Adult Basic Education (ABE)

Career Development

Career Development

3213/3313

Curriculum Guide

Newfoundland
Labrador

Contents

General Information

Introduction

Career Development 3213 will assist students with understanding the value and transferability of their learning, knowledge and skills to their personal and career development. Career development is a lifelong, ongoing process through which learners integrate their personal, family, school, and community learning experiences. This course contains units that provide students with information in the following areas:

- Personal Management
- Financial Literacy
- Life/Work Exploration and Employability Skills
- Preparing for Life/Work Transitions

There are no prerequisites for this course. IE 3213 is a two credit course that can be used to help fulfill the four credits required for the employability category of the ABE graduation requirements.

Career Development 3213 is for students completing ABE.

Career Development 3313 is for students needing to transfer the course back to high school and has the minimum requirement of 30 career development hours prior to the end of the course (see Appendix A). It is equivalent to the Newfoundland and Labrador high school Career Development 2202 course.

Both courses consist of the same learning outcomes in the study guide.

Resources

Computer with word processor

Internet Access

Printer

This is a web-based course. All answers will be found by searching the Internet or within the links provided. Hyperlinks, as well as the website addresses, are provided within the study guide. When searching for an answer or more information, students can use www.google.ca. There are two versions of the study guide available so students can complete their work either using pen and paper or electronically. If students chose to complete this course electronically, their answers should be typed into the electronic study guide and submitted to their instructor via email. Students should save their work frequently.

Remember a record of the student's work for this course must be stored similarly to a written record. It is recommended and a folder on a network drive be created that instructors can access and store the IE 3213 completed course files from each student.

If a provided website link is not working, please email trinagrandy@gov.nl.ca. Instructors should help students find another web resource to continue progress in the course.

Study Guide

This course is an Internet based course. Instead of using a textbook, students will use a provided website (in most cases). **When answering questions based on information obtained from reading a website, they should not copy and paste directly from a website.** That is *plagiarism* – taking someone else's words and passing them off as yours without giving credit to the source. They should read the information, and then summarize it in their words. Read what is on the website and process it so that it makes sense to them.

Throughout this study guide, there are focus questions. These questions are intended for students to do some internal reflection and give a personal response. There is no right or wrong answers but students are encouraged to think about each response at it will help them along the career development pathway.

This Study Guide makes it possible for students to work independently in ABE. However, if there is something they do not understand and need assistance with, they should be encouraged to ask their instructor for assistance. All students doing this course in Newfoundland and Labrador use this Study Guide. Please ensure you are aware of student's progress in this Study Guide as they work their way through the course.

Recommended Evaluation

The evaluation of this course should consider students required work from this study guide, activities and assignments.

Course Work/Notes	45%
Activities	10%
Assignments	45%
Total	100%

The overall pass mark for the course is 50%.

(For students doing IE 3313 the community contribution component has no assessment value but is a requirement for obtaining credit for the course.)

Curriculum Guide

The specific curriculum outcomes (SCO's) for Career Development IE 3213 are listed under the general curriculum outcomes (GCO's) for the Career program from the high school course Career Education 2202. The SCO's describe what students should know and be able to do at the end of the course. They are intended to serve as the focus for the design of learning experiences and assessment tasks. The SCOs are organized in this guide into 4 units.

GCO's describe what knowledge, skills and attitudes students are expected to demonstrate as a result of their cumulative learning experiences within a subject area. These outcomes serve as conceptual organizers or frameworks which guide study within a subject area.

SCO's elaborate the GCO's for a subject. They describe in more specific terms what students are expected to know and be able to do as a result of their learning experience in a specific course and at a specific grade level. It is expected that all SCOs in the study guide will be addressed in each of the ABE courses.

Career Development 3213 Outcomes

The following outcomes were developed for high school Career Education 2202. To maintain consistency and equivalency, the ABE Career Development course use the same outcomes.

GCO 1: Self Awareness & Positive Interaction

Students will be expected to enhance their knowledge of strategies for building and maintaining a positive self-image and understand its influence on building positive relationships in one's life and work.

- Discover how individual characteristics, behaviour and attitudes influence the feelings and behaviours of others and affects school and family situations and life/work roles.
- Discover how realistic and positive self-worth contributes to self-fulfillment both in life and in work.
- Adopt behaviours that reflect a positive attitude about self and in turn, contribute positively to relationships throughout one's life and work.

GCO 2: Change

Students will be expected to learn to respond to change and growth in their life/work.

- Discover how changes that occur in the physical, psychological, social and emotional development of an individual impact both their present and future life and work.

- Recognize how an individual's overall flexibility and adaptability to cope with change directly impacts on workplace satisfaction and productivity.
  - o Examine one's work, family and leisure activities and acknowledge their impact on one's mental, emotional, physical and economic well-being.
  - o Adopt habits and engage in experiences, further work, family and leisure activities that contribute to one's mental, emotional, physical and economic well-being.

GCO 3: Life-long Learning

Students will be expected to link learning to one's career building process.

- Illustrate how current and future academic performance may impact the selection of high school programs/ courses, post-secondary options, and impact future work and life choices.
- Examine the relationship among personal skills, personal achievements, academic performance, and attitudes and their influence on life and work-related choices and successes.
  - o Recognize that work and community related experiences influence personal, educational, and occupational goals.
- Explore the skills, knowledge and attitudes needed in specific work sectors that are best suited to adapting to changing work role characteristics.
  - o Engage in life-long learning strategies supportive of one's life/ work options.

GCO 4: Relationship of Work to Society and the Economy

Students will be expected to enhance their understanding of the influence of societal and economic needs on the nature and structure of work.

- Understand the relationship between work and society / economy.
  - o Explore the importance of work to a community.
  - o Engage in work experiences that contribute to one's community (e.g., family, school, community).
  - o Explore sectors of the economy.

GCO 5: Life/Work Information

Students will be expected to effectively locate, evaluate, interpret, and use life/work information.

- Develop strategies for locating, understanding and using life/work information.
    o Discover differences between work, jobs, occupations and careers and the classification of work roles and alternatives (e.g., self-employment, contracting, multitracking).
    o Explore various work settings, roles and working conditions.
    o Demonstrate an understanding of the value of networking in career development.
    o Analyze education plans to match suitable occupations with career goals.
    o Understand the importance of workplace safety.
- Demonstrate knowledge of basic job seeking and maintenance skills (e.g, resume, portfolio, job-interviewing skills).
- Examine the importance of transferable employability skills development to further employment and education.

GCO 6: Life/Work Roles

Students will be expected to link lifestyles, life role and life stages to life/work building while understanding and overcoming stereotypes/bias in life and work.

- Demonstrate how one's various life roles and lifestyles impact the attainment of one's future goals.
    o Explore the interrelationships among family, work, and leisure decisions.
    o Examine how personal goals can be satisfied through a combination of work, community, social, and family roles.
    o Understand the importance of creating a balance between work and leisure.
- Recognize how stereotyping/bias may affect occupational choices, work opportunities, and personal achievement for oneself and others.

GCO 7: Decision Making

Students will be expected to engage in life/work decision making.

- Engage in decision making respectful of oneself and supportive of one's goals.
- Set realistic short, medium and long-term educational and occupational goals to help achieve future views of self.
- Evaluate one's own progress toward attaining a goal.
- Explore the purpose of the financial service sector.

- Explain how personal finances influence decision making with regards to debt, budgeting, retirement, etc.

GCO 8: Independent Management of Life/Work Building Process

Students will be expected to recognize and take charge of their own life/work building process.

- Reexamine and assess one's preferred future using, as criteria, newly acquired information about self and the world of work.
- Create and maintain one's Personal Career Plan.

Course Overview and Planning

Career Development is not mandatory but should be strongly encouraged in situations where students require employability credits to meet graduation requirements. It is designed to help students develop the skills they need to continuously make effective life/work decisions throughout their lives. No matter if the student's goal is to find a job after ABE completion or continue to post-secondary, developing a resume and knowing how to apply for a job is essential. The course is organized into four units:

Unit	Title	% of total course time
1	Personal Management	20%
2	Financial Literacy	30%
3	Life/Work Exploration and Employability Skills	30%
4	Preparing for Life/Work Transitions	20%

Answer Key and Notes for Unit 1: Personal Management

In this unit, students will explore the underlying principles of career development and gain an appreciation for the importance of understanding career education and how it will lead to future success in life. They will start to consider a Personal Career Plan and consider how decision-making, goal-setting, and health and wellness relates to career development.

Students should NOT copy and paste from the Internet – this is plagiarism. Copying and pasting from a website is plagiarism since they are stealing and passing off the ideas or words of another as their own without giving credit to the source. In most cases, they should read the website and summarize their response to the question. In all cases, if they want to quote the website, they should credit the source. For example, according to the University of Oxford's website, "Plagiarism is presenting someone else's work or ideas as your own, with or without their consent, by incorporating it into your work without full acknowledgement".

To fulfill the intended learning outcomes of this unit, students are required to complete the following outcomes.

1.1 What is a Personal Career Plan?
A personal career plan involves personal reflection on skills and interests, sets goals and includes a pathway to achieving those goals. It needs to be flexible and adaptable to life changes.

