



NAME:

DATE:

My Work Values and Responsibilities

Preview this document and note the main topics and ideas. Use these activity pages to take notes and record ideas as you learn. Be sure to save the document with a logical file name in your personal workspace so you can refer back to it later.

Write definitions for the key terms in your own words.

Key Term	Definition
hard skills	
technical skills	
soft skills	
work ethic	
values	

Write down a job you might want to have one day. Then complete the table by listing three hard skills and three soft skills that would help you succeed in that job.

Job: *Answer*

Hard Skills	Soft Skills

1. How are people's soft skills related to their work ethic?
2. Why is having a strong work ethic critical to people's professional success?
3. What are some of the negative consequences of behaviors associated with a poor work ethic?
4. Why do companies institute policies and rules that require employees to act in ethical and moral ways?

Show Who You Are

Imagine that you are interviewing for a job you really hope to get, and the hiring manager asks you about your work ethic, character, and values. Answer as you would in an interview.

1. What does having a strong work ethic mean to you?
2. Tell me about a difficult project you worked on and what it was like.
3. Describe a time you were overwhelmed by an assignment and how you handled it.
4. Describe a time when you went the extra mile on an assignment or for a coworker.
5. Tell me about a time you went out of your way to complete a task that wasn't your responsibility.
6. How would you handle a coworker who you felt was being dishonest with company funds? *Answer*

Reflect

1. How will you show future employers that you have a strong work ethic?
2. In your view, what is the most important reason to demonstrate your principles and your integrity at your job?
3. What would you do if a coworker behaved in ways that demonstrated a poor work ethic or a lack of integrity?
4. Why might acting ethically or morally on the job sometimes be difficult?

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A World Without Cash

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Research Your Payment App

Every payment app allows users to track their spending, but it isn't always easy. Conduct research to determine how well your selected payment app allows you to track your spending.

- Choose an app you already use or an app you might want to use someday.
- Explore the app itself or read articles and watch videos about it online.
- Use the chart to capture your notes.

RESEARCH NOTES

Payment App: Answer

In this payment app, how can you...	NOTES
Track the amount of money you spend and the amount you receive?	
Determine how much money you have available to spend?	
Keep your money safe from hackers or scammers?	

RESEARCH SUMMARY

How does your app track your money? Does it provide you with all the information you need, or just some?

Answer the questions.

1. Are all the payments you've made shown on your app? If not, how can you go back to see how much you've spent?
2. Does your app tell you whether you have more money available to spend? If not, how can you determine whether you're running short of money to spend?
3. How does your app help you to protect your money from hackers or scammers? Does it seem to you that your money is really safe?

REFLECT

Apps are a convenient way to spend money, but they can also lead to poor money management, overspending, and security issues. Remember that many apps tap into your bank account when you pay for things like lunch, clothing, or entertainment. That means that checking your transactions may not be enough to help you manage your money. You may also need to keep a close eye on your bank account.

Answer the questions.

1. What is one thing you have learned about managing money with payment apps that you didn't know before?
2. What is one way in which you will use (or could use) your payment app to better manage your spending?
3. What is one type of security issue that your app CAN address, and one type of security issue that your app CAN'T address?



Smart Investing-Make Your Money Work For You-- Worksheet for High School Students

“Don’t wait to invest. Invest and wait.”

PART 1: Why Investing Matters

1. Why is it better to start investing at a young age?

Explain in your own words:

2. What is compound interest?

Circle the best explanation:

- A. Getting money from your parents
 - B. Earning interest on your original money and the interest you’ve already earned
 - C. Investing in two companies at once
-

PART 2: Know the Basics

Match the term to the correct definition:

Term	Definition Letter
A. Stock	___ A. Money you lend to companies or the government
B. Bond	___ B. Collection of all your investments
C. ETF	___ C. A slice of ownership in a company
D. Portfolio	___ D. A group of stocks or bonds bundled together

3. What is one advantage of investing in an ETF instead of a single stock?

PART 3: Make a Plan

4. What’s one company you use or like that you might invest in?

Company: _____

Why? _____



5. How much money could you realistically invest each month?

Amount: \$ _____

Even \$10/month can make a difference over time!

PART 4: Your Investing Goal

6. What's a financial goal you could invest toward?

(Examples: First car, college savings, new phone, travel)

Goal: _____

Timeframe: _____ months or years

PART 5: Research Snapshot

Pick a company or ETF and fill in the info using Google, Yahoo Finance, or a stock app.

Info	Your Pick
Name of Company/ETF	_____
Ticker Symbol	_____
Current Stock Price	\$ _____
P/E Ratio (if available)	_____
5-Year Growth %	_____
Dividend (if any)	\$ _____ or N/A

PART 6: Tips for Smart Investors (Check all that apply)

- I will start small and stay consistent
 - I will do research before buying a stock
 - I will invest in companies or industries I understand
 - I will avoid hype and get-rich-quick ideas
 - I will think long-term, not panic during drops
-

Reflection

7. What's one thing you learned about investing that surprised you?

8. How do you feel about starting to invest one day?

- Confident
- Curious
- Nervous
- Excited
- Still unsure





Digital Ethics

Please determine Safe/Unsafe Situations

1. Jolene meets someone online while she is playing a game. They start talking and he asks her, "What is your address?" I will send you a present.

Safe

Unsafe

2. Tim wants to buy his mom a birthday gift. He buys a gift online from a well-known store. He has bought great products from there in the past.

Safe

Unsafe

3. Gina takes an online quiz to find out which character she would be from her favorite book. She is asked to provide her phone number and birthday.

Safe

Unsafe

4. Raul's good friend Betty sends him a text asking, "Are you going to be away next week or can we get together?"

Safe

Unsafe