

## How Do People Earn Income?

In this lesson, students explore different jobs using the Bureau of Labor Statistics *Occupational Outlook Handbook* ([bls.gov/ooh](https://bls.gov/ooh)) to determine the skills and education required to work in various jobs. Students will learn that employers pay workers to perform a job and that workers are paid in different ways.

### Grade Level:

4-5

### Concepts:

Commission	Money
Earn	Pay
Employer	Salary
Income	Skills
Jobs	Wages

### Objectives:

Students will be able to:

- Understand that different jobs require different skills.
- Discuss that employers pay people to work.
- Describe the different ways that workers are paid.
- Describe the relationship between education and income.

### Materials

*Laptop or tablet (one per student pair)*

*Visual 1 and Visual 2 to display to the class.*

*Handout 1: “Matching Activity” (one copy, cut up into individual cards)*

*Handout 2: “Job Activity Sheet” (one copy per student)*

*Handout 3: “How Are Workers Paid?” (one copy, cut into three cards)*

### Time Required

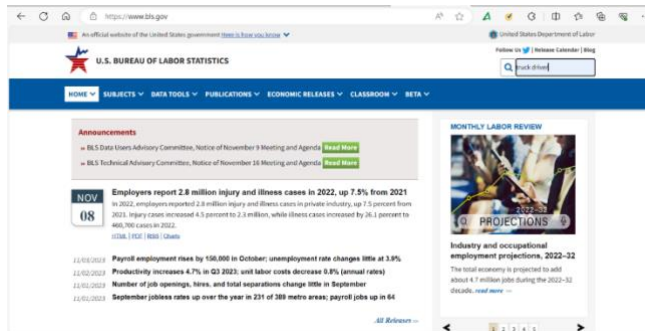
45 minutes

## Procedure

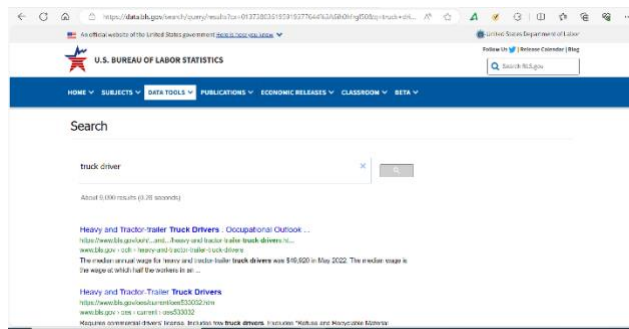
1. Introduce students to the concept of a job by asking: “If you want to buy something that you do not have the money for, what are some ways that you could get the money?” (*Answers will vary, but students will likely say they could ask a parent or guardian for money, they could complete some chores for the money, or they could borrow money from a sibling or friend.*)
2. Ask the students who suggested they could earn the money by doing chores how this is different from what their parent or guardian does to earn money? (*Answers will vary but may include that their parents or guardians work for a business.*)
3. Ask students what the term “job” means. (*Answers will vary but may include an activity that you do to receive money.*)
4. Tell students that they will participate in a matching activity with their classmates. Tell students they will receive a card with either a job title or a job description. Explain that the goal of the activity is to match the description with the correct job title.
5. Distribute one card from **Handout 1** to each student and explain that once they have found a match to sit with their partner.
6. Tell students to begin searching for their match. Once all students have found their match, ask students to raise their hand if people get paid to do that job.
7. Display **Visual 2**. Explain to students that different jobs earn income in different ways. Describe the three types of income and for each ask students to raise their hands if the job on their card earns that type of income.
8. Tell students that they will work with their partner to learn more about their job. Ask one student in each pair to login to the laptop or tablet.
9. Navigate to the *Occupational Outlook Handbook* website that is produced by the Bureau of Labor Statistics, [www.bls.gov/ooh](http://www.bls.gov/ooh). Use the information in **Visual 1** and the website to provide a brief guided tutorial about the site.
10. Give each student a copy of **Handout 2**. Tell the students that they will have 25 minutes to use the *Occupational Outlook Handbook* website ([www.bls.gov/ooh](http://www.bls.gov/ooh)) to read information about the job on their card. Tell students that they will be sharing their research with the class.
11. Call on students to share findings about their job with the class using the following call and response format: “We are (job title).” Class will ask the following questions: “What does a (job title) do?” Student pair will answer. “What are the skills required for (job title)?” Student pair will answer. “What education is needed for (job title)?” Student pair will answer. “What is the median salary for (job title)?” Student pair will answer.
12. Tell students to review their answers for **Handout 2** and ask some students to share their responses to the following questions: What type of education was required for their job? (*associates, bachelors, masters, doctorate, certification*) Which salary surprised them the most and why? (*Answers will vary.*) What skills were commonly required for the jobs on the sheet? (*Answers will vary but may include communication, detail oriented, and problem-solving skills.*)
13. Ask students to look back at the information from the matching activity to share again the type of income earned by each job.
14. Ask for three volunteers. Hand one card from **Handout 3** to each student. Ask each one to read the scenario to the class. Ask the class which type of income would be received by the person in each scenario.

