FINAL CURRICULUM GUIDE

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INJAM: It's Not Just About Money!

A closer look at what else comes with job offers

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Introduction

"I could go wait tables at the diner and get to work with a bunch of my friends, but I'd rather deal with the stress of working the kitchen at Texas Roadhouse. Their health insurance plan is expensive, but at least I don't have to worry about what'll happen financially if I get strep throat and need a doctor."

How often do you hear a teenager talk about these things?

In the modern-day public education environment, many schools offer a standardized course structure consisting of mathematics, science, English, writing, and history. These classes prepare students for state and national level college placement exams, but often largely skip over "life skills". While some schools do offer (or even require) classes in subjects such as financial math or economics, many lack programming to prepare students for careers in the trades. In fact, many school programs ignore career prep altogether. While students may finish high school with, as an example, extensive knowledge of the 1930s American political landscape, they frequently lack the know-how to navigate the job market, leaving them without a path to put their historical knowledge to use.

Regardless of the amount of education completed, one can argue that all roads eventually lead to jobs and having to support ourselves or our families. For some, adult working life begins as soon as we can legally obtain working papers. For others, that milestone may not arrive until after a decade of collegiate education. No matter what path one ultimately takes in life, everyone can benefit from learning about employment, offer packages, and benefits. For teens, having this knowledge from a young age will help prepare them for the day they have an offer in hand and need to ascertain its value. This program focuses on introducing teens to different categories of work, types of insurance, and benefits-related jargon, all in an environment facilitated by hiring managers and various industry professionals. By simulating healthcare bills and other life scenarios, we can teach kids how to think about the various elements that make up an offer package, along with the pros and cons of each.

This program primarily targets high school working age youth between the ages of 13-18 and youth who will soon reach the age required to enter the workforce. As of 2024, 45 of the 50 US states allow youth to begin working at age 14, as outlined in the United States Fair Labor Standards Act (Cake.com, Inc., 2024). However, four states (Wisconsin, Colorado, Georgia, and New Hampshire) set the minimum employment age at 12, so the program could potentially target youth as young as 11 years old in those states.

While some educational programs target specific socio-economic groups or race demographics, this program aims to be equally beneficial to young adults regardless of factors such as their gender, ethnicity, where they live, their home situation, or their academic performance.

Association with the Three Spheres of Learning

ConnectedLib describes *connected learning* as the way in which a person's interests are tied to their relationships with peers, and the ways in which the person's environment promotes development of their skills (Davis et al.). They further define this term by breaking it down into three distinct contexts, including (a) Interests, (b) Relationships, and (c) Opportunity (Davis et al.).

The first sphere, Interests, posits simply that teens prefer to learn about things they find interesting. In 2024's highly digital world, teens pursue interests in a myriad of topics ranging from music and coding to video games, art, and history. One could easily argue that instructors for a program about job benefits may struggle to present the subject matter as interesting, especially to an audience not yet required to seek employment. However, any young adult can understand that if they want to eventually pursue a career related to their interests, they'll need to first understand the hiring process.

The second sphere focuses on Relationships. Regardless of age, education rarely takes place in a vacuum or an environment devoid of connection to other people. Rather, the process of learning combines one's ability to self-teach with the ability to acquire new knowledge from outside sources, such as teachers, books, and digital media, or more

simply, from simple observation and experience. For example, young children learn to ride bicycles from a combination of parental tutelage, visual observation, and physical experience. In the same way, we can educate teens about careers through a combination of mentor guidance and simulation of real-life scenarios.

The third and final sphere, Opportunity, revolves around the idea that we can view the acquisition of any new skill as preparation for our greater lives. By framing learning at a young age as an investment in one's future, we can instill a sense of value in the educational process to kids, encouraging them to pursue further knowledge of the topics and skills that most intrigue them. In the context of learning about jobs and job benefits, we can show teens that understanding employment offers will empower them to make informed decisions that will put them closer to the jobs of their dreams.

Program Objectives and Logic Model

The "It's Not Just About Money" program (henceforth referred to as INJAM) features three primary objectives for the education of high school youth.

A New Understanding of Benefits

First, teens who complete the program should walk away with a greater understanding of the various elements that comprise a standard job offer, including common benefits such as insurance plans. In a capitalist economy such as that found in the United States, most children likely grow up viewing salary as the main benefit of working a job (aside from any potential sense of fulfillment). This program will introduce the target audience to benefits that young adults may not yet even know exist.

