

LESSON PLAN

After Grad: Work or College?

- IT'S A -
**MONEY
THING®**

INCLUDED IN THIS PACKAGE

- **LESSON PLAN** (2 pages)
- **ACTIVITY** (2 pages)
- **QUIZ** (1 page)
- **ACTIVITY ANSWER KEY** (2 pages)
- **QUIZ ANSWER KEY** (1 page)

COLLECT FROM YOUR LIBRARY

- **VIDEO 33** (*After Grad: Work or College?*)
- **HANDOUT 33** (*After Grad: Work or College?*)
- **PRESENTATION 33** (*After Grad: Work or College?*)

BROUGHT TO YOU BY

HAPO
Community Credit Union





LESSON PLAN

After Grad: Work or College?

GRADES

9 to 12

TIME

45 minutes



OVERVIEW

In this lesson, students will explore the personal and financial factors that shape their choices after graduation. Through discussion, comparison and self-reflection, they'll gain clarity on how their values influence whether work or college—or a combination of both—is the best next step.

GOALS

- Help students think critically about the trade-offs between work and college as next steps after high school
- Guide students in exploring how each path aligns with their personal values and goals

OBJECTIVES

- Identify financial and personal factors that influence decisions after high school
- Discuss challenges young adults face after high school and develop strategies to navigate them confidently
- Reflect on personal values to understand how they shape future goals and choices

ASSESSMENT

Use the activity in this lesson plan to assess students' grasp of the topic. An optional quiz is also provided (the quiz is not factored into the lesson's 45-minute runtime).

***Did you know?** Higher education often leads to higher earnings—but it usually takes time to see the financial benefits, especially when you factor in tuition costs.*

MATERIALS

- ☐ **VIDEO 33**—*After Grad: Work or College?*
- ☐ **HANDOUT 33**—*After Grad: Work or College?*
- ☐ **PRESENTATION 33**—*After Grad: Work or College?*
- ☐ **ACTIVITY**—*Values Compass and Answer Key*
- ☐ **QUIZ**—*After Grad: Work or College? and Answer Key*

PREPARATION

- Gather digital materials (video and presentation)
- Print one copy of the **ACTIVITY** for each student
- Print **HANDOUT 33** for each student to take home
- (Optional) Print **QUIZ** (*After Grad: Work or College?*) for each student



LESSON PLAN

After Grad: Work or College?

TIMELINE

- 5 minutes** Introduce topic and show **VIDEO 33** (*After Grad: Work or College?*)
- 10 minutes** Go over **PRESENTATION 33**
- 25 minutes** Facilitate **ACTIVITY**
- 5 minutes** Wrap up and distribute **HANDOUT 33**
- (Optional)** Assessment: **QUIZ** (*After Grad: Work or College?*)

INSTRUCTIONS

1. Begin with a quick brainstorm:
 - What are some common paths people take after high school?

Examples might include getting a job, going to college or university, taking a gap year or pursuing freelance work.
2. Introduce the video: “As you start thinking about life after high school, it’s helpful to consider how your choices might affect your time, your finances and your lifestyle. Let’s watch a video that compares two common paths.”
3. Show **VIDEO 33**
4. Go over **PRESENTATION 33**
 - For each Common Obstacle (slides 12–16), ask students what advice they would give to someone facing that challenge
5. Facilitate the **ACTIVITY**
 - Distribute the Values Compass (page 1) to each student
 - Give students a few minutes to choose their top values and assign one value to each compass direction

- Pair students up and hand out the Reflection Questions (page 2)
 - Students interview their partner and record their responses
 - Use the Answer Key to provide examples or clarify values if students get stuck
 - Each student presents one of their partner’s answers to the class
 - After presenting, have students exchange Reflection Questions with their partner so each student takes home the version that reflects their own values
6. Discuss the takeaways from the activity:
 - Did any values seem to point clearly toward college or work?
 - How can understanding your values help with tough decisions?
 - Can values change over time?
 7. Distribute **HANDOUT 33** for students to take home
 8. (Optional) Distribute **QUIZ** for individual assessment, or answer the questions together as a class; decide whether or not students can reference their notes/handouts during the quiz

NOTES



ACTIVITY

After Grad: Work or College?

BROUGHT TO YOU BY

Hapo
Community Credit Union

VALUES COMPASS

Directions: Choose four values that matter most to you from the list below (or add your own). Place one in each direction of your Values Compass. Each compass direction includes a question to help you reflect and choose a value that fits.

- Responsibility
- Creativity
- Teamwork
- Curiosity
- Confidence
- Kindness
- Leadership
- Independence
- Passion
- Flexibility
- Honesty
- Achievement
- Helping others
- Growth
- Adventure
- Fairness
- Learning
- Stability
- Recognition
- Respect

NORTH

*What value leads you forward
and shapes your goals?*

WEST

*What value keeps you steady
when things feel uncertain?*



EAST

*What value inspires
or energizes you?*

SOUTH

*What value reflects who you are
or where you come from?*



ACTIVITY

After Grad: Work or College?

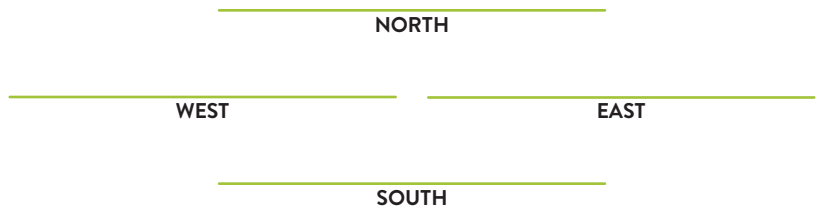
BROUGHT TO YOU BY



REFLECTION QUESTIONS

Directions: Pair up with a classmate and take turns asking each other the questions below. Write your partner's answers in the space provided, and be ready to share one response with the class.

