DOES MONEY GROW ON TREES?

Introductory Level

www.takechargetoday.arizona.edu

<table>
<thead>
<tr>
<th>RECOMMENDED GRADE LEVELS</th>
<th>AVERAGE TIME TO COMPLETE</th>
<th>EACH LESSON PLAN IS DESIGNED AND CONTINUALLY VALUATED “BY EDUCATORS, FOR EDUCATORS.” THANK YOU TO THE FOLLOWING EDUCATORS FOR DEVELOPING COMPONENTS OF THIS LESSON PLAN.</th>
</tr>
</thead>
<tbody>
<tr>
<td>7-9</td>
<td>Anticipatory Set &amp; Facilitation: 90 minutes Conclusion/Assessment Options: 15-45 minutes</td>
<td>▪ Kathie Beck, Family and Consumer Sciences Educator, Holland, Michigan</td>
</tr>
</tbody>
</table>

NATIONAL STANDARDS

The curriculum is aligned to the following national standards:
▪ National Standards for Financial Literacy
▪ American Association of Family and Consumer Sciences
▪ Council for Economic Education
▪ National Business Education
▪ National Jump$tart Coalition
▪ Common Core English Language Arts

LESSON PLAN OBJECTIVES

Upon completion of this lesson, participants will be able to:
▪ Distinguish the difference between a job, occupation, and career
▪ Explain the factors involved in career building
▪ Interpret the importance of investing in human capital
▪ Analyze reasons why a person would want to build a career
▪ Explore the relationship between education level and income

MATERIALS

<table>
<thead>
<tr>
<th>MATERIALS PROVIDED IN THIS LESSON PLAN</th>
<th>MATERIALS SPECIFIC TO THIS LESSON PLAN BUT AVAILABLE AS A SEPARATE DOWNLOAD</th>
<th>MATERIALS TO ACQUIRE SEPARATELY DEPENDING ON OPTIONS TAUGHT</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ A Day In the Life of Bill 1.3.1.A1</td>
<td>▪ Does Money Grow on Trees Answer Key 1.3.1.C1</td>
<td>▪ One of the following sets of materials:</td>
</tr>
<tr>
<td>▪ A Snapshot of My Future 1.3.1.A2</td>
<td>▪ Does Money Grow on Trees PowerPoint Presentation 1.3.1.G1</td>
<td>▪ 75 party balloons &amp; 5 rolls of masking tape</td>
</tr>
<tr>
<td>▪ Does Money Grow On Trees 1.3.1.A3</td>
<td>▪ Earning Unit Multiple Choice Test Bank and Answer Key 1.3.0.M1 &amp; C1</td>
<td>▪ 100 straws &amp; 5 containers of play dough</td>
</tr>
<tr>
<td>▪ Does Money Grow on Trees Vocabulary List 1.3.1.E1</td>
<td>▪</td>
<td>▪ 125 toothpicks &amp; 75 marshmallows</td>
</tr>
<tr>
<td>▪ Brainstorming Questions 1.3.1.H1</td>
<td></td>
<td>▪ 5 newspapers &amp; 100 paperclips</td>
</tr>
<tr>
<td>▪ Education vs. Income Tower 1.3.1.H2</td>
<td></td>
<td>▪ Or a building material and adhesive of your choice</td>
</tr>
<tr>
<td>▪ A Look From The Treetop Note Taking Guide 1.3.1.L1</td>
<td></td>
<td>▪ Computer and internet access</td>
</tr>
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</table>

RESOURCES

EXTERNAL RESOURCES

External resources referenced in this lesson plan:
▪ Jump$tart’s Reality Check calculator: http://jumpstart.org/reality-check
▪ My Life Junior calculator: http://pages.minot.k12.nd.us/votech/file/mylife/mylifejunior.htm
- Common Good Forecaster - Exploring the Impact of Education in Your Community: http://www.measureofamerica.org/forecaster
- My Skills, My Future: http://www.myskillsmyfuture.org/

<table>
<thead>
<tr>
<th>TAKE CHARGE TODAY RESOURCES</th>
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<tbody>
<tr>
<td>Similar lesson plan at a different level:</td>
</tr>
<tr>
<td>- Invest in Yourself Lesson Plan 2.3.1</td>
</tr>
<tr>
<td>Optional lesson plan resources:</td>
</tr>
<tr>
<td>- Focus Activities Active Learning Tool 3.0.7</td>
</tr>
<tr>
<td>- Musical Chairs Active Learning Tool 3.0.23</td>
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</table>