## Visual 1 Occupational Outlook Handbook Instructions

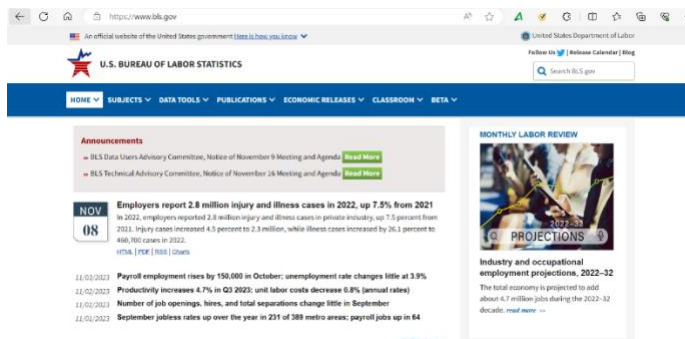
1. Go to the website [www.bls.gov/ooh](https://www.bls.gov/ooh) and click the search bar occupational handbook.



2. Type in the name of the job for which you want to search. This example is truck driver.



3. Click on the first entry/link.



4. Review the summary and answer the related questions. To complete Handout 2, click on “What they do” and “How to become one.”

## Visual 2 Ways We Get Paid

Employers hire and pay workers to do certain duties. Workers are paid in different ways. Their employment can be full time or part time. Full-time workers usually work 40 hours weekly and receive benefits while part-time workers work under 40 hours and do not usually receive benefits. Benefits include health insurance, dental, vision and retirement. Workers are paid by hourly wages, salary, or commission.

Hourly Wages	Salary	Commission
<ul style="list-style-type: none"><li>• Workers are paid by the hour.</li><li>• Jobs include: janitors, forklift operators, daycare teachers, cashiers, make-up artists, government contractors, restaurant wait staff</li></ul>	<ul style="list-style-type: none"><li>• Workers are paid a yearly salary. This salary is paid weekly, bi-weekly, or monthly.</li><li>• Jobs include: teachers, economists, psychologists, reporters, CEOs, business analysts, software developers</li></ul>	<ul style="list-style-type: none"><li>• Workers are paid based on the goods or services they sell for the business. In some cases, if they dont make a sale they wont be paid.</li><li>• Jobs include: real estate agents, insurance agents, pharmaceutical sales representatives</li></ul>