PARTNER'S VALUE COMPASS:



Which of your four values feels most important to you right now? Why?

Do any of your values seem hard to balance with each other? Which ones, and why?

Is there one value you want to strengthen or focus on in the future? Why that one?

How might working right after high school support your values?

How might college or further education support your values?



QUIZ

After Grad: Work or College?

NAME: _____

TOTAL / 7 pts

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

- Which of the following is a benefit of starting work right after high school?
 - You start earning money sooner
 - You don't have to learn anything new
 - You avoid responsibility
 - You're guaranteed a job for life
- What is one advantage of going to college?
 - It replaces the need for work experience
 - It can open up more career options
 - It guarantees your dream job
 - It costs less than working right away
- Which of the following is true about work and college?
 - One path is always better than the other
 - Different paths work better for different people
 - College is always easier than work
 - Work is always easier than college
- What kind of decision is most likely to align with your goals?
 - One made under pressure
 - One based on what others are doing
 - One that reflects your values
 - One that avoids anything difficult

/4 pts

SHORT ANSWER

Directions: Answer the following question in one or two sentences.

- Name one personal value that could influence someone's decision after high school. Explain how this value could apply to **both** work and college.

/3 pts

BROUGHT TO YOU BY

HAAPO
Community Credit Union



ACTIVITY ANSWER KEY

After Grad: Work or College?

VALUES COMPASS

Directions: Use this answer key to help students select values and explore how each one applies to work and college after high school. Values are listed in alphabetical order for easy reference.

VALUE	DEFINITION	REAL-WORLD APPLICATION
Achievement	Setting goals and working hard to achieve them	Work: Meeting performance goals or earning a raise College: Completing tough courses and graduating
Adventure	Being open to new experiences and opportunities	Work: Trying out new roles or relocating for a job College: Experiencing campus life; meeting new people and exploring new places through your studies
Confidence	Believing in yourself and your ability to succeed	Work: Applying for jobs; speaking up at work College: Sharing your ideas in class, or joining clubs
Creativity	Using imagination and original ideas to solve problems	Work: Finding new ways to improve a process College: Completing creative assignments
Curiosity	Having a strong desire to understand new things	Work: Asking questions and seeking out a mentor College: Exploring different careers or majors
Fairness	Wanting to treat others fairly and be treated the same	Work: Treating coworkers and clients fairly College: Creating an inclusive environment in class
Flexibility	Being able to adjust when plans or situations change	Work: Choosing a job with a schedule that fits your goals College: Choosing flexible study options like online or self-paced learning
Growth	Wanting to learn, improve and develop over time	Work: Learning from mistakes and building new skills College: Expanding your knowledge through education
Helping others	Making a positive impact on others' lives	Work: Supporting coworkers or helping customers solve problems College: Exploring fields like education, healthcare or social work
Honesty	Choosing to be truthful and act with integrity	Work: Owning up to mistakes on the job College: Maintaining academic integrity by doing your own work and citing sources

ACTIVITY ANSWER KEY

After Grad: Work or College?

VALUES COMPASS

VALUE	DEFINITION	REAL-WORLD APPLICATION
Independence	Making your own choices and handling responsibilities	Work: Managing your own time and responsibilities College: Making your own choices about how and when to study
Kindness	Being friendly, generous and considerate toward others	Work: Creating a positive environment for coworkers and customers College: Creating a welcoming campus culture
Leadership	Taking initiative and guiding others to reach a goal	Work: Taking initiative or guiding a team through a task College: Leading a club or organizing a group project
Learning	Seeking knowledge and building useful skills	Work: Picking up new skills to stay competitive College: Studying and building knowledge
Passion	Feeling deeply committed to your interests or goals	Work: Starting a small business or side gig College: Choosing a field of study that inspires you
Recognition	Wanting your effort and success to be noticed	Work: Getting positive feedback or promotions College: Receiving scholarships or awards
Respect	Valuing yourself and others and showing mutual regard	Work: Earning respect by being dependable and working well with others College: Earning respect through your effort, attitude and reliability
Responsibility	Doing what you say you will do and being dependable	Work: Showing up on time and meeting expectations College: Keeping up with deadlines
Stability	Looking for predictability and a sense of security	Work: Building security through steady income and predictable hours College: Preparing for a career with a stable income
Teamwork	Working with others respectfully toward a common goal	Work: Collaborating with coworkers to solve problems and meet goals College: Collaborating on group assignments to achieve shared outcomes



QUIZ ANSWER KEY

After Grad: Work or College?

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

- Which of the following is a benefit of starting work right after high school?
 - ☒ You start earning money sooner
 - You don't have to learn anything new
 - You avoid responsibility
 - You're guaranteed a job for life
- What is one advantage of going to college?
 - It replaces the need for work experience
 - ☒ It can open up more career options
 - It guarantees your dream job
 - It costs less than working right away
- Which of the following is true about work and college?
 - One path is always better than the other
 - ☒ Different paths work better for different people
 - College is always easier than work
 - Work is always easier than college
- What kind of decision is most likely to align with your goals?
 - One made under pressure
 - One based on what others are doing
 - ☒ One that reflects your values
 - One that avoids anything difficult

/4 pts

SHORT ANSWER

Directions: Answer the following question in one or two sentences.

- Name one personal value that could influence someone's decision after high school. Explain how this value could apply to **both** work and college.

EXAMPLE: INDEPENDENCE CAN INFLUENCE SOMEONE TO WORK RIGHT AFTER HIGH SCHOOL TO EARN THEIR OWN INCOME, OR TO GO TO COLLEGE TO PREPARE FOR A JOB THAT GIVES THEM MORE FREEDOM.

/3 pts