A Tour Through the World of Insurance

Second, teens who complete the program will gain experience working with the mathematical process that governs medical bills. They will explore the differences between different types of healthcare plans, learn new vocabulary related to insurance coverage, and practice working out costs for simulated health problems.

Learning to Compare

When we apply for jobs, no one ever knows for certain whether or not we'll actually get an offer in the end. For many individuals, simply getting any offer at all can feel like the greatest achievement in the world. However, a fortunate subset of the population will experience the joy of having multiple offers in hand and need to know how to effectively compare them. Graduates of this program will gain experience reading through multiple offer packages side by side and learning how to determine whether one offers more value than another and why.

INJAM consists of a series of activities spanning multiple days. At the conclusion of the program, facilitators will utilize a post-activity survey that asks participants to rank on a Likert scale their understanding of each benefit type before the program versus after. The survey will also inquire about how the program affected students' understanding of mature vocabulary terms associated with the program material. While many educational programs utilize quantitative methods for assessing participant success, this program focuses more on qualitative evaluation. Facilitators will observe participants' ability to have informed conversations about the topics discussed and how they go about solving numerical problems. Rather than focusing solely on whether students reach the correct answer, facilitators will observe the methodology that students use to determine whether they are actively applying knowledge communicated through the lessons and activities.

Logic Model

The logic model diagram in Figure 1 illustrates the different components of the INJAM program. At the top, yellow sticky notes outline the learning objectives for program participants. Flanking the objectives on each side, the Assessments boxes summarize the planned methodologies for evaluation of program success. To achieve the desired outcomes, the program consists of a structured list of activities, which will require a variety of human resources and physical materials. These requirements comprise the Inputs section of the model found at the bottom of the page.