1.2 What are some things to consider when developing a Personal Career Plan?
(https://www.careeraddict.com/building-career-plan)
- *Goals and actions*
- *Identifying career options*
- *Consider if you already have skills or knowledge to achieve the goal*
- *List your current skills*
- *Think about your weaknesses*
- *Assess the market*
- *Consider if it aligns with your personal values*
- *Determine what you need to do to reach your goal*
- *Give yourself a timeframe*
- *Meet with others who can share information about your goal*
- *Create a route of wheret you are and where you need to go to reach your goal*

1.3 What are SMART goals?
(https://ca.indeed.com/career-advice/career-development/smart-goals)
SMART goals are clear, precise goals that outline what you want to achieve, how you will achieve it and when you will achieve it. S - Specific, M – Measureable, A – Achievable, R - Relevant and T – Time-based

1.4 Define Career Development.

Career development is a holistic mindset that reflects how work fits into one's life. Learners integrate their family, school, work and community learning experiences, and their personal characteristics, to guide good work and life choices.

Career development evolves as individuals change, mature and progress through life; it is about making a life, not a living. It can be influenced by experiences, life roles, people, places and self-concept.

Focus Question: What do you plan to do after completing ABE? Explain your next steps and why you are taking them.

Goal setting enables an individual to reflect on 'where do I go from here?' It provides long term vision and helps keep one focused, motivated and committed. Setting goals provides an individual with a step by step plan, allowing for the measuring of progress and refinement along the way.

Focus Question: Complete the following career map. Next to each bubble list up to three items that personally applies to you. For example, for personality, one might list loyal, conscientiousness and courteous.

Students need to understand the connection between all aspects of their life, including who they are now and the person they wish to become. Self-awareness refers to an understanding of one's individuality, including personality, emotional development, multiple intelligences, attitudes, beliefs, aptitudes, interests, values and how these influence their career choices.

1. ADAPTABILITY, LEADER
2. COMMON SENSE, TIME MANAGEMENT
3. FLEXIBLE, FRIENDLY

1. EDUCATION, PROJECTS
2. TRAINING (WHIMIS, CPR)
3. VOLUNTEER EXPERIENCE

Skills

Achievements

Knowledge

1. CAN OVERLAP WITH ACHIEVEMENT
2. ACCOMPLISHMENTS
3. SPECIAL TRAINING

Career Map

1. ASSERTIVE, RESILIENT
2. CONSISTENT, CARING
3. LOYAL, PERCEPTIVE, PATIENT

Qualities

Barriers

1. EDUCATION
2. EXPERIENCE
3. PAST WORK HISTORY (FIRED

Interests

1. WRITING, BLOGGING
2. SPORTS, READING
3. VOLUNTEERING, TRAVELING

Personality

1. HONEST, KIND, RESPONSIBLE
2. DEVOTED, SINCERE
3. AMBITIOUS, ADAPTABLE

Aspirations

Motivations

1. FIND A JOB, BECOME EXPERT
2. POST-SECONDARY EDUCATION
3. OWN BUSINESS

1. FAMILY, PERSONAL GROWTH
2. FINANCIALLY INDPENDENT
3. BELIEF IN SELF, PURSUIT OF KNOWLEDGE

Focus Question: A support network provides social relationships and affiliations that can have powerful effects on physical and mental health. Identify some of your existing support network.

A support network provides social relationships and affiliations which can have powerful effects on physical and mental health. Students should identify their existing support network and describe strategies for building their support network as they move through school.

A network can provide support through access to resources and materials, person-to-person contact, social engagement, social influence and social support.

It is worthwhile to note that a strong support network will have a positive impact on an individual's mental health and well being over the course of their working career.

1.5 **What is life/work balance? Why is it important to have a positive life/work balance? What are some things that affect life/work balance?**
(https://www.skillsyouneed.com/ps/work-life-balance.html)

Life/work balance or work-life balance is the idea that you need to balance both work and life together and not just focus on work.
It is important to have a positive life/work balance to have be successful at work and have a good relationship and a positive attitude towards family.

In order to create a positive life/work balance, one has to be flexible. Flexibility is an important part of establishing resilience to meet the challenges and demands of one's life. Students should understand that without balance they can become stressed, unproductive and dissatisfied.

Students should understand that they play a pivotal role in creating boundaries and taking on responsibilities in their personal and professional lives as they attempt to achieve this balance.

Focus Question: Distinction between "living to work" versus "working to live".

1.6 **What is stress and what impact can it have on our lives?**
(https://www.nimh.nih.gov/health/publications/stress)
(https://www.mayoclinic.org/healthy-lifestyle/stress-management/in-depth/stress-symptoms/art-20050987)

Stress is how the body response to pressure, demand or a challenge. Everyone handles stress differently and it can affect an individual's health to different degrees.

Stress can cause headaches, muscle tension or pain, chest pain, panic attacks, fatigue, stomach upset, sleep problems, etc. It can cause you to feel anxiety, restless, unmotivated, unfocused, irritable, angry, depressed, etc. Stress may lead to overeating, undereating, angry outbursts, drug or alcohol misuse, tobacco use, social withdrawal, etc.

A positive career development process facilitates good mental and physical health as well as economic well-being.

In this course, you will do various short activities from the website ABE Skills. You will need to create an account for this website. The instructions and the first activity is below.

- Go to abcskillshub.ca
- Click on **&+ Sign up**
- Create an account by selecting a username, password and using your email address. Record your username and password below so you don't forget it.
  - Username:
  - Password:
- Once your account is created and you log in, select **View all courses**

Activity 1: Stress Management

In this activity, students will explore what stress is and what it feels like, ways to reduce and recover from stress and explore some sources of stress and ways to deal with them.
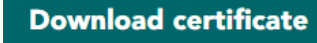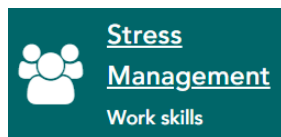
Scroll down and select **Stress Management Work skills**

Then click on **Take this FREE course**

The first page of this activity (or any of the activities) is an introduction on how to enter responses to the questions within the activity.

The responses are recorded on the website. When students are done with each section, at the bottom of the page click **✓ I'm done this activity**. Then select **Next activity** from the pop up window that appears.

The last section of each course will give you an option to **Download certificate**. Students should enter their name and the date. They can print the certificate or take a screen shot of it. To take a screen shot, press the print screen button on the keyboard and then put the cursor in the document where the certificate will go. Students can then click 'Ctrl' and the 'v' keyboard buttons at the same time or select paste from a menu from the top of the screen or right clicking on the mouse.   They might want to reduce the size of the certificate by clicking on the

corner of the image and dragging it in such a way to make the image smaller. Ensure the image is not too small that it becomes hard to see.

1.7 **What are time management skills?** (https://ca.indeed.com/career-advice/career-development/time-management-skills)

Students should include organization, delegation, prioritization, communication and goal setting in their answers.

1.8 How can strong time management skills reduce stress?
(https://www.zandax.com/blog/how-can-time-management-help-reduce-stress)

Strong time management skills helps you manage your time and figure out what tasks and activities are most important. It can help you stay more focus on the things that need to take priority.

Answer Key and Notes for Unit 2: Financial Literacy

Financial literacy means having the knowledge, skills, and confidence to make responsible financial decisions throughout one's life. Learning how to manage finances can help students become independent and provide building blocks to get the most out of life and their career. In this unit, students will learn to distinguish between needs and wants, evaluating personal resources, budgeting, financial planning and earning, spending and saving money.

To fulfill the intended learning outcomes of this unit, students are required to complete the following outcomes.

2.1 At some point, everyone needs financial guidance. Most people enjoy spending money but are unfamiliar with balancing needs and wants or prioritizing their spending habits. Differentiate between needs and wants.

A need is something that is necessary for a person to survive and a want is something you would like or desire.

2.2 Classify the following as wants or needs:

	Want/Need?
House	*Need*
Cabin	*Want*
Jewelry	*Want*
Clothes	*Need*
Water	*Need*
Soda Pop	*Want*
Chocolate	*Want*
Medicine	*Need*
Gas	*Want*
Television	*Want*
Child Care	*Want*

2.3 Using Google or another search engine, find an image that represents Maslow's hierarchy of needs.
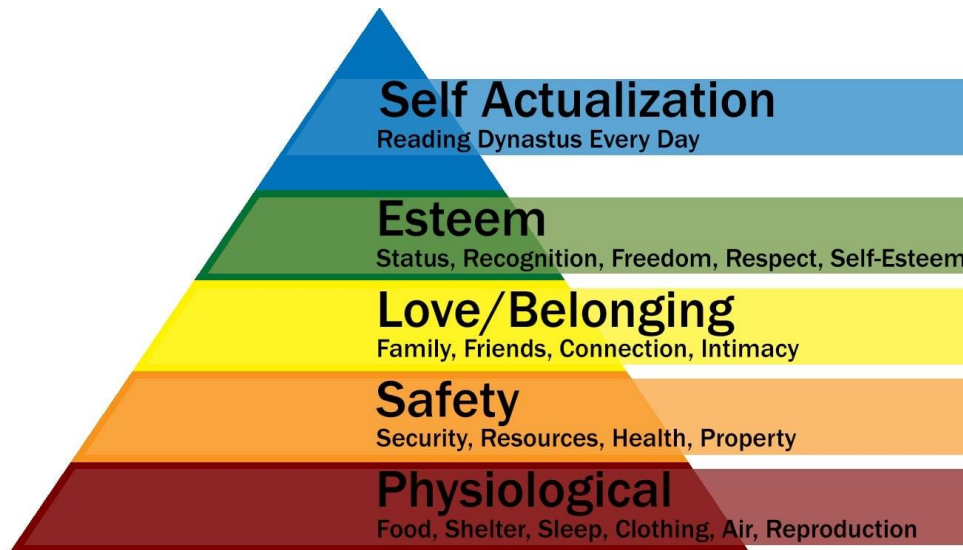
2.4 At what level would the following needs be placed in Maslow's hierarchy of needs?