## Handout 1 Matching Activity

Job	Description
Barber/Hairstylist	<p>I provide hair and other services to enhance a clients' appearance. Common tools may include combs and hairbrushes, clippers and scissors, straight razors, blow dryers, and curling and flat irons. I may also keep records of products used and services provided to clients, such as hair color, hair treatment, and clipper setting.</p> <p>If I own my own shop, I will have managerial duties that may include hiring, supervising, and firing workers. I also may keep business and inventory records, order supplies, and arrange for advertising.</p> <p>I might earn a salary or receive hourly wages, and I also usually receive tips. I might get a commission on the services I perform.</p>
Nurse	<p>I provide medical care for patients in school, military, and hospital facilities. I educate patients about medical issues and offer emotional support. I examine and observe the conditions of my patients.</p> <p>I perform tests to help with diagnosing medical issues. I use many tools including a stethoscope, blood pressure machine, and thermometer. I work with doctors and other medical professionals to provide patient care. I can also serve in research and manage other nurses. I can earn an hourly wage or a salary.</p>
Accountant	<p>I keep track of the money a business uses and balance financial statements. I make sure that money is accurately recorded. I analyze different types of financial records to make sure businesses run well.</p> <p>I prepare many reports about budgets, costs, taxes, income statements, and balance sheets for businesses. I can own my accounting business or work in the accounting department of a business. I might earn a salary or receive hourly wages.</p>
Dentist	<p>I fix and diagnose problems with teeth and mouths. I use many tools to repair or remove damaged teeth. Some of the tools I use are the mouth probe, dental syringe, dental drills, masks, and protective shields.</p> <p>I work with hygienists who clean the patient's teeth for me to examine and diagnose issues. I encourage patients to brush, floss, and visit at least twice per year. I can manage my own practice or work with other dentists in an office, hospital, or other medical facility. I might be paid hourly or by salary.</p>

Teacher	<p>I specialize in teaching students in elementary, middle, or high school. I teach students with different abilities and adapt my teaching to meet their needs. Teachers support students in learning new information and help them prepare for statewide and national assessments.</p> <p>I use many tools such as computers, manipulatives, smartboards, and different types of software. I manage my own classroom and can also serve as a team leader for the grade level or as a department chair. I might be paid hourly or by salary.</p>
Truck driver	<p>I transport goods from one location to another. I have excellent vision, great driving skills, and the ability to make decisions quickly. I drive for several hours a day and in some cases I am on the road for long periods of time. I might have routes that allow me to travel to multiple states or I might drive locally in the city or town I live in or a town nearby.</p> <p>I know and follow different rules based on the cargo I transport. I work with a dispatcher to get my routes. I can work for a company or own my truck which allows me to determine my own routes. I might be paid hourly or by salary.</p>
Police officer	<p>I respond and monitor community safety concerns. I might patrol on foot, horse, or motorcycle or by car. I deal with threats to public safety by enforcing traffic laws and responding to dangerous situations. I must pass a series of physical and psychological exams to do my job effectively.</p> <p>I need to be able to deal with stressful situations and make good judgements. I am also patient as a lot of the job is routine filling out paperwork for incidents that occur and that requires attention to detail. I might be paid hourly or by salary.</p>
Sales manager	<p>I hire and train salespeople skilled at finding consumers and persuading them to buy goods and services. I possess great communication skills and can solve problems quickly. It is easy for me to lead and motivate my staff to meet goals.</p> <p>I analyze sales records so that I know what consumers want and predict what consumers will want next. I usually work in an office, but it can require a lot of travel. I need to meet the expectations of my company and effectively manage a team of sales professionals. I might be paid hourly or by salary and receive commission-based incentives.</p>

Realtor	<p>I sell residential property, along with commercial, industrial, agricultural, or other types of real estate. I can own my real estate company or work for a real estate brokerage. I have strong communication skills, strong sales skills, and I have a strong will to succeed.</p> <p>I also list and show commercial and residential properties for rent. I help clients seeking to rent a property find one that best suits their needs. I receive a commission on the houses or properties that I sell or on the lease for rental property.</p>
Plumber	<p>I install and repair pipe systems that transport water, chemicals, and waste. My job requires accuracy, and I am skilled at drilling, soldering, and other methods to correctly install pipes and other fixtures. I install appliances and water heaters and protect homeowners from clogged drains and damaged septic systems.</p> <p>I can work for a plumbing company or own my own company. I work in homes and businesses. I have strong problem-solving skills and sometimes I have to lift heavy materials. I might be paid hourly or by salary.</p>
Judge	<p>I conduct pre-trial and other court hearings and resolve disputes between two parties. I serve as an impartial administrator of justice. I issue legal decisions on traffic tickets, disputes between states, and between large corporations. I also protect the rights of the accused.</p> <p>I read arguments and determine whether a case should move forward. I am analytical and knowledgeable about the law and am also a skilled communicator. I can decide on a case on my own or provide instructions on how a jury should make decisions. I might be paid hourly or by salary.</p>
Psychologist	<p>I help people cope with trauma and address personal issues. I assess patients to determine treatment based on the condition. I can provide individual or group behavioral modification treatment. I help my clients deal with day-to-day issues in school or in their careers.</p> <p>I am a skilled communicator, and I am an expert at analyzing mental conditions and providing the best treatment for my patients. I help clients set goals and develop plans to cope with mental issues. I might be paid hourly or by salary.</p>