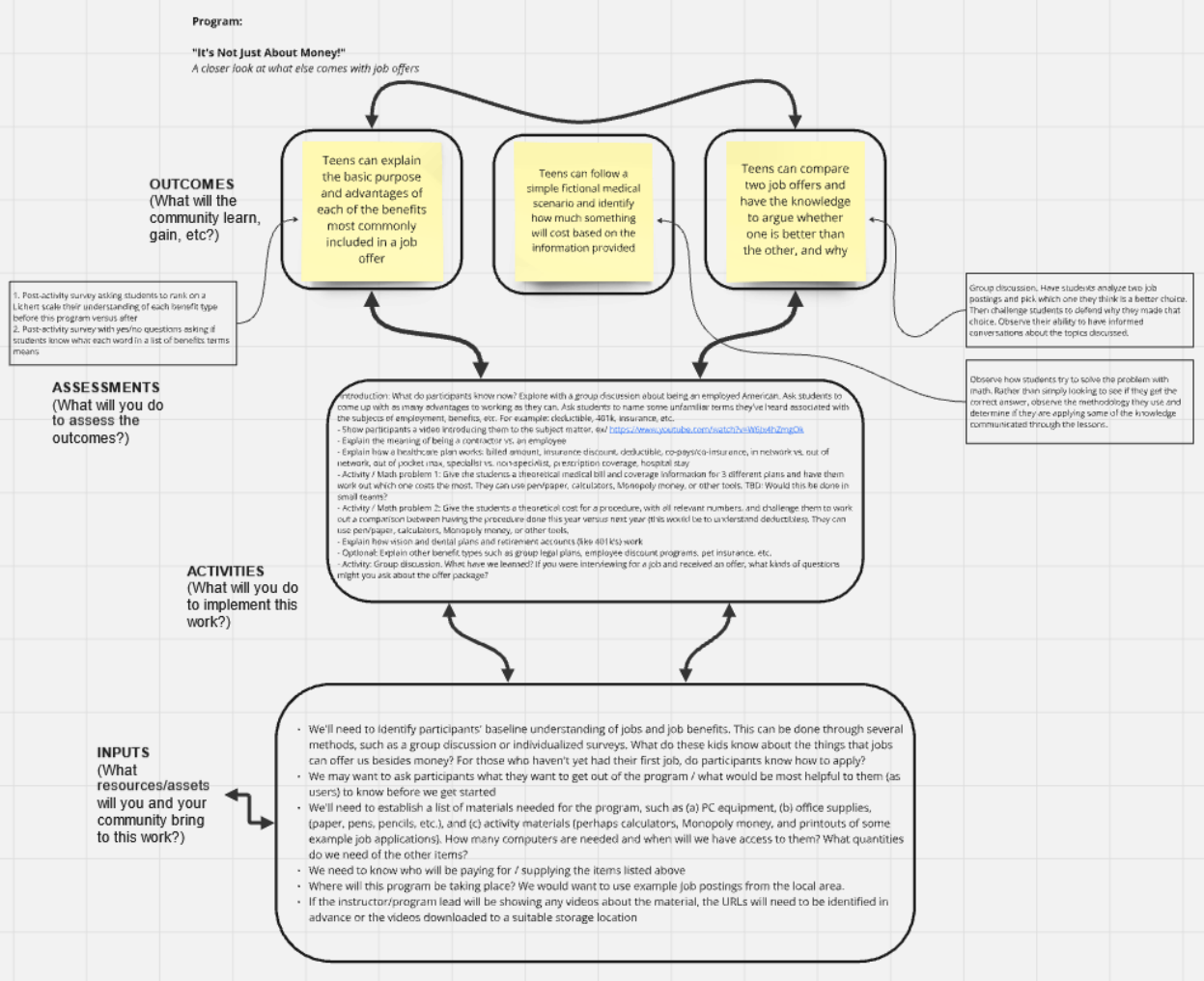


Figure 1: The INJAM logic model.

For a complete detailed view of the logic model, reference Appendix 1.

Selection of Program Environment

INJAM uses a mixture of media types and communication methodologies, including pre-recorded video, oral presentations, hands-on activities, and the use of collaborative digital spaces. To achieve success, the selected environment will require a presentation monitor with internet access and adequate sound coverage for the space. It must also have adequate seating to accommodate the total number of students, along with up to five facilitators. As some activities will require team collaboration, the space should offer at least 3-4 tables for laying out paper, calculators, and other relevant materials. Students will

also need to bring an internet-capable device (phone, tablet, laptop) for team activities that utilize resources such as Google Docs, Miro boards, or word cloud generators. Since libraries and many school classrooms already come equipped with much of this equipment, they represent the ideal choice of target environment. However, any other classroom-style setting with A/V connectivity, such as a community room in a recreation center, hotel, or house of worship, could potentially accommodate this program. In addition to these requirements, the program facilitators will also need to provide copies of the "Game of Life" board game for the final activity. One copy of the board game will be needed per every 4 students.

Facilitators

As outlined above, relationships play a critical role in connected learning. To create a learning environment that feels distinctly different from a daytime high school classroom, the agenda must incorporate participation from outside experts. The program aims to give youth a glimpse into the future, preparing them to deal with adult situations. As such, the inclusion of industry professionals will help provide students with an experience that feels both realistic and authentic.

Throughout this program, students will explore careers alongside a mixture of experts, including representatives from recruiting teams, insurance companies, and brokerage firms, as well as teachers who specialize in economics or financial literacy.

- Recruiters will provide insights into how hiring managers write job postings. They can show students how to identify critical information, such as which benefits come with an offer of employment for a particular role.
- Insurance company representatives can help teach participants about how plans work, how they differ from each other, and the pros and cons of different types of offerings.
- Teachers can facilitate activities that require critical thinking and mathematics.

The following sections will provide a full day-by-day outline of the program.

Curriculum

The INJAM program will span a total of six hours.

Activity 1 – Evaluation of Starting Knowledge Base (30 minutes)

Activity 1 begins with an introductory session for the host facilitator and participants. In this session, we explore participants' pre-existing knowledge with a group discussion about working a job.

At the start of the program, it's important that kids feel they can participate equally with other kids, regardless of their knowledge level or working experience. Students come from different backgrounds and may or may not have worked a job before. They may also have different knowledge about the subject matter as compared to other students. This activity is a way for everyone to have an equal opportunity to contribute to the discussion.

Some examples of introductory questions could include the following:

- *"What is a job?"*
- *"Why do they help us?"*

To support team collaboration, the group will leverage a collaborative workspace in the form of a Miro board. The facilitator will ask students to name as many advantages to having a job as they can. With each response, students can add a virtual sticky note for that item to the Miro board. While each note is added, the facilitator can ask the other students why that note might represent an advantage to working a job. As the program progresses, we'll likely discuss many of the ideas that students put on the board.