Need	Level
Sleep	***Physiological***
Reputation	*Esteem*
Job Security	*Safety*
Best Friend	*Belongingness and Love*
Food	*Physiological*
Siblings	*Belongingness and Love*
Acceptance	*Self-Actualization*
Respect	*Esteem*

2.5 John has been saving to purchase a phone for the past 8 months. He found a model that suits both his needs and wants for $740. He could purchase a refurbished one for $600 that comes with a warranty. A third option is a different model but new phone for $675 but does not have all the features that he wanted.

   A. **What are the wants in this scenario?**
        A brand new phone with certain features

   B. **What are the needs in this scenario?**
        A phone/way to communicate with others

   C. **What decision should John make and why?**
        John should balance his needs and wants with his financial situation. If money is tight, the refurbished phone or the cheaper model might be the better way to go.
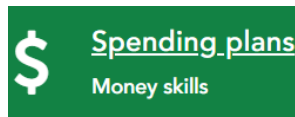
Activity 2: Spending Plans

In this activity, students will learn what a spending plan is. They should reflect on their money situation, consider income versus expenses, calculate spending over time and determine their needs and wants.

Go to abcskillshub.ca and login.

View all courses and select the course called **Spending plans Money skills** . They should have a calculator close by to complete this activity.

Then click on **Take this FREE course**

The first page of this activity (or any of the activities) is an introduction on how to enter responses to the questions within the activity. Their responses are recorded on the website.

When they are done with each section, at the bottom of the page click **✓ I'm done this activity**.

Then select **Next activity** from the pop up window that appears.

The last section of this course will give an option to **Download certificate**. Student's should enter their name and the date and print the certificate or take a screen shot of it. To take a screen shot, press the print screen button on the keyboard and then put the cursor in the document where the certificate will go. They can then click 'Ctrl' and the 'v' buttons at the same time or select paste from a menu from the top of the screen or right clicking on the mouse.

(In section 6: planning your spending - it is not necessary to download and complete the spending plan worksheet unless students want to use it personally). It do not need to be passed into the Instructor.

Focus Question: Write about how the phrase "short-term pain for long-term gain" applies to creating a personal budget and setting financial goals.

A personal budget will benefit from saving money. Money can be hard to save but it can be saved by putting a portion of a cheque in a savings account or not spending money on a want. Developing a plan to save money will lead to 'extra' money later.

2.6 What are the benefits of developing a financial plan? (https://savology.com/6-benefits-of-financial-planning)

- *It is important to set short and long-term financial goals when following the SMART principle.*
- *It is a great source of motivation and commitment.*
- *It is a guideline for action and decision-making.*
- *Sets a standard to achieve.*
- *It can have emotional and mental health benefits.*
- *It has been shown to improve financial outcomes*

2.7 What are the negative consequences of not having a financial plan?
(https://bethebudget.com/consequences-of-not-budgeting/)

- *Lack of savings*
- *Less financial security*
- *Out of control spending*
- *Higher chance of incurring debt*
- *More financial stress*

Focus Question: When developing a financial plan, we often only consider our personal needs and wants. Do you think it is important to consider donations to charities, churches or politicians?

If you want more information on how to create a financial plan, https://www.canada.ca/en/financial-consumer-agency/services/financial-toolkit/financial-planning/financial-planning-2/3.html is a great resource.

Focus Question: What charity would you donate to that aligns with your values?

Activity 3: Banking Basics

In this activity students will learn how to understand their bank account, their rights related to bank accounts and cashing cheques, how to choose the right bank account and how to keep themselves and their money safe in their daily life and online.

Go to abcskillshub.ca and login.
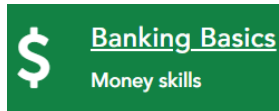
View all courses and select the course called **Banking Basics — Money skills**

Then click on **Take this FREE course**

The first page of this activity (or any of the activities) is an introduction on how to enter responses to the questions within the activity. The responses are recorded on the website. When students are done with each section, at the bottom of the page click **✓ I'm done this activity**. Then select **Next activity** from the pop up window that appears.

The last section of this course will give students an option to **Download certificate**. They should enter their name and the date. They can print the certificate or take a screen shot of it. To take a screen shot, press the print screen button on the keyboard and then put the cursor in the document where they want the certificate to go. They can then click 'Ctrl' and the 'v' buttons at the same time or select paste from a menu from the top of the screen or right clicking on the mouse.

2.8 In the Banking Basics activity, you learned about savings and chequings accounts. It is important to be familiar with these accounts but there are also other important banking terms to know. Explain what each of the following are:

A. **Savings account**

An account where you deposit money and can earn some interest depending on the amount in the account.

B. Chequings account

An account that usually holds your daily spending money and the account you pay your bills. When you pay for a purchase from a store's cash register and you pay with tap, it will take the funds from your chequings account.

C. Guaranteed investment certificates (GIC)

A secure investment that guarantees you get ALL your original investment back and it will earn interest at a fixed or variable rate. It will earn more interest than a savings account.

D. Mutual funds

A professional managed investment fund that will collect money from many investors to purchase securities.

E. Stocks

Stocks are fractional pieces of publicly traded companies. If you own some company's stock, you own a piece of that company. Whether you make or lose money on a stock depends on the success or failure of the company. You would check the trading price on the stock market to see if you stocks increased or decreased in value.

F. Registered education savings plan (RESP)

A RESP is a special savings account for parents who want to save for their child's education after high school. Parents will usually set up the plan when the child is young and contribute monthly or yearly.

G. Registered retirement savings plan (RRSP)

A RRSP is a government-approved account that allows Canadians to plan for retirement. It provides a way to save and invest money in a tax-efficient manner. Contributions to a RRSP can be used as a tax deduction that reduces the amount of tax a person will pay on their income.

H. Tax free saving accounts (TFSA)

A TFSA is a registered savings plan that lets you grow and withdraw your money, tax-free, making it a great option when saving for short and long-term goals. There is a limit to how much money you can contribute to this type of account.

2.9 Use the following simple saving calculator at
https://www.bankrate.com/calculators/savings/simple-savings-calculator.aspx to watch money grow.

    A) If you have an initial deposit of $500 and contribute $50 per month over 5 years at 2% interest rate, how much money did you earn in interest?   How much do you now have saved?

        $3,702.98

B) **If you have an initial deposit of $500 and contribute $50 per month over 5 years at 4% interest rate, how much money did you earn in interest?   How much do you now have saved?**
> *$3,917.28*

Focus Question: What are some strategies you can use to save money?

Students should have an awareness of their personal resources and how these resources help them to meet their needs, wants and goals.

A personal budget is a planned allocation of one's financial resources. A popular scheme used by many advisors is the 50-30-20 rule, whereby 50% of your budget should be spent on needs, 30% on your wants and 20% dedicated towards savings and debt repayment.

Focus Question: What are some reasons why it is good to have an emergency savings fund?

Students should considered unexpected expenses such as illness (can't work), lost of job, car repairs, etc.

2.10 There are two main economic benefits why people work – income and employee benefits.
   A) **What are some different types of income?**
       (https://www.imb.com.au/themoneytree/earning-an-income/types-of-income.html)

       Types of income includes employment, investment, gifts, commission, bonus, salary vs hourly wages, overtime and sudden windfall.

   B) **What are some employee benefits?(** https://www.aihr.com/blog/types-of-employee-benefits/

       Employee benefits include supplementary health insurance, life insurance, pension, paid vacation, sick leave, skills-upgrading programs, company care and on-site childcare.

2.11 What are some personal benefits of work?

Some personal benefits to work include:
   - *Sustain a preferred lifestyle*
   - *Establish healthy relationships and networks*
   - *Strengthen interpersonal skills, transferable skills, increase competencies, expand professional skills, knowledge, and experience*
   - *Obtain personal gratification and/or satisfaction through making a contribution*
   - *Offset feelings of boredom*

2.12 Employers must provide a pay stub for income that you have earned. Click on this link for information on how to understand your paycheque.
https://www.cpacanada.ca/-/media/site/operational/cc-corporate-citizenship/docs/finlit/just_the_facts_understanding_your_paycheque.pdf?
 Answer the following questions.

A) **What is a pay stub?**

A pay stub contains information such as the amount of money you have earned for a specific period and the deductions from your earnings.

B) **What are the common deductions taken from a paycheque and briefly explain each one.**

- *Canadian Pension Plan (CPP) - 5.10 % removed from your earnings and put towards a pension that you can collect at the age of 65.*
- *Employment Insurance (EI) – 1.66% paid by all employees as a protection towards benefits in case of loss of job.*
- *Income tax – A certain amount of provincial and federal tax is removed and sent to the government. The amount deducted depends on your estimated yearly income.*
- *Benefits such as health and dental plans are deducted.*
- *Union fees (only in certain cases since not everyone is part of a union).*
- *RRSP's – only if you have set up such an arrangement.*

 By understanding the information and common deductions on a pay stub, employees can make sure their pay is correct.