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<tr>
<th>CONTENT</th>
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<tbody>
<tr>
<td>EDUCATOR READING</td>
</tr>
<tr>
<td>- Materials to support educators when preparing to teach this lesson plan are available on the Take Charge Today website.</td>
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<tr>
<th>LESSON FACILITATION</th>
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<tbody>
<tr>
<td>PREPARE</td>
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<tr>
<td>Visual indicators to help prepare the lesson</td>
</tr>
</tbody>
</table>

VOCABULARY ACTIVITY (OPTIONAL)

Approximate time: 5 minutes at the end of instruction
Materials to prepare:
- Does Money Grow on Trees? 1.3.1.A3


ANTICIPATORY SET

Approximate time: 10 minutes
Materials to prepare:
- 1 Brainstorming Question 1.3.1.H1 to each of 5 groups

1. Divide participants into five equal groups.
   a. Pass out one Brainstorming Questions 1.3.1.H1 to each group.
   b. Allow time for participants to brainstorm possible answers to the question on their activity card and then ask each group to report their answers to the class.
   c. Explain that all of the questions on the activity cards will be addressed throughout the lesson.

RECOMMENDED FACILITATION

Approximate time: 80 minutes
Materials to prepare:
- Does Money Grow on Trees? PowerPoint Presentation 1.3.1.G1
- 1 A Day in the Life of Bill 1.3.1.A1 per group
- 1 Education vs. Income Tower card 1.3.1.H2 per group
- Balloons and masking tape or a building material and adhesive of your choice
- Optional: 1 A Look from the Treetop Note Taking Guide 1.3.1.L1 per participant

For more career-related brainstorming prompts refer to the Focus Activities Active Learning Tool 3.0.7.
**Optional:** Pass out *A Look from the Treetop Note Taking Guide* 1.3.1.L1 and have participants complete it during the PowerPoint presentation.


1. Slide 1: Does Money Grow On Trees?
2. Slide 2: Where Does Money Come From?
   a. Before showing the information on the slide, have participants share where they get money.
3. Slide 3: Working
   a. Explain that working at various jobs and occupations is the most common form of earning money.

**Part 1: Job vs. Occupation**

4. Slide 4: What is a Job?
   a. Discuss the definition of job.
5. Slide 5: What is an Occupation?
   a. Ask participants to identify two additional jobs under the occupation or “umbrella” of teacher.
      i. Examples: writing a lesson, meeting with parents, grading papers
6. Slide 6: Mind Mapping
   a. Ask participants to identify jobs an electrician might complete.
7. Slide 7: Your Turn!
   a. Ask participants to choose an occupation and complete a mind map for that occupation.
   b. Examples may include:
      i. Gas station attendant
      ii. Firefighter
      iii. Engineer
      iv. Swimming coach

**Part 2: What is a career, and what factors influence a career?**

8. Slide 8: What is a Career?
   a. Explain that a career is a combination of many different factors over a person’s life. This includes jobs and occupations. In the next few slides they will learn about other factors that influence a career.
   a. Discuss what human capital is and how it relates to a career.
   b. Ask participants to identify one form of self-investment they have completed (all should be able to record education!).
10. Slide 10: Transferable Skills
    a. Explain that transferable skills are the skills acquired through the process of self-investment.
    b. Discuss the difference between human capital and transferable skills.
       i. By attending school, a person is investing in their human capital and gaining transferrable skills, such as writing, working with others, patience, etc.
11. Slide 11: What other factors could influence a career?
   a. Explain that a career is a total of all events and relationships in our lives.
   b. Ask participants how family might impact an individual’s career.
      i. Examples:
         1. A family business passed down to the next generation, such as farm or a restaurant
         2. Sewing clothing with a parent and then becoming a professional seamstress
   c. Ask participants to identify how they are currently building their career.

12. Slide 12: A Day in the Life of Bill
   a. Pass out *A Day in the Life of Bill* 1.3.1.A1 and read the directions at the top of the page aloud.
   b. Working in groups, allow time for participants to complete the worksheet.