Next, students will be asked if they can name terms associated with jobs that they may or may not know. This activity will help the various facilitators gauge participants' starting knowledge and adjust the program cadence accordingly. For this activity, students can utilize their devices to collaborate using a virtual word cloud generator. All participants would receive a link to the word cloud, allowing them to join from their phones and type in words to answer the question. This would allow everyone to see the results on one screen simultaneously. Since kids usually don't want to risk feeling stupid in front of others, a word

cloud generator would allow them to answer the question both anonymously and collaboratively.

For the final part of Activity 1, the team will conclude by viewing a YouTube video that explains the basics of each type of job benefit (a recommended video can be found here) (Miacademy Learning Channel, 2022). This activity gets participants exposed to the subject matter and will help get them into the mindset needed for the program. Students may not have equal access to view the video on devices of their own, so for a more equitable approach, the group would utilize the audio/video monitor for the chosen meeting space.

Activity 2 – Meeting Hiring Managers (60 minutes)

Activity 2 begins the hands-on section of the program, where-in students will interact with guest facilitators for a variety of different activities. Here, students will focus on learning to interpret the information provided in job descriptions and job offer packages. Alongside the program coordinator, a guest hiring manager or HR representative will be present for the first part of this activity. As professionals responsible for writing job posts, these individuals are well-suited to the task of breaking down the content of these documents.

The hiring manager facilitator would start the session by asking participants to name a job they might want to someday have. The team will open a job platform (such as Indeed or SimplyHired) on the large monitor and locate a posting for the selected job. The webpage URL would be shared digitally with each participant for easier individual review. Students would then be challenged to read through the full posting, think about the content, and make a list of any elements they don't fully understand. The facilitator's role would be to help explain more about each piece of information in the document. Since job postings can be lengthy, integrating a shared digital document can reduce frustration if a student wants to review one page while the facilitator is discussing a different section of the posting from the big screen. By looking at a real posted job, students will be simulating a situation they're likely to eventually be in.

Once students have made their list of questions, the program coordinator will introduce two additional guest facilitators. One of these facilitators works as a contractor the other works as a company employee. Each guest will share one of their employment contracts, then the program coordinator will ask the kids about how they interpret the differences between them, giving them the opportunity to ask additional questions. These speakers can give firsthand testimony about the types of benefits that are or are not included as part of their jobs, whether those differences matter to them, and how they work around any associated disadvantages. (For example, if a contractor doesn't get company-provided health insurance, what do they do?)

As many teachers know from experience, it can sometimes be challenging to get participation from kids. To safeguard against the possibility of underwhelming audience engagement, the program coordinator should pre-prepare a list of questions for the guest facilitators to avoid interruption to the flow of this activity.

Activity 3 – Health Care Plans, Explained (60 minutes)

Part 3 of the program focuses on teaching the students about how a healthcare plan works. Alongside the program coordinator, guest facilitators for this activity include insurance company representatives and an economics or personal finance teacher.

The session begins with a traditional classroom lesson that explores how medical bills get charged to patients. The insurance company representative can provide a simple example scenario, explaining how a medical provider charges one rate, while insurances bill you a reduced rate. This will provide an opportunity to introduce participants to terms such as *deductible*, *co-pay*, *co-insurance*, *in-network/out-of-network*, and *out-of-pocket maximum*. This lesson aims to provide the students with sufficient knowledge so they can follow a very simple fictional medical scenario and identify how much something will cost based on the information provided. They will have the opportunity to explore this simulation in the next activity.

Activity 4 – Test Your Understanding – Health Care Plans (60 minutes)

For this part of the program, students will divide into small groups (adjusted based on the total number of participants) at separate tables. Each table will come equipped with pens, paper, calculators, and Monopoly play money. Students will be presented with two prompt scenarios and challenge questions to work out as a team. In the first scenario, the team will receive a handout with a theoretical medical bill and coverage information for 3 different plans and work out which one costs the most. In the second scenario, students will practice their understanding of deductibles. For this challenge, they will be given a theoretical cost for a procedure, with all relevant numbers provided, and have to work out whether the procedure would cost more out of pocket if billed in the current year or the following year.

These activities have been designed to familiarize students with the mathematics that go into medical bills, but with a manageable level of difficulty for kids. Many children struggle with math, and the thought that they might have to be good at math to understand this material might seem discouraging. The goal of using board game equipment such as Monopoly money is to make the subject feel more approachable and kid friendly. Kids can also choose the type of calculator (simple handheld, phone or PC-based, etc.) with which they feel most comfortable. Many teenagers also tend to “learn by doing”, so a hands-on, tactile approach may help them feel more comfortable with the subject matter than simply utilizing a lecture-style / show-and-tell approach.