2.13 Click on this link to answer the following questions. (https://uwaterloo.ca/human-resources/support-employees/payroll/understanding-your-pay-statement)

A) **What is the Test Worker's pay period?**
April 1 – April 30

B) **Do you think this worker get paid weekly, biweekly or monthly?**
Monthly

C) **What is their gross pay for this pay period?**
$4,714.85

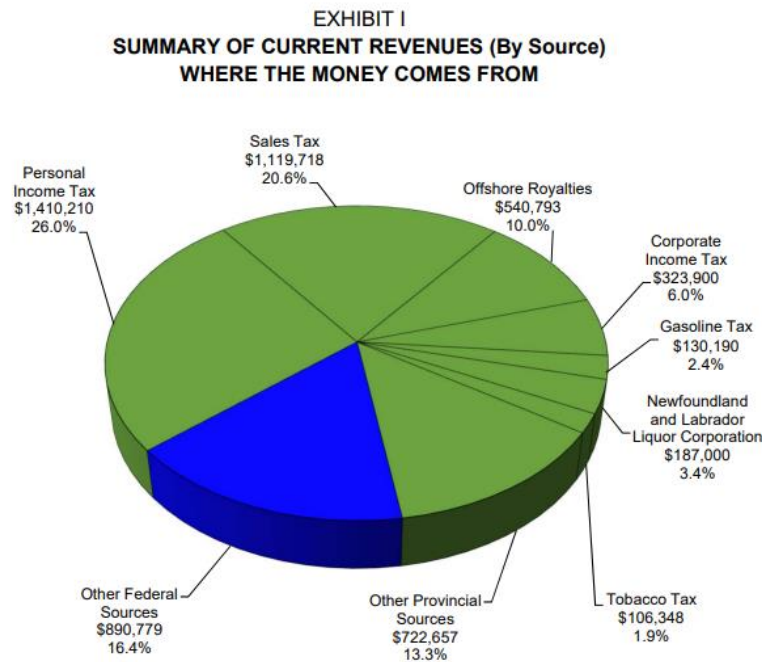D) **What is their net pay for this pay period?**
$3,279.96

E) **Explain the difference between gross and net pay? Is the net pay always lower than the gross pay?**
The gross pay is your earnings without any deductions. The net pay is your take home pay since it is what you receive after all the deductions are removed. The net pay will always be lower because CPP, EI and Income tax must be removed from the gross pay.

F) What do 'YTD' stand for?
  Year To Date

G) How do this worker receive their money from the pay stub?
 *Direct deposit into their bank account.*

2.14 Many services and benefits enjoyed by you are possible through taxes you paid on your paycheque, for example income tax, gas tax, etc. The diagram shows money (revenue) collected by the Government of Newfoundland and Labrador in 2020-2021.

EXHIBIT I
SUMMARY OF CURRENT REVENUES (By Source)
WHERE THE MONEY COMES FROM

Sales Tax
$1,119,718
20.6%

Personal
Income Tax
$1,410,210
26.0%

Offshore Royalties
$540,793
10.0%

Corporate
Income Tax
$323,900
6.0%

Gasoline Tax
$130,190
2.4%

Newfoundland
and Labrador
Liquor Corporation
$187,000
3.4%

Other Federal
Sources
$890,779
16.4%

Other Provincial
Sources
$722,657
13.3%

Tobacco Tax
$106,348
1.9%

(Diagram taken from the Estimates of the Program Expenditure and Revenue of the Consolidated Revenue Fund 2020-21).

Here is a diagram depicting how the government spend the money.

EXHIBIT II
SUMMARY OF GROSS CURRENT ACCOUNT EXPENDITURES (By Function)
WHERE THE MONEY GOES
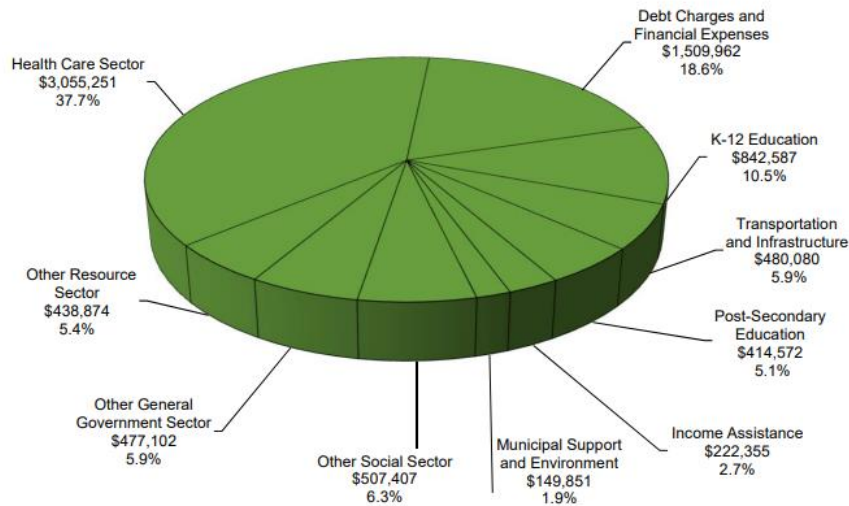
(Diagram taken from the Estimates of the Program Expenditure and Revenue of the Consolidated Revenue Fund 2020-21).

Which of the above sectors did you use in the past week?

All answers should include education. Other answers may have health care (doctor/dentist/eye appointment), municipal (swimming pool, recreational facility), transportation (roads, boats), income assistance, etc.

(EI funding is federal and not provincial money.)

2.15 What is income tax? (Include the 2 main kinds of income tax collected)
https://www.taxtips.ca/canadian-federal-personal-income-tax.htm

It is a personal tax based on taxable income and deducted from you paycheque.

The two types of income tax collected are federal and provincial income tax.

The federal, provincial, and territorial governments require all residents who earn more than a predetermined minimum amount to pay a percentage of their income in tax so that the government will have money to operate through the year.

2.16 How is income tax calculated? https://www.taxtips.ca/taxrates/taxcalculation.htm

Both federal and provincial income tax are calculated separately based on taxable income.

Students should know that the Canadian tax system for individuals is progressive; meaning that the higher a person's level of taxable income, the higher the rate of tax they pay.

After income tax amounts are calculated, non-refundable tax credits are deducted from the tax payable (also separate for federal and provincial governments). Non-refundable tax credits include the basic personal amount, tuition, donations, textbooks, etc.

2.17 What do you need to file a tax return? (Don't forget to include a list of supporting documents in your answer. https://students.ubc.ca/enrolment/finances/taxes/filing-taxes-canada

You need either a social insurance number (SIN) or an individual tax number (ITN).

Documents you will needs include any T4 slips (from pay received from an employer or government), a T2204 (would be for tuition you can claim), medical receipts, etc.

Focus Question: Regarding income tax, why do some people "pay in" while other get "money back"?

If the amount of taxes owed to the federal or provincial government is more than what was deducted from income earned, than a person will need to pay in to make up the difference.
If the amount of taxes owed to the federal or provincial government is less than what was deducted from income earned, then a person will receive money back or a refund.

2.18 Anyone who uses a smartphone, social media, online education, gaming, etc. is a digital citizen. Being a responsible digital citizen means using technology appropriately and operating online safely and knowledgeably. A good digital citizen will behave respectfully, protect their reputation and privacy, watch their tone and be appropriately skeptical.

Refer to WikiHow (https://www.wikihow.com/Be-a-Responsible-Digital-Citizen).

A) **Explain how to behave with etiquette while online.**
- *Reduce sarcasm since someone can not see you, it might be misinterpreted*
- *Do not use harsh, crass or aggressive negative language*
- *Do not cyber-bully*

B) **Explain how to exchange information properly.**
- *Do not post your vacation plans, income or personal information*
- *Do not post negative things about your job or relationship*
- *Do not steal money, intellectual property or someone's identity*
- *Do not download music or movies illegally*
- *Do not send spam*

C) **How can you protect yourself online?**
- *Install virus protection*
- *Be cautious about opening up email attachments and clinking links from unknown or fake sources*
- *Back up your data*
- *Use a surge protector*

2.19 A. What is phishing? (https://www.phishing.org/what-is-phishing)

A cybercrime with the intent to trick individuals into providing personal information such as banking or credit card information and passwords. Phishing can do done via email, telephone or text messages.

