

Be an adult

WebQuest Description: In this webquest, students investigate the costs associated with being an adult (paychecks, taxes, rent, car payments, groceries, furnishings, etc.)

Grade Level: 6-8

Curriculum: Math

Keywords: Budgeting, cost of living, money.

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Introduction

Finally, you've made it! You no longer live at home. You are on your own, living your own life, making your own decisions and PAYING YOUR OWN BILLS. For this project, you are going to work with your group to find out what it is like to live on your own as an adult (because, let's face it, eventually you are going to be an adult, live on your own, buy your own groceries and pay your own bills). Since every group will have different ideas on what kind of job you might want, your group will be assigned a job and the general pay. Once you are in your group, you will need to decide which role each person is going to take. The categories involve figuring out the budget based on your salary, finding an apartment, furnishing the apartment, buying groceries, buying a car and figuring out all the expenses that go along with owning a car and budgeting for savings and miscellaneous expenses. After you and your group members find all of the information, you are going to put it into a PowerPoint or Posterboard presentation and present it to the class. At the conclusion of the presentations, each group member will answer a few follow up questions about the webquest and what you have learned.

Tasks

In this webquest, you and your group will investigate the cost of living as an adult. Your group will be assigned a job and given the hourly salary of that job. Each of the jobs assigned to the different groups will have different educational requirements and salaries. Once assigned the job, your group will break in to different roles to determine a budget, find an apartment and the furnishings needed for your apartment, find transportation and costs associated with having a car, buy groceries and put aside money for savings and other expenses. At the end of your webquest, your group will present your findings in either a PowerPoint or poster board presentation. Each member will present the requirements for their role and discuss the impact of the assigned job and its budget implications for their role in the group. After all the groups have presented, you will need to reflect on the process: was it easier or harder to stay within a budget than you had imagined, did you wish your job made more money and how could you change that, did you notice a trend in terms of education/training and the salaries of different jobs. Good luck!

Process

To complete this project, your group will need to be divided into 4 different roles: budget buster, apartment aficionado, savvy shopper and transportation titan. Each position has a different role to play in this web quest and different information to find. Each group will be given a different job with a description of the job requirements and hourly salary included. Based on the job and salary your group is given, each group will need to decide on the roles and complete the assignments given. Each role has a certain amount of the budget to spend. The budget must also set aside 10% of the total budget for savings and 10% of the budget for miscellaneous expenses. (Miscellaneous expenses include the mundane or unexpected things that you do not pay on a monthly basis, but need money set aside for. Miscellaneous expenses in real life could include things like: doctor visits, oil changes, going to the movies or out to dinner, etc.)

Budget Breakdown: Housing: 40% of budget Shopping: 15% of budget Transportation: 25% of budget Miscellaneous expenses: 10% of budget Savings: 10% of budget

Role 1: Budget Buster This role is crucial to the project. This person needs to find out how much your job makes per hour, per week, per month and per year. This person will also need to figure out how much is made before and after the deductions for taxes and health insurance. After finding out the final monthly budget (after taxes and deductions are taken out), this role will let the other group members know how much they can spend for their sections according to the budget breakdown. This person will also produce a 2 graphs: 1 showing the monthly budget before and after taxes and 1 showing a pie chart of the final budget numbers.

Resources: Websites that allow you to create graphs

Role 2: Apartment Aficionado This person needs to find an apartment that falls within the budget and within 15 miles of your job. Along with finding an apartment, the person will investigate how much utilities cost per month: telephone, cable, internet, electricity. This role has 40% of the budget to spend on a dwelling and utilities. **Resources:** Websites that allow you to search for apartments, Websites that allow you to research utilities costs for telephone, cable, internet and electricity.

Role 3: Savvy Shopper This person will follow the list and buy all items necessary for your dwelling. This person will also figure out a food menu for one person for a month and then buy enough groceries for one month. The list of furnishings that this person needs to buy to furnish your apartment must include: Something to sleep on (bed, futon, couch, etc) Something to sit on (chairs, couch, futon, etc) At least one pillow At least one mixing bowl Silverware Dishes (plate, bowl, cup) Some pots and pans (at least one pot and one pan) Towels (at least one set of a towel and washcloth) Alarm Clock At least one lamp Blanket (at least one) Sheets (at least one set) Cleaning products (to keep you and your apartment clean): Dish soap, laundry soap, toilet paper, all

answer. A yes or no type answer to the questions is not acceptable. Was it harder or easier than you expected to fulfill all of the budget requirements (ie find an apartment, a car, groceries, etc.) on your salary? Why? During the presentation, did you notice a correlation between how much each group had to spend and how much education or training their job required? Does this make you rethink any of your future plans? What was the easiest part of this webquest? Why? What was the hardest part of this webquest? Why? What would you change about this webquest?

Teacher Page

JOBS
Job 1: Your group's job is a full time Security Officer in Shrewsbury, MA. This job requires a high school diploma. You make \$14.00 per hour. You work 40 hours per week. Your employer deducts \$200 per month for health insurance and 20% of your pay is deducted for taxes.
Job 2: Your group's job is a full time Administrative Assistant in Framingham, MA. This job requires a bachelors degree. You make \$16.00 per hour. You work 40 hours per week. Your employer deducts \$300 per month for health insurance and 20% of your pay is deducted for taxes.
Job 3: Your group's job is a full time Plumber Apprentice in Needham, MA. This job requires a high school diploma and vocational training. You make \$18.00 per hour. You work 40 hours per week. Your employer deducts \$350 per month for health insurance and 20% of your pay is deducted for taxes.
Job 4: Your group's job is a full time Landscaper in Haverhill, MA. This job does not require a high school diploma, but it is preferred. You make \$10.00 per hour. You work 40 hours per week. Your employer deducts \$200 per month for health insurance and 20% of your pay is deducted for taxes.
Job 5: Your group's job is a full time Computer Programmer in Boston, MA. This job requires a bachelors degree. You make \$24.00 per hour. You work 40 hours per week. Your employer deducts \$400 per month for health insurance and 20% of your pay is deducted every week for taxes.

Connection to 7th grade Curriculum Standards
Mathematics Standards
Ratios and Proportional Relationships 7.RP
Analyze proportional relationships and use them to solve real-world and mathematical problems.
The Number System 7.NS
Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers.
Expressions and Equations 7.EE
Solve real-life and mathematical problems using numerical and algebraic expressions and equations.
Reading, Writing, Speaking and Listening Standards
Production and Distribution of Writing
4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
6. Use technology, including the Internet, to produce and publish writing and link to and cite sources as well as to interact and collaborate with others, including linking to and citing sources.
Research to Build and present knowledge
7. Conduct short research projects to answer a question, drawing on several sources and generating additional related, focused questions for further research and investigation.
8. Gather relevant information from multiple print and digital sources, using search terms effectively; assess the credibility and accuracy of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and following a standard format for citation.
Speaking and Listening: Comprehension and Collaboration
1. Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 7 topics, texts, and issues, building on others' ideas and expressing their own clearly.

Standards

Credits

Other