



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

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.

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?



Savings and Investing

Select the best answer for the following questions:

1. What does investing mean?

To commit money to gain a profit or earn interest.

Increase your financial situation.

Open a savings account.

2. What does stocks mean?

A share of a corporation sold to the public.

You own a company.

You buy company.

3. What is the role of a financial advisor?

Person who provides guidance on financial matters, investments and retirement planning.

Person who advises people to buy cars.

An advisor who helps people build their houses.

Investing Scenario

You have \$1000 to invest. Company #1 is more than 100 years old.

Over time, its stock has increased in value an average of 7% per year.

Company #2 was founded 3 years ago. Last year, its stock increased by 18%.

Why might buying Company #1's stock be better investment?

It is better to earn 7% on an investment than 18%.

Company #1 has a proven history of long-term success.

The fees to invest in Company #2 will be much higher.



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