B. What are some common features of phishing emails?
- *an offer too good to be true*
- *contains hyperlinks*
- *contains attachments*
- *comes from an unknown source*
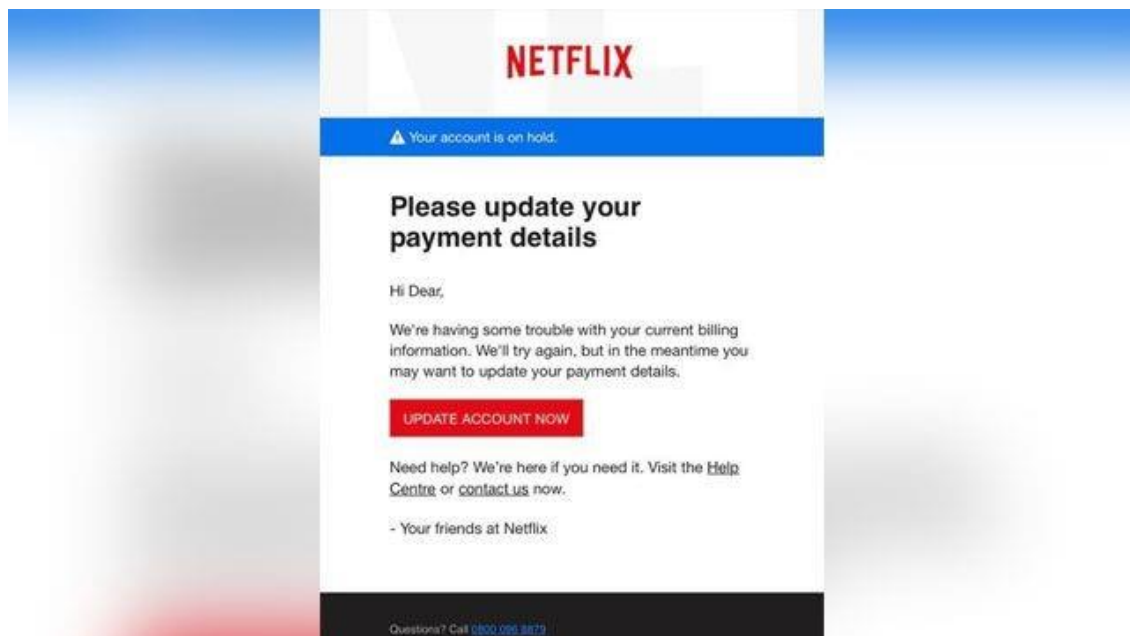- *comes with a quick deadline to respond*

C. Identify two aspects of the email below that indicate that this is a phishing email.

Image from https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams

- *A link is provided for you to click on to enter account information*
- *The greeting is 'Hi Dear' and not make personal to you.*
- *It says your account is on hold and ask you to do something about it*

As we rely more heavily on technology to complete everyday tasks such as communications and banking, we are more vulnerable to criminals seeking personal information. It is important that students know to be cautious about disclosing personal information. Students should be aware of safeguarding information such as birthdates, credit card number, SIN, MCP and address. Identify theft is very common and such information makes it easier to happen.

2.20 What is credit? (https://www.debt.org/credit/)
Credit is receiving something now and paying for it later often with an extra charge (interest).

Credit is needed for growth and development of a global economy. Students should be aware of credit and debt and the advantages and disadvantages of each.

2.21 What is debt? What is a debt agreement? What are some types of debt? (https://corporatefinanceinstitute.com/resources/knowledge/finance/debt/)
Debt is money borrowed beyond what you can pay back immediately. When you use credit, you incur debt.
A debt agreement is conditions set up to receive a certain amount of money and when it will be repaid with the agreed amount of interest.
The most common types of debt are auto loans, mortgages and credit card debt.

2.22 What is debt relief and how does it work? (https://www.forbes.com/advisor/debt-relief/debt-relief-what-it-is/)
Debt relief is ways to make debt more manageable. Credit counseling, debt management and debt settlements are all example of debt relief.
Debt relief can include interest rate reductions, changes to credit card or loan repayment terms, reducing the overall amount, combining debt and loan refinancing.

2.23 What are some pros of having a credit card? (https://www.creditkarma.com/credit-cards/i/pros-cons-credit-cards)
The advantages of credit cards include:
- *May earn rewards*
- *Helps you build credit*
- *Protections against unauthorized charges*
- *Not have to keep cash on hand*
- *Helps track your spending*

2.24 What are some cons of having a credit card? (https://www.creditkarma.com/credit-cards/i/pros-cons-credit-cards)
The disadvantages of credit cards include:
- *Can lead to debt beyond your means*
- *Pay interest on what you spend*
- *If you can't make your payment, affects negatively on your credit score*
- *Conditions can be confusing*

2.25 A. Credit is needed for growth and development of a global economy. What is a credit rating? (https://www.mymoneycoach.ca/credit/check-credit-rating-report-score/what-is-a-credit-rating)

A credit rating is a measure of your financial health. It reflects how likely you are to make payments on time and repay your debt.

If you have a high credit score, you can borrow more money and take on more debt. If you have a low credit score, it means you are unlikely to be able to repay the money so organizations and financial institutions will not want to loan you money.

B. What are the two agencies in Canada that create credit reports?
Equifax and TransUnion

2.26 Refer to the following website to answer the follow questions.
(https://www.canada.ca/en/financial-consumer-agency/services/financial-toolkit/insurance/insurance-1/2.html):

A. **What is Insurance?**
Insurance provides consumers with compensation in the event of damage or loss. Buying insurance gives piece of mind by protecting that which one has worked hard to achieve.

B. **What is a premium?**
The amount you give the insurance company to ensure that you are insured against what you are buying insurance for.

C. **What is a deductible?**
In the event you need to use insurance, this is the amount you need to pay up front before the insurance company pays the remaining cost. Usually if you pay a higher deductible, your premiums may be lower.

D. **What is a policy?**
The contract between you and your insurance provider.

E. **Give an example of an obligatory insurance?**
Auto insurance if you own a car.

F. **Give an example of an optional insurance?**
Life or health insurance is optional.

Answer Key and Notes for Unit 3: Life/Work Exploration and Employability Skills

In this unit, students will have the opportunity to explore the world of work. They will access, examine and use multiple sources of Labour Market Information in the context of exploring a preferred career pathway. Students will also explore the skills needed to find, apply for and maintain employment.

To fulfill the intended learning outcomes of this unit, students are required to complete the following outcomes.

3.1 What is Labour Market Information (LMI)?
(https://www.gov.nl.ca/labourmarketinformation/what-is-lmi/)

LMI describes any type of information used to make informed decisions about the labour market. It assist people in making informed decisions about the labour market.

Students should have access to current, accurate, unbiased, comprehensive, evidence-based career and LMI, tools, and resources that can be used effectively to support their career development. In order to benefit from LMI, students first need support to identify what information they need and then assistance to make personal sense of it in the context of their own career plan/pathway. The intent here is to integrate LMI within a cohesive career development process.

3.2 **LMI has information such as demographic information, education, income, labour market indicators and usage of government support programs for regional profiles within our province. Select the region you currently live in and answer the following questions:**
(https://www.gov.nl.ca/labourmarketinformation/regional-profiles/)

A. Has there been an increase or decrease in the number of individuals who have finished their high school education?

Using Stephenville – Channel-Port-aux-Basques as an example, in 2016 more individual finished high school compared to 2006 (so an increase).

B. What is the employment rate? The unemployment rate?

Employment rate – 35.8%, unemployment rate – 25.3%

C. What was the top three industries for employment?

1. Health care and social assistance

2. Retail trade

3. Construction/transportation and warehousing

D. What is the average family income?

$82, 624

E. Has the use of employment insurance increased or decreased?
Employment insurance has decreased.

F. Has the use of income support increased or decreased?

Income support has decreased.

3.3 The federal government also has develop LMI for each province. Pick three careers that you are considering (or have considered) and determine if the job prospects in Newfoundland and Labrador are good, fair, limited or undetermined.
(https://www.jobbank.gc.ca/outlookreport/location/nl). **Then, use the wage report to determine the median wage for each career.**
(https://www.jobbank.gc.ca/wagereport/location/nl)

Occupations	Job Prospects	Median Wage
(Answers will vary)		

3.4 A. What occupation would you like to be doing 5 years from now? *(Answers will vary)*

Find the career profile here https://www.gov.nl.ca/labourmarketinformation/career-profiles/ and answer the following questions based on the information found on the career profile page.

 B. What is the NOC (National Occupation Classification) code for this career?

C. What are some sample job titles?

D. What do they do?

E. Where do they work?

F. What is the median employment income?

G. What training is required?

3.5 What is NOC? Give a brief explanation.
(https://www.gov.nl.ca/labourmarketinformation/what-is-lmi/)

NOC is an occupational coding system maintained by Statistics Canada that uses 4 digit codes to classify workers based on the type of occupation and the education and skills generally required for that occupation.

Focus Question: Do you think it is important to volunteer?

Focus Question: Do you thinking volunteering could lead to a paid work position?

Both focus questions will be a personal response for the student. However, hopefully students will see the potential of volunteering to develop skills, networking, building a resume, etc.

If you are looking to volunteer, you can check the website for the Community Sector Council. There is a link on the left hand side for Volunteer Opportunities. This is mostly applicable to the Avalon region.

3.6 Many organizations requires that both volunteers and employees have criminal record checks, vulnerable sector checks and codes of conduct completed. In this province, the Royal Newfoundland Constabulary will provide these.

   A. **What is a criminal record screening certificate?**
(https://www.rnc.gov.nl.ca/services/certificate-of-conduct/)

> *A criminal record screening certificate verifies whether you have a criminal record.*

   B. **What is a vulnerable sector check?**

> *A vulnerable sector check is completed by a person applying for a position or involved in an organization responsible for the well-being of children or vulnerable persons, if the position is a position of trust or authority to those children or vulnerable persons. It will determine if someone has been convicted of a sexual offence or has a pardoned offence.*

C. Why do you think organizations require this?

> *To ensure an individual is trustworthy and responsible for completing a job. It is for the protection of the organization and the individuals involved with the organization (children or vulnerable persons).*

Assignment #1: Case Study – Be Prepared for Change

Assignments should be prepared separately from this document and submitted to your instructor when completed.

It is important to plan and be prepared for changes in employment status. Changes to employment status can be positive or negative.

1. What are some positive changes to employment status?
    Students may include promotion, pay raise, permanent (from temporary) status, new job, extra vacation days, etc.

2. What are some negative changes to employment status?
    Students may include fired from job, laid off, demoted, more responsibilities for same pay, etc.

