

**4<sup>th</sup> Grade Career Development**  
**Activity #6: Finance Careers**  
**Estimated time 30-45 minutes**

**National Career Development Guidelines Indicators**

ED1 - Attain educational achievement and performance levels needed to reach your personal and career goals

- ED1.K7 - Recognize that your educational achievement and performance can lead to many workplace options
- ED1.K8 - Recognize that the ability to acquire and use information contributes to educational achievement and performance

ED2 - Participate in ongoing, lifelong learning experiences to enhance your ability to function effectively in a diverse and changing economy

- ED2.K3 - Recognize the importance of being an independent learner and taking responsibility for your learning

CM3 - Use accurate, current, and unbiased career information during career planning and management

- CM3.K2 - Recognize that career information includes occupational, education and training, employment, and economic information and that there is a range of career information resources available
- CM3.K4 - Identify several ways to classify occupations

CM4 - Master academic, occupational, and general employability skills in order to obtain, create, maintain, and/or advance your employment

- CM4.K4 - Recognize that many skills are transferable from one occupation to another

**Goal:**

Students will investigate careers in the **Finance** Career Cluster.

**Objectives:**

- Understand that a career cluster is a grouping of occupations based on commonalities
- Recognize that the **Finance** Career Cluster includes careers that encompass services for financial and investment planning, banking, insurance, and business financial management.
- Investigate careers in the **Finance** Career Cluster.

**Materials:**

- 4<sup>th</sup> Grade Career Development Activity #6– **Finance Careers: Careers in Finance** handout #1
- 4<sup>th</sup> Grade Career Development Activity #6– **Finance Careers: Crossword Puzzle** handout #2
- 4<sup>th</sup> Grade Career Development Activity #6– **Finance Careers: Crossword Puzzle** answer sheet
- Writing Materials

**Activity:**

1. “Today we’re going to learn about occupations in the **Finance** Career Cluster. Does everyone remember what a Career Cluster is? **A career cluster is a grouping of occupations based on things they have in common.**”
2. “The **Finance** Career Cluster includes jobs that relate to services for financial and investment planning, banking, insurance, and business financial management.” *Write this on the board.*
3. “What do you think is one of the most common things anybody has to do to pay for things? Manage finances.” *Write this on the board.* “What are finances? Right! Money. Do you have any finances? How do you manage them?” *Let students discuss their allowances and how they manage their own finances: What they have to save for, what they’re allowed to spend, what types of things they can buy with their money.*
4. “It can be really complicated managing money, can’t it? Maybe that’s why there are so many people who work in jobs that help people manage their finances.” *Distribute the **Finance Careers: Careers in Finance** handout #1 to students. Go over each of the occupations on the list. Ensure students understand the concepts before moving to another.*
5. *Once students have gone over the list, distribute the **Finance Careers: Crossword Puzzle** handout #2 to students. Explain the directions and answer any questions about the handout. Ensure they understand the directions. Allow time for students to complete the assignment. Walk around the room and offer assistance to students.*
6. *Once students have completed the handout, go over the answers and collect the handouts.*

**Evaluation:**

Students will be evaluated on their participation and on their handouts.

## Handout #1

### Finance Careers: Careers in Finance 4<sup>th</sup> Grade Career Development: Activity #6

**Financial Advisors** assess the financial needs of individuals, providing them a wide range of options for their investment decisions.

**Tax Preparers** prepare tax returns for individuals or small businesses.

**Brokerage Clerks** perform duties related to the purchase, sale or holding of securities.

**Loan Officers** facilitate lending by finding potential clients and assisting them in applying for loans.

**Bank Tellers** cash checks, accept deposits and loan payments, process withdrawals, sell travelers' checks and handle foreign currency exchanges.

**Credit Analysts** analyze credit data and financial statements of individuals or firms to determine the degree of risk involved in extending credit or lending money. They prepare reports with credit information for use in decision making.

