- identify funding sources for their education; and
- determine how much money they may need to borrow for their education.



# INVEST IN WHAT'S NEXT

## Time Required

Approximately 1 hour per lesson

## Key Features

### ***Career and Education Plan Builder***

Throughout Invest in What's Next, students will complete their personal Career and Education Plan Builder. Within the module, students can access a [fillable PDF version](#) or a [Google Doc version](#). If you prefer, students can record their selections on a [printed copy](#) of the Career and Education Plan Builder document.

### ***Four Students, Four Different Paths***

A key component of Invest in What's Next is the inclusion of characters – Mia, Nico, Taylor, and Jennifer – who are making the same decisions as your students. At different points during the lessons, the students will get to hear from each character about the choices they are making and why. Your students can also follow along with how the characters are completing the Career and Education Plan Builder with this [example plan builder](#).

## Active Learning & Extension Activities

### **Lesson 1 – Pathways that Match Your Interests**

- **Human Capital Line Activity**  
In this activity, students examine the relationship between education and income. Students participate in a simulation that visually displays the relationship between education and income.
- **Career Interest Assessment**  
Students may benefit from completing a short interest assessment to learn what careers align with their interests.

### **Lesson 2 – Earnings and Lifestyle**

- **Why Budget? Lesson Plan**  
In this lesson, students participate in two sorting activities to differentiate between income and expenses, as well as fixed and variable expenses.
- **Living Wage Calculator**  
The Living Wage Calculator can be used to help students estimate the income that a person would require to cover the costs of their basic needs where they live.



## Lesson 3 – Research Schools and Your Funding Options

- **Net Price Student Activity**

In this activity, students explore the importance of using net price, the price of a school minus any grants and scholarships received, to compare schools.

- **College Navigator**

College Navigator is a tool provided by the National Center for Education Statistics that students can use to explore post-secondary institutions that align with their interests. The tool allows users to search based on school name, location, program, level of award, and institution type.

## Assessments

### Reflection Essay

To give students an opportunity to reflect on the thought process they used to complete the Career and Education Plan Builder and provide some evidence of the students' understanding of cost and benefit analysis, ask students to write a brief reflection essay that includes their answers to the following questions:

- How did you evaluate the cost of your education, the time it takes to complete it, and the earnings you expect after graduation?
- What are the potential risks or challenges you'll face while trying to complete your Career and Education Plan?
- What about your plan are you most excited about? Is there anything about your plan that is still uncertain?

### Multiple Choice Assessment

The Invest in What's Next module also includes a multiple-choice assessment that provides a check for understanding of the key concepts.