Read the CBC article *N.L. Government Will Help Displaced Fish Plant Workers.* (https://www.cbc.ca/news/canada/newfoundland-labrador/n-l-government-will-help-displaced-fish-plant-workers-1.1311963)

3. Why does the Trinity Bay North Mayor think there is a double standard?

    Mr. Peters feels the government helped when a different town lost a different industry (paper mill) but are less willing to help his fishing community from losing a fish plan. He also noted that when other community's fish plants closed, government spent $2.4 million helping the people who lost their jobs.

4. Who is the Mayor looking to for help?
    The provincial government.

5. At the end of the article, a potential solution was offered to the problem. What was it?
    Another organization, the Barry Group, said it was purchasing the equipment and hoping to hire most of the fish plant workers

6. Can you think of another solution?
-   *Find a buyer so the fish plant to remain operating*
-   *Repurpose the fish plant to be used for another type of fish or a different product*

7. Since this is not the first fish plant to close, what do you think the workers could have done to better prepared for the fish plant closure? In your response, reflect on the problem and at least two different scenarios of how workers could have prepared.

> *The workers could have tried to find employment elsewhere before the plant closed down (less competition for a job if you look before everyone is out of work).*
>
> *Used a financial plan to save extra money since it was likely the plant would close down.*
>
> *Considered retraining to learn new skills to apply for different jobs.*

Job Application Documents

Most jobs require individuals to submit a traditional resume, cover letter and sometimes a formal application. This section will focus on resume writing and writing a cover letter.

3.7 There are many different formats for a resume but the two most common are a chronological resume or a functional resume. Compare and contrast the two types. (https://careerwise.minnstate.edu/jobs/resumecharts.html)

	Chronological Resume	**Functional Resume**
Brief overview	*List your work history in order from recent to oldest.*	*Focuses on skills and strengths related to employers. Do not give a list of history specific to dates.*
Advantage	*Shows steady employment, job titles level of responsibility and time spend at each position.*	*Will downplay spotty work history. Can highlight your strengths that make not be clear from recent past positions.*
Disadvantage	*Calls attention to employment gaps and skills may be hard to 'see'.*	*May come across as vague and you are trying to hide something since you are not giving a detailed work history.*
Best used	*It can show career growth and development or used to impress a potential employer.*	*To highlight skills learned in volunteer or paid work, or course work. Commonly used for new graduates or someone with limited work experience*
Don't use if…	*There are gaps in your work history that you do not want to draw attention to.*	*You are trying to highlight career growth and development.*

Review the examples on the website and decide which format will work best for you to complete the next assignment.

Assignment #2 – Create Your Resume

Assignments should be prepared separately from this document and submitted to your instructor when completed.

Remember when creating a resume it is very important that your resume is accurate, neat and clear. First impressions are created with a document such as your resume.

You can look at examples on the Internet and create your own resume or use this free resume builder. (https://www.resume-now.com/lp/rnarsmsm31.aspx?)

(It is strongly suggested that you use your email to save your work if you use the above site.)

Student Tips:

- Pay attention to the style, appearance and tone of your resume;
- Include proper grammar, spelling and punctuation;
- Ensure your contact information is clear and accurate;
- Use your experience section to highlight your most relevant skills and qualifications to the position you are applying for; and
- Include skills and interest that do not appear anywhere else on your resume.

Instructor's notes:

- Emphasize this is part of creating a first impression. If a resume is unclear, untidy or disorganized, it is unlikely they will get a second change.
- A rubric is provided in Appendix B that may be used to assess the resume (depends on the type of resume the student completes).

Assignment #3 – Make a Cover Letter

Assignments should be prepared separately from this document and submitted to your instructior when completed.

To write a cover letter, you first need to find a job ad. Go to the Job Opening website for LMI (https://www.gov.nl.ca/labourmarketinformation/jobs-careers/).   Find a job of interest to you and print the job ad and submit it as part of this assignment.

Once you found the job you want to apply for, you need to write a cover letter. The purpose of a cover letter is to introduce yourself to an organization, demonstrate an interest in the company or a specific vacancy, draw attention to the resume and give the organization a reason to interview you.

According to www.glassdoor.com, this is a good example of a cover letter format.

Go to https://www.glassdoor.com/blog/guide/how-to-write-a-cover-letter/ for some important tips on writing cover letters: what to include, what to leave off, and other important tips.

Write a cover letter to apply for the job you found. When you finish your letter, submit it to your instructor for grading.

Tips for writing a good cover letter:

- Write a new cover letter for each job. If you recycle cover letters, that means they are vague and not specific to the job you are applying for.

- Include the person's name – if you know it. For example, Dear Mr. Smith. Starting with "To Whom it May Concern" is stiff and vague.

- Try to have a great opening line that will catch their attention. Do not start with "My name is Jane Smith". They will know your name from the closing and your resume.

- Try to elaborate on your resume in the areas that overlap with the job you are currently applying for. This will help to highlight the right experiences from your resume.

- Your cover letter should have a business professional tone. Do not be overly excited.

- Keep it short and sweet.

- Double check for spelling and grammar errors.

Instructors can use the sample rubric in Appendix C to assess the student.

3.8 After finding a job to apply for, perfecting your resume and cover letter, you get a call for the next step in the process – an interview. What should you do to prepare for a job interview? Watch the following video (https://www.youtube.com/watch?v=GmzYrjAsDng) and list out some do's and don't in an interview. You can add items that are not in the video.

Do's	Don't
Dress appropriately	*Dress too casual (make an effort)*
Be professional	*Ask about the pay especially first thing in the interview. You want to convince the company to hire you because you are the best person for the job – not leave the impression that you just want a paycheque.*
Take an extra copy of your resume	*Don't be distracted (e.g, look at your phone)*
Have references available and be able to provide a copy of contact information for those references.	*Appear disorganized and be unprepared*
Show interest in the company by learning about the company.	
Be familiar with the job ad and be able to respond to why you are the best person for the job.	

3.9 A. What are some common questions you should expect to answer at a job interview? (https://www.thebalancecareers.com/top-interview-questions-and-best-answers-2061225)

- Tell me about yourself.

- Why are you the best person for the job?

- Why do you want this job?

- How has your experience prepared you for this role?

- Why are you leaving (or not currently working) your job?

- What is your greatest strength?

- What is your greatest weakness?

- How do you handle stress and pressure?

- What are your salary expectations?

- What are your career goals?

- Do you have any other questions?

- Are you a team player or prefer to work alone?

B. What are some questions that would be inappropriate for an interviewer to ask?

(https://www.businessnewsdaily.com/4037-illegal-interview-questions.html)

Questions about age, race, ethnicity, gender, sexual orientation, religion, disability, etc.

Assignment #4 – Job Interview

After preparing for an interview by reviewing do's and don't, and speculating on questions you can expect to be asked, you should make some notes on how you would answer the questions. When you are ready, your instructor will give you a mock interview for the job you applied for using your cover letter and resume.

Your instructor will be looking for:

Listening - Did you answer the question that was presented?

Speaking - Did you speak in an articulate manner and integrate professional language?

Integrating - Did you integrate knowledge, content and experiences?

Expressing - Did you express opinions in a tactful and mature manner?

Body Language - Did your body language convey interest and facilitate the responses?

Gestures - Did your gestures seem natural and facilitate the responses?

Eye Contact - Did your eye contact seem natural and facilitate the responses?

Professional Dress - Did you dress in a professional manner?

Tips for a job interview:

- Review your answer to 3.18 (the do's and don'ts for an interview)
- Prepare for the common interview questions
- Practice your answers to questions before you go.
- Anticipate the potential concerns or reservations an interviewer might have and be ready to address it
- Review your selling points (why you are a good candidate for the job) and be confident
- Be aware of your body language

Instructors can use the sample rubric in Appendix D to assess the student.

3.10 A. **Watch the short video https://youtu.be/ju9aOc2MLyo and use this website (https://www.dictionary.com/browse/digital-citizen) to explain what digital citizenship is.**

According to dictionary.com, a digital citizen is someone who develops the skills and knowledge to effectively use the internet and other digital technology responsibility.

B. What is a good digital citizen? (https://beabettercitizen.weebly.com/good-and-bad-digital-citizenship.html)

- knowing what is right and wrong

- treating others as you would like to be treated (not saying negative things about others)

- not uploading or downloading things that you shouldn't

- not sharing personal information about yourself or others

C. What is a bad digital citizens?

- trolling people onine

- plagiarizing someone else's work

- saying negative things about others online

- hacking into someone's accounts

3.11 Many potential employers will search a job candidate's social media profiles. What are some no-nos when posting to social media? (https://www.careerbuilder.com/advice/social-media-survey-2017)

- posting provocative or inappropriate photos or videos

- posting discriminatory comments

- making negative or personal comments about the past employer or co-workers

- displaying poor communication skills

- posts comments about illegal activities they participated in.

Answer Key and Notes for Unit 4: Preparing for Life/Work Transitions

In this unit, students will have the opportunity to develop plans for the many transitions that will occur throughout their life – from ABE to post-secondary, from school to the world of work, and from one employment opportunity to the next. They will learn about the rights and responsibilities of workers and employers and examine common aspects of many workplaces.

To fulfill the intended learning outcomes of this unit, students are required to complete the following outcomes.

4.1 Once you have obtained your ABE (high school equivalent) diploma, what are the possible paths you can follow next? (https://www.understood.org/articles/en/after-high-school-different-paths-to-success)

Answers will include getting a job or going to college/university.