Pilot	<p>I fly and navigate airplanes and aircraft. I check the aircraft before flying to ensure it is in good working condition. I also must think about cargo and weight limits and the weather conditions before I fly.</p> <p>I work in the cockpit as part of a flight crew, and I share the navigational duties with another pilot. I also work with air traffic controllers on the ground submitting flight plans and directions for takeoff and landing. My job requires me to have good vision, analytical skills, and the ability to solve problems. I might be paid hourly or by salary.</p>
Chef	<p>I prepare food with specialized skills. I am highly trained and I am responsible for the meals that determine whether a restaurant succeeds. I manage cooks and work with servers to provide great food and service for my customers.</p> <p>My job requires me to be well organized, to manage the kitchen staff, to complete inventory, and to know the schedules of my staff. I can own the restaurant or I can work for a restaurant owner. I prepare the meals, design the menu, and introduce new food items. I might be paid hourly or by salary.</p>
Veterinarian	<p>I care for animals and protect them, their owners, and the public by keeping them healthy. I diagnose and treat diseases in pets, livestock, and even wild animals. I also perform surgery and dental work on animals and I vaccinate pets. I work to improve animal health and stop the spread of diseases.</p> <p>I teach owners how to care for their pets and to use preventative measures to prevent diseases. I work in different settings. Sometimes owners bring their pets to the office. Other times I must travel to treat larger animals such as livestock or wild animals. I might be paid hourly or by salary.</p>
Firefighter	<p>I fight fires and respond to life-threatening emergencies. I respond to situations that involve environmental risks such as flooding, mudslides, snowstorms, hurricanes, and other disasters. I climb ladders, attach hoses to hydrants, and use other tools to protect people from danger. Sometimes, I must carry individuals to safety during a fire.</p> <p>Most of the calls that I receive are medical emergencies and I provide treatment to people in crisis. I also help with clearing accidents on the interstates and cleaning up hazardous materials. I need to be a great communicator, be physically fit and be a problem solver. I might be paid hourly or by salary.</p>



## Handout 2 Job Activity Sheet

# Job Activity Sheet

Use this activity sheet to write down answers.

<b>Job:</b> (Summary)	
<b>Median Pay:</b> (Summary)	
<b>Typical Entry Level Education:</b> (Summary)	
<b>Duties:</b> (What do they do tab)	
<b>Important Qualities</b> (How to become one tab)	

### Handout 3

**Task:** Review the pay descriptions below, read the scenarios that follow, and determine if the workers are paid hourly wages, salary, or commission.

#### Scenario 1

I am a senior in high school who works during the summer as a lifeguard. I work for 2 months cleaning the pool and making sure that visitors follow the rules of the pool. I help young swimmers in the pool (once I rescued 4 children from drowning!). My job requires me to communicate effectively and to think critically. I work 25 hours weekly and am paid at a rate of \$18 per hour.

#### Scenario 2

I am a local realtor who works with a real estate company. I have worked as an agent for 20 years selling houses and other properties. I only earn money when I sell property. Based on my current contract, I receive six percent of the sales price of any home I sell. Last year I earned \$150,000. I work hard advertising, comparing prices of houses, preparing purchasing documents, and acting as a mediator between the buyer and the seller.

#### Scenario 3

I am a mechanical engineer who designs, builds, and tests thermal sensors and devices. I usually work in the office but also work on-site, especially when there is a problem with a device that that needs my attention. I apply problem-solving skills to fix issues so that businesses can run efficiently. I have worked for a manufacturing company for 10 years and earn \$100,000 yearly. My job requires analytical skills to oversee the manufacturing process for devices and investigate equipment failures.