Activity 5 – Other Insurance Types, Explained (60 minutes)

Segment 5 of the program follows a similar cadence to Activity 3, in which guest facilitators gave a classroom-style lecture to teach the group about how medical plans work. This activity follows the same process but focuses on other types of insurance that may come with a job offer, such as dental, vision, life, or pet insurance. Similarly, guest facilitators could include a representative from an insurance company such as VSP, Aetna, Davis, or UHC for vision coverage, or Delta for dental coverage. Depending on guest speaker

availability, the program coordinator can flexibly adjust which plan types to include or even omit an insurance category altogether.

Activity 6 – Simulating Life's Unpredictable Nature (60 minutes)

Up until now, the INJAM program has focused on teaching youth about predictable elements of the hiring process and the benefits that come with holding a job. Working leads to a paycheck; working as a contractor may not get you healthcare coverage; basic dental insurance probably won't cover orthodontic care. But what happens when you factor in the unpredictability of life events?

For this exercise, students will have an opportunity for another hands-on activity by playing a modified version of the classic board game Life. In this game, players take turns spinning a wheel that advances them along a track spanning from childhood to retirement. Along the way, each player will have to make decisions on whether to invest in insurance, lottery tickets, and college education, as they develop their careers, earn and lose money, and encounter unexpected surprises.

Students will play the game in small teams at separate tables, based on the total program attendance. Before beginning, each team will receive a printout that includes a list of questions to think about as they play through the Life universe:

- *"What is a trade-off?"*
- *"What is risk?"*
- *"How do you decide if a potential reward is worth the risk?"*

One of the key goals of this entire program is to teach kids about making trade-offs and considering different options for different sorts of scenarios. In the Life board game, players have multiple choices that require making trade-offs: for example, buying insurance they may never need, pursuing a college degree at the cost of loans, or playing the lottery, which means putting money at risk. In the same way, working adults must make informed decisions about the level of risk they want to take when making investments or selecting insurance plan coverage.

To add an element of realism to this playthrough, students will face an unexpected surprise in the form of a rule change. As the game nears its end, with players getting ready to retire, the facilitators will interject and tell the students that they've suddenly been in a theoretical car crash, or a hurricane has destroyed their home. The outcome of their game would be dependent on whether they paid for insurance. Though this might leave some kids feeling robbed, the idea would be to simulate how life events are unpredictable, and that insurance is something you don't worry about until you need it. After the game, the entire program group will discuss the different decisions that players had to make. Facilitators will then challenge the students to relate this to the decisions one has to make when comparing job offers, based on what they've learned about the different sorts of available benefits.

Activity 7 – Program Wrap Up (30 minutes)

It's been a busy day, but the time has come to officially wrap up the INJAM program. For the final part of the session, the entire team of facilitators and students will gather for a final review to recap key takeaways from the program's activities. Students will be asked for their input based on the following prompt:

> *If you were interviewing for a job and received an offer, what kinds of questions might you ask about the offer package? Why?*

Students should feel proud of what they've accomplished in just a day. While it may be a few years until they find themselves working and able to directly apply their new knowledge to their own life situations, completion of this program places them ahead of other young adults who will struggle to make informed decisions about job offer packages.