Preparing for life after ABE is part of this course. Even if students opt not to go to post-secondary, many will find themselves engaging in some type of training.

4.2 What are credentials? (https://settlement.org/ontario/education/evaluate-my-credentials/credential-evaluation/what-are-credentials/)

Refers to academic or educational qualifications, such as degree, diploma, or certificate. Credentials can also refer to occupational qualifications such as professional certificates or work experience, for example CA (chartered accountant) or MD (medical doctor).

Focus Question: Why are credentials important? How do they improve your resume and career outlook?

4.3 Use the following website to answer A – C below. (https://potomac.edu/certificate-vs-diploma-vs-degree/)

A. **What is a degree?**

A degree usually takes 2-4 years to complete and it can be an associate's, bachelor's, master's or a doctorate.

B. What is a certificate?

A certificate will usually take months to complete and is sometimes taken in conjunction with a degree.

C. What is a diploma?

A diploma is usually more specific than a certificate in terms of curriculum and usually takes less time than a degree.

D. What is a badge? (https://library.educause.edu/topics/teaching-and-learning/badges-and-credentialing)

A badge represents a way of obtaining an achievement or skill at a more granular (specific) level than a college degree.

Focus Question: What post-secondary education are you interested in completing? Is it a university program, college program or something else? (If you do not plan to continue to post-secondary, you can pick one based on interest, curiosity or maybe take the opportunity to learn more about an area that a family member or friend is interested in pursuing.)

Answers will vary.

Assignment #5 - Research the program you plan to pursue.

Assignments should be prepared separately from this document and submitted to your instructor when completed.

Collect the following information and pass it in to your instructor.

- Describe what the program is and how long it is going to take you to complete it.
- Identify at least 2 schools where you can do this program and indicate which one you prefer and why.
- Go to the school's website and identify the admission requirements for the program at each of the two schools you picked.
- When is the deadline for applying each year?
- How much is tuition?
- Print off the application to your preferred school and fill it out.

Focus Question: Identify some challenges you foresee after completing ABE. Brainstorm some ideas to help you overcome those challenges.

Answers will vary but some examples of challenges are below.

Challenges	Possible Solutions
Money for tuition	*Funding, student loans or savings*
Childcare	*Family member, study part-time, etc*
Transportation	*Bus, car pool, save to buy a car, etc.*

A successful transition out of high school will depend on a consolidation of various components including financial planning, aspirations, preferred lifestyle, skill development, educational planning and personal goals.

4.4 A. What is the Labour Standards Act? (https://www.gov.nl.ca/ecc/labour/nonunion/)

An act that provides protection to workers while requiring employers to establish conditions of employment that meet at least the legislated minimum standards for their employees.

B. Why do you think the Labour Standards Act is important?

It is important that employers do not take advantage of their employees and certain standards are consistent no matter the workplace.

4.5 What is WorkplaceNL? (https://workplacenl.ca/workers/)

WorkplaceNL provides short and long-term benefits to injured workers or survivor benefits if a worker loses their life because of an injury.

4.6 What is the Human Rights Act?
(https://www.thecanadianencyclopedia.ca/en/article/canadian-human-rights-act)

The Human Rights Act prevents discrimination because of race, sex, religion and a variety of other categories.

4.7 What is the Canada Labour Code?
(https://www.canada.ca/en/services/jobs/workplace/federally-regulated-industries/canada-labour-code-parts-overview.html)

The Canada Labour Code defines the rights and responsibilities of workers and employers in federally regulated workplaces and sets out federal labour law.

4.8 A. What is the Occupational Health and Safety Act?
(https://www.gov.nl.ca/dgsnl/ohs/legislation-summary/)

The Occupational Health and Safety Act imposes certain minimum conditions on all workplaces that ensures that workers are working in an environment that is safe.

B. What are the worker's duties?

The worker's duties requires that the worker take reasonable care to protect his or her own health and that of workers at or near the workplace.

C. What are the employer's duties?

The employer's duties requires that the employer ensure the health, safety and welfare of his or her workers.

4.9 Jane works in the kitchen of a restaurant. To clean the pots and pans, she soaks them in a powerful cleaning solution. She uses kitchen gloves to protect her hands and arms.

One evening, Jane was lifting 2 large pans out of the cleaning solution at once. The pans slipped out of her hands and back into the cleaning solution, which splashed on her face and into her left eye. She was unable to see clearly for several weeks but her eyesight did return to normal after a period of time.

    A. What is the hazard?

    Cleaning solution was hazardous – corrosive and she was performing unsafe work activities - lifting two pans at once and not wearing eye protection.

    B. How could Jane have prevented the accident?

- *READ the label and SDS of the cleaning solution*
- *WEAR protective equipment as recommended on SDS (safety glasses)*
- *WORK at a pace to minimize splashing (e.g. lift one pan at a time)*
- *REQUEST a less hazardous cleaner to use*

4.10 There are many different types of workplaces. What are some tips to make a good impression in any workplace?
(https://www.careereducation.columbia.edu/resources/etiquette-workplace)

    - Follow the dress code for the workplace
    - be organized, polite and friendly
    - be alert and not tired
    - arrive on time (or early)

4.11 Every workplace has workplace etiquette and culture. Compile a list of do's and don'ts for the workplace. (https://www.northeastern.edu/graduate/blog/workplace-etiquette/)

Do's	Don'ts
Arrive early	*Reply all to an email*
Be friendly will all co-workers	*Have a personal conversation at your desk*
Be a team player and help out a co-worker	*Bring emotions into the office*
Create a proper (professional) email address	*Be afraid to ask questions*
Show interest by jumping to complete a new task	*Gossip*
Be flexible	*Use emojis or multiple exclamation points in work emails*
Dress appropriately	*Talk back to your boss*
If requiring volume, use earbuds	*Use forget that work socials are still a work function*
Be open-minded	*Overstep the boundaries of your job*

Students need to understand appropriate workplace behaviour and culture. They need to be aware of their own behaviours and what is acceptable with respect to their choices in all parts of their lives.

Instructors might discuss workplace issues including ethics, confidentiality, harassment, equity, and the responsible use of technology. Explain how policies and procedures dealing with these issues contribute to a positive and productive work environment.

Focus Question: Work and the workplace can change overtime; for example, jobs are created or eliminated. How do you feel about technology's role in the workplace; does it enhance or inhibit progress?

Answers will vary.

Appendix A

Career Development IE3313

Students wishing to complete IE 3313 to transfer back to high school to receive credit for Career Development 2202 must complete a community contribution component – outside of classroom time. To receive credit for this course, students are required to complete a minimum of 30 hours in volunteerism, community service projects, mentorship, job shadowing and other valuable forms of experiential learning.

Students should check with their instructors before starting the community contribution to ensure the activity will be appropriate to satisfy this requirement.

When completed, student will need to print and fill out the Community Contribution Activity Record (CCAR) located on the next page.

** If you double click the chart, an Acrobat Document will open in Adobe Acrobat Reader (if the software is on your computer). This may provide a better copy to print.

More information about the community contribution component are in the links below:

The rational for the community contribution component as well as a list of eligible activities are at this link.
https://www.gov.nl.ca/education/files/k12_curriculum_documents_careered_cd2201_ccguidelines.pdf

A student brochure containing questions and answers regarding the community contribution component is at this link.
https://www.gov.nl.ca/education/files/k12_curriculum_documents_careered_cd2201_student.pdf

A volunteer brochure that may be printed or emailed to the organization you hope to do the community contribution with is at this link.
https://www.gov.nl.ca/education/files/k12_curriculum_documents_careered_cd2201_volunteer.pdf

Career Development 2201 Community Contribution Activity Record [CCAR]

Student's Name:		MCP#	Student's email:
Career Development 2201 Teacher:			Student's Telephone:

Planned Community Contribution Activities				Completion of Activities			
Provide the necessary information pertaining to community contribution activities that are planned.							
Activity (brief description)	Community Sponsor Contact Information	Parent's/Guardian's Signature	Career Development 2201 Teacher's Signature	Date of completion	# of hours	Sponsor's Signature	Parent's/Guardian's Signature
	Name:						
	Location:						
	Tel. #:						
	Name:						
	Location:						
	Tel#:						
	Name:						
	Location:						
	Tel. #						

Does each activity listed above in the 'Planned Community Contribution Activities' adhere to the list of eligible community contribution activities? ☐ Yes ☐ No

If "NO", then prior approval must be obtained from the Career Development 2201 teacher before commencing the activity.