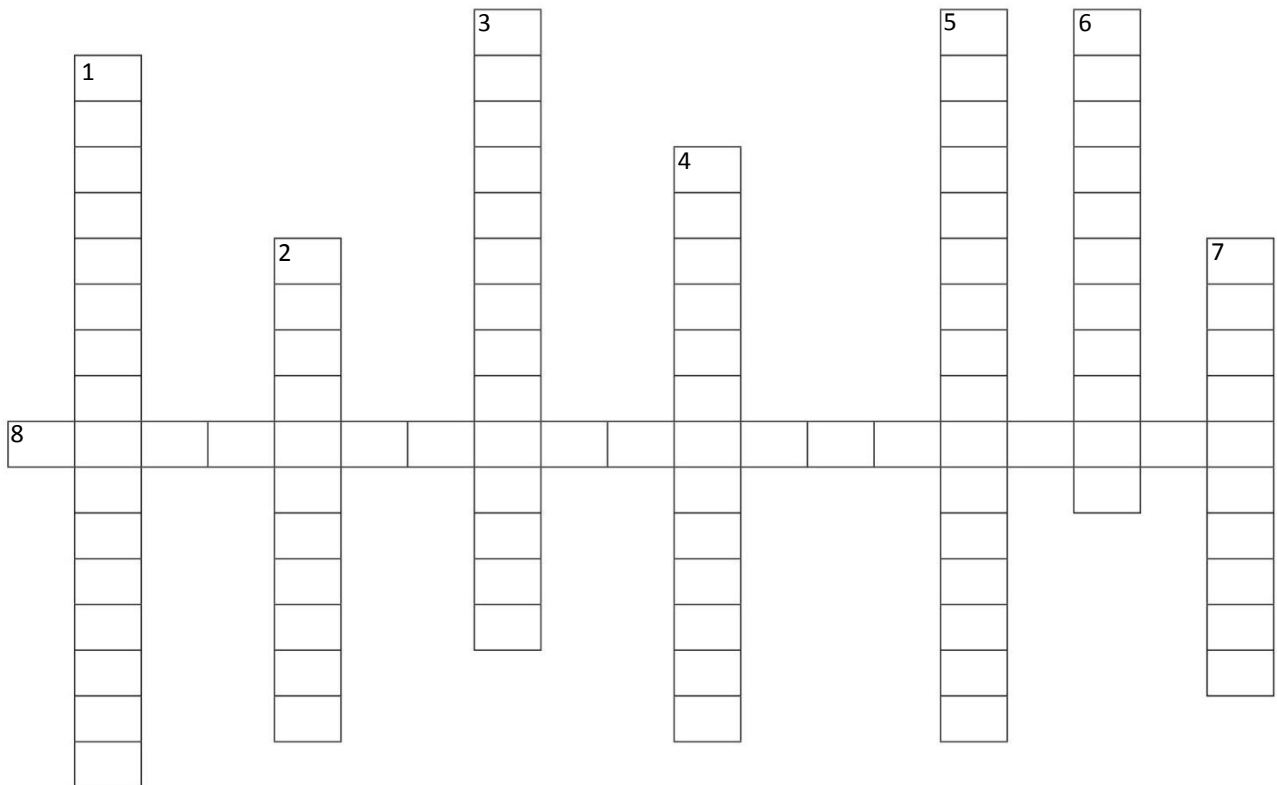
**Insurance Sales Agents** sell life, property, casualty, health, automotive, or other types of insurance. They may refer clients to independent brokers, work as an independent broker, or be employed by an insurance company.

**New Accounts Clerks** interviews persons desiring to open accounts in financial institutions. They explain account services available to prospective customers and assist them in preparing applications.

## Handout #2

### Finance Careers: Crossword Puzzle 4<sup>th</sup> Grade Career Development: Activity #6

Directions: Use the clues to figure out which word fits in the crossword puzzle.



#### Across

8. Sells life, property, casualty, health, automotive, or other types of insurance.

#### Down

1. Interviews persons desiring to open accounts in financial institutions.

2. Prepares tax returns for individuals or small businesses.

3. Performs duties related to the purchase, sale or holding of securities.

4. Analyzes credit data and financial statements of individuals or firms to determine the degree of risk involved in extending credit or lending money.

5. Assesses the financial needs of individuals, providing them a wide range of options for their investment decisions.

6. Facilitates lending by finding potential clients and assisting them in applying for loans.

7. Cashes checks, accepts deposits and loan payments, processes withdrawals, sells travelers' checks and handles foreign currency exchanges.

#### Word Bank

Bank Teller  
Brokerage Clerk  
Credit Analyst  
Financial Advisor  
Insurance Sales Agent  
Loan Officer  
New Accounts Clerk  
Tax Preparer

### Answer Sheet

## Finance Careers: Crossword Puzzle 3<sup>rd</sup> Grade Career Development: Activity #6