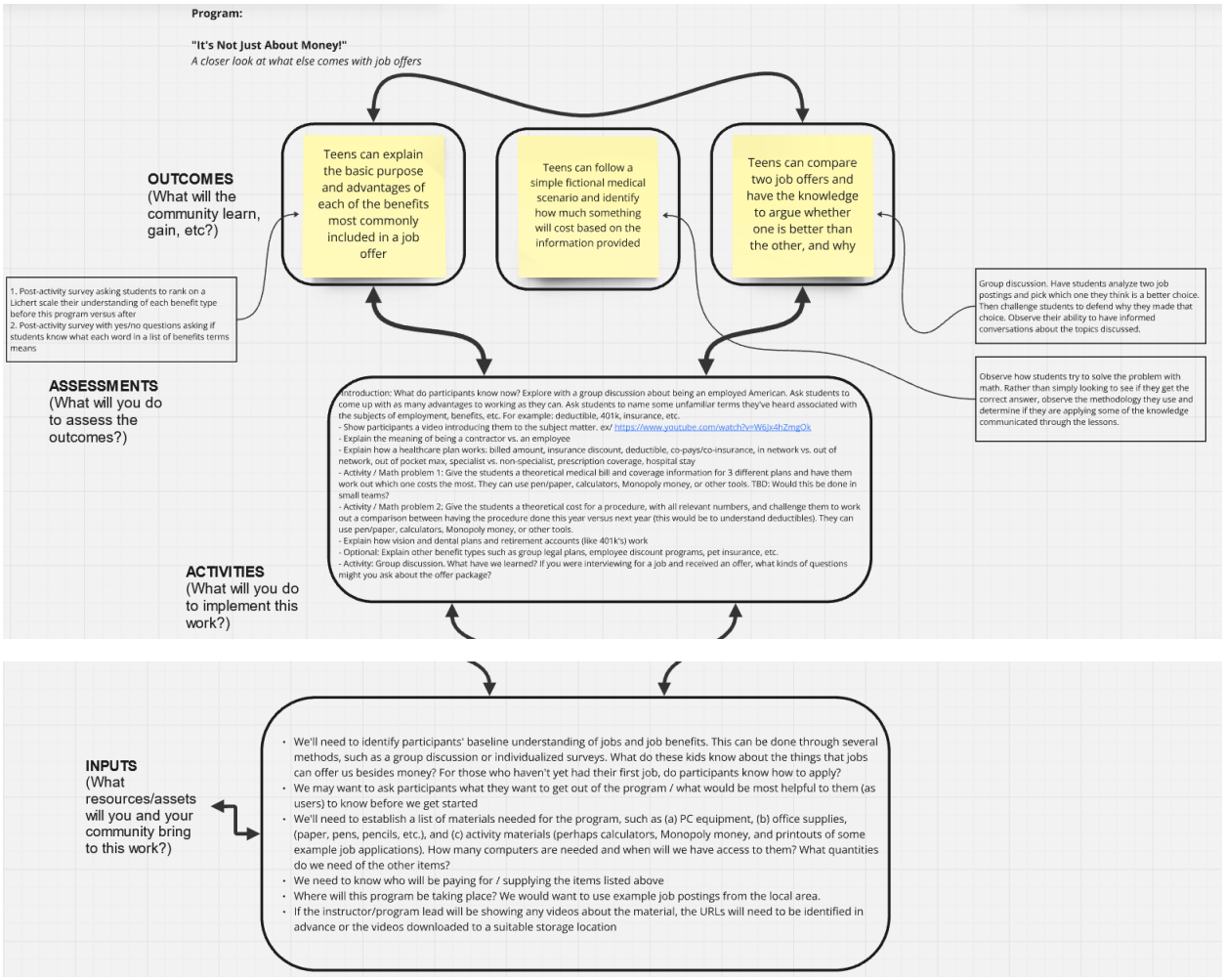
Conclusion and Reflections

The INJAM program was designed to address a perceived gap in the public high school education system: namely, a lack of coverage in the area of "life skills". In the academic community, various schools of thought exist regarding which types of content public and private schools should teach to kids. While some subjects have historically received more

unanimous support, such as STEM-related topics, other subjects such as driving skills, home cooking, or personal insurance have gained less traction. Some adults feel these subjects are better taught by parents; others feel that implementing high school classes in these topics simply costs too much or don't deem them worthwhile.

The success of this program hinges on its facilitators' ability to not only make it an interesting and enjoyable experience for young people, but also on the program's ability to showcase its value. To keep participants engaged, a key factor will be adequate preparation of the various resources to show participants that facilitators truly care about helping them to succeed. This will require careful selection of guest speakers to ensure they can effectively communicate with kids in age-appropriate ways. It will require careful review and testing of the physical environment for the course, including all applicable technological platforms, to instill a sense of confidence from participants in a thought-out curriculum. Most importantly, the entire program structure should be carefully designed through the lens of a user experience designer. This means reviewing the entire curriculum from the perspective of a participant, with consideration given to how a teen might feel as they experience each section of the program. The easiest way to conduct this type of review would be to get direct feedback from teens prior to launch. Ultimately, user experience design isn't about designing what we think users want and need; rather, it's about creating something that meets their *actual* wants and needs.

Appendix 1 – Complete Logic Model



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