Total ▢

_____ _____
Student's Signature   Date

⬇

For School Use Only	Student has successfully completed the minimum 30 hours community contribution requirement.	I confirm that the above activities have been completed.
	_____ _____ Signature of Career Development 2201 Teacher Date	_____ _____ Student's Signature Date

Appendix B

Resume Rubric

Name:	Reviewer:	
Please indicate the target for this resume: (e.g. Career field, specific internship/job posting, graduate program, etc.)		**Date:**

CRITERIA	EXCELLENT (3)	AVERAGE (2)	UNACCEPTABLE (1)
Style, Appearance, & Tone *Goal: To ensure your strengths are highlighted for your specific audience and that the resume is polished & easy to read.* *Comments:* **Score:** *3 2 1*	• Fills one page without overcrowding • Margins are acceptable • Font style & size is readable • Formatting is consistent • Relevant info appears on the top ½ of the page • Section headings reflect content & content substantiates headings (section titles & descriptions are relevant to targeted opportunity) • Resume is targeted to internship, job or program	• Page appears crowded, but doesn't exceed one page • Less than two formatting errors	• Exceeds one page • Does not fill majority of one page • Margins are less than ½ inch or more than 1 inch • Font style is unreadable • Text size is not between 10 and 12
Grammar, Spelling, & Punctuation *Goal: To ensure your resume is polished.* *Comments:* **Score:** *3 2 1*	• Error-free spelling • Error-free punctuation • Error-free spacing • Grammar is appropriate (e.g. verb tense, pronouns)	• Contains 1-2 minor errors (punctuation or spacing) • Has a pattern of a single error (e.g. some bullets have periods, some do not)	• Resume contains 3 or more individual errors • Has a pattern of 2 or more of the same type of error
Contact Information *Goal: To ensure a reviewer can easily reach you.* *Comments:* **Score:** *3 2 1*	• Includes name, address, email, phone • Name stands out on the resume • Provides professional email	• Name does not stand out • Email used is too casual	• Missing name, email, address, email, or phone number • Email used is inappropriate or unprofessional
Education Section *Goal: To convey academic qualifications and training.* *Comments:* **Score:** *3 2 1*	• Entries are in reverse chronological order • Course work listed is relevant • Each institution includes name, location, & dates		• Entries are not in reverse chronological order • Irrelevant or outdated high school info is listed
Experience Section(s) *Goal: To contextualize your skills & qualifications, showing relevance to the position desired.* *Comments:* **Score:** *3 2 1*	• Entries are in reverse chronological order • Organization name, position title, location, & dates are included • Bullets begin with strong action verbs and are in correct verb tense • Personal pronouns and extraneous words are omitted • Bullets are concise, direct, & indicate one's impact/accomplishments • Results are quantified • Bullets are listed in order of importance	• Entries are in reverse chronological order • Entries have a pattern of one type of error (e.g. locations are omitted) • Action verbs are weak • Verb tense is incorrect for 1 entry • Bullets are not concise or direct and do not indicate impact • Bullets are written in complete sentences	• Entries are not in reverse chronological order • 3 or more entries do not include organization name, dates, position title, or location • Bullets are written in complete sentences • Verb tense is incorrect for 2 or more entries • Bullets are wordy, vague, or do not indicate one's impact • Bullets are not listed in order of importance to the reader • Results are not quantified when appropriate • Irrelevant or outdated information is listed
Skills & Interests *Goal: To reveal relevant or interesting information that does not appear elsewhere on the resume.* *Comments:* **Score:** *3 2 1*	• Listings are relevant to the reader • Listings are concise • Level of proficiency is indicated for language or computer skills		• Items are wordy • Items are vague or irrelevant • Level of proficiency is not indicated for language or computer skills

(Rubric adapted from https://www.amherst.edu/media/view/299600/original/ASIP+Rubric+for+Cover+Letters+and+Resumes.pdf)

Appendix C

Student's Name _____

Cover Letter Rubric

CRITERIA	EXCELLENT	GOOD	SATISFACTORY	MINIMUM	SCORE & COMMENTS
PRESENTATION/ FORMAT	• Typed/computer generated • Visually appealing • Business letter format consistently used • Business-like font, 10-12 point size used	• Typed/computer generated • Clean and neat • Business letter format • Business-like font, 10-12 point size used	• Typed/computer generated • Clean and neat • Business letter format • Inappropriate font or point size	• Typed/computer generated, faint or smudged • Business letter format not used • Inappropriate font and point size	
Ranking Points	10	9	8	7	
CONTENT – INTRODUCTION	• Includes proper salutation • Opening paragraph establishes a purpose and details position applying for	• Includes proper salutation • Opening paragraph establishes a purpose and states position applying for	• Includes salutation • Opening paragraph states position applying for	• Salutation missing for improper • Does not state position applying for	
Ranking Points	10	8	7	6	
CONTENT – MAIN BODY	• Elaborates on skills for position • Explains how he/she will be valuable to company • Qualifications highlight education, experience, and training	• Skills relate to position • Explains how he/she will be valuable to company • Mentions education, experience and training	• Skills relate to position • Mentions education, experience and training	• Skills do not relate to position • Does not mention education, or experience, or training	
Ranking Points	10	9	8	6	
CONTENT – CLOSING	• Includes well-written statement of appreciation • Request for interview with specific contact details • Mentions resume	• Includes statement of appreciation • Request for interview with contact details • Mentions resume	• Includes statement of appreciation • Request for interview with contact details • No mention of resume	• No statement of appreciation • Closure does not include request for interview • No mention of resume or contact details	
Ranking Points	10	8	7	6	
SPELLING & GRAMMAR	• No spelling errors • No grammar errors	• 1-2 spelling errors • 1-2 grammar errors	• 3-4 spelling errors • 3-4 grammar errors	• 5-6 spelling errors • 5-6 grammar errors	
Ranking Points	10	8	6	5	
					TOTAL SCORE:

Teacher Note: Ranking Points may vary according to your grading system

Comments: _____

_____

_____

Rubric obtained from: https://www.mcoe.org/deptprog/edservices/CandC/ROP/Documents/Cover%20Letter%20Rubric.pdf

Appendix D

Professional Interview Scoring Rubric

Name:

	Excellent (4pts.)	Proficient (3 pts.)	Devel. Prof. (2 pts.)	Unacceptable (1 pt.)
Listening *Did the student answer the question that was presented?*	Answer reflected an explicit understanding of the question;	Answer reflected a general understanding of the question; May have missed a detail;	Answer reflected a partial understanding of the question;	Answer did not reflect an understanding of the question <u>or</u> answered an unasked question;
Speaking *Did the student speak in an articulate manner and integrate professional language?*	Spoke clearly and articulately; Was confident in knowledge; Integrated professional language throughout the response; No "um's, uh's, er's" etc."	Spoke articulately most of the time; Used general words at times instead of details; Integrated a good amount of professional language throughout response; Some "um's, uh's, er's";	Spoke in a somewhat nervous manner; Lacked confidence in knowledge; Sketchy use of professional language; Many "um's, uh's, er's, etc.";	Nervous; Incomplete thoughts, Not articulate; No use of professional language; Response riddled with "um's, uh's, er's, etc.";
Integrating *Did the student integrate knowledge, content and experiences?*	Fully integrated knowledge, content and experiences in an organized, accurate and detailed manner; Engaged listener with unique answers;	Integrated knowledge, content or experiences in a generally organized and accurate manner; Invited response from the listener;	Integrated some knowledge, content or experiences; Response was somewhat rambling or missing details; Listener needed to clarify responses;	Failed to integrate knowledge, content or experiences; Inaccurate and/or incomplete responses; Listener was confused;
Expressing *Did the student express opinions in a tactful and mature manner?*	Recognized that opinions might be at odds with listener's; Identified that it was own opinion; Expressed opinions in a highly tactful and mature manner;	Did not recognize that opinions might be at odds with listener's; Identified that response was own opinion; Expressed opinions in a generally tactful manner;	Did not recognize that opinions might be at odds with listener's; Did not identify that response was own opinion; Expressed opinions in an open, but unprofessional manner;	Did not recognize that opinions might be at odds with listener's; Did not identify that response was own opinion; Expressed opinions in a biased, or inappropriate manner;
Body Language *Did the student's body language convey interest and facilitate the responses?*	Body language conveyed eagerness to respond; Sat in upright and alert manner; Seemed natural and at ease;	Body language conveyed interest in responding; Sat in an upright manner; Seemed fairly natural most of the time;	Body language was difficulty to interpret (Too nervous and/or too casual; Sat upright at times, but slouched at others; Extraneous movements detracted from response;	Body language conveyed disinterest and/or extreme nervousness; Slouched or moved nervously throughout the interview;
Gestures *Did the student's gestures seem natural and facilitate the responses?*	Gestures fully facilitated and enhanced the responses; Hand and facial movements were natural, timed effectively and emphasized key points;	Gestures were appropriate and added to effectiveness of the response; Hand and facial movements were generally natural and timed to emphasize key points;	Gestures were somewhat limited, unnatural and/or stiff; Hand and/or facial movements were timed inappropriately or were distracting;	Gestures were not evident or were exceptionally distracting to the listener;
Eye Contact *Did the student's eye contact seem natural and facilitate the responses?*	Sustained, appropriate and natural eye contact; Conveyed interest in the topic <u>and</u> the listener; Showed confidence in interacting with the listener;	Appropriate, fairly consistent and natural eye contact; Generally conveyed interest in the topic and listener; Showed generally good levels of confidence in interacting with listener;	Intermittent or inconsistent eye contact; Conveyed non-interest in the topic and/or listener; Did not seem confident of interactions with the listener;	Limited or no eye contact; Seemed disengaged with topic and/or listener;
Professional Dress *Did the student dress in a professional manner?*	Dressed in a highly professional manner (suit, sport coat, tie, dress); Neat and well-groomed;	Dressed in a professional manner (skirt/blouse, dress pants/blouse, shirt and tie); Generally neat and well-groomed;	Dressed in a casual, but not necessarily professional manner (Revealing blouse, open collar/no tie); Fairly neat;	Dress was inappropriate and/or unkempt;

Revised 10/9/07

Total: _____ **Excellent** (28-32 pts.) **Proficient** (21-27 pts.) **Developing Proficiency** (15-20 pts.) **Unacceptable** (0-14 pts.)

White = Student's Copy   Yellow = Education Department's copy   Pink = Certification File Copy