**Part 3: Why would a person want to build their career?**

13. Slide 13: Why would a person want to build their career?
   a. Explain that by building a career a person is self-investing and gaining education, skills, and experiences. Increasing human capital leads to the opportunity to earn more money.
   b. Stress the concept of opportunity. Other factors such as personal work ethic might affect a person’s earning potential.

14. Slide 14: Standard of Living
   a. Explain that by earning more money a person has the opportunity to live at the standard of living they desire.
   b. If a person desires a higher standard of living than their current occupation is allowing them to have, then they should consider expanding their career by self-investing.

15. Slide 15-17: Education Matters
   a. Explain that education is a form of self-investment and increases a person’s ability to earn more income.
   b. Stress that higher education only gives the person the opportunity to earn more money; it is not guaranteed and depends on many different factors.

16. Slide 18: Education vs. Income Tower Activity
   a. Pass out one *Education vs. Income Tower* 1.3.1.H2. Each group will need building supplies and an adhesive; choose either:
      i. 15 small balloons and a roll of masking tape per group
      ii. 20 straws and a medium sized container of play dough per group
      iii. 25 toothpicks and 15 marshmallows per group
      iv. A stack of newspaper and 25 paperclips per group
      v. Or enough building material and adhesive of your choice per group

17. Slide 19: Education vs. Income Tower Activity Directions
   a. Ask one person in each group to read their education level on the front
of the card and then the description of their skills/limitations on the back of the card.

i. High school dropout: Team members can use one hand only, the other must be kept behind their back and all communication must be done nonverbally to represent limited skills and education.

ii. High school graduate: Team members can use one hand only and the other must be kept behind their back.

iii. Associate degree: Team members have full use of their hands but all communication must be done nonverbally.

iv. College degree: Team members have full use of their hands and the team must designate one person only who can talk. The others must communicate nonverbally.

v. Doctorate degree: Because these individuals have obtained the highest level of education, they have no limitations when building a tower.

b. Participants have 10 minutes to build the tallest free-standing tower using only the given supplies.

18. Slide 20: Education vs. Income Tower Activity Discussion
   a. Follow the activity with discussion questions to reinforce the correlation between education level and employee skills.
      i. Which group had to work the hardest to build the tower? Why?
      ii. Why were some groups more successful than others?
      iii. How did the education level relate to the degree of the assigned limitations?
      iv. How might a person get those “skills” needed for the opportunity to add to their occupational level and earn a higher income in real life?

19. Slide 21: Build your career for overall well-being!
   a. Explain that the majority of people spend a large amount of their life working for pay. Because of this it is important for a person to enjoy their current occupation/jobs. Therefore, a person’s career affects their overall well-being.

20. Slide 22: What else would motivate a person to self-invest and build a career?
   a. Ask participants to identify what their motivation would be.
      i. Money, need to learn, happiness, etc.

**Part 4: Summary**

21. Slide 23: How will you create money on your tree?
   a. Explain that by thinking of their future in the present, they will be able to ensure they reach the standard of living they desire and ensure they enjoy the jobs and occupations they complete.

22. Slide 24: What do you want to be when you grow up?
   a. Ask participants to think about these questions to help them determine how they will begin to self-invest.

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**CONCLUSION**

**Snapshot of My Future Project**

**Approximate time:** 45 minutes
### Materials to prepare:
- A Snapshot of My Future instructions 1.3.1.A2

1. Complete A Snapshot of My Future 1.3.1.A2 as directed
   a. This activity includes tobacco products as a possible expenditure when participants are allocating money to different expenditures. The decision to use this activity should be made by the educator based on the audience being taught and/or the policies of the individual school districts.

### Assessment

**Reinforcement Worksheet**

**Approximate time:** 15 minutes

**Materials to prepare:**
- 1 Does Money Grow on Trees? worksheet 1.3.1.A3 per participant


The Snapshot of My Future project utilizes an internet based calculator and requires the use of computers.

For a more in-depth alternative to Jump$tart’s Reality Check use the My Life Junior calculator for the Snapshot of My Future activity. Refer to the supplemental resources section for the website address.

To add an active learning approach to the reinforcement worksheet play musical chairs! Refer to the Musical Chairs Active Learning Tool 3.0.23 for instructions.
## Does Money Grow on Trees Vocabulary List

<table>
<thead>
<tr>
<th><strong>TERM</strong></th>
<th><strong>DEFINITION</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Career</td>
<td>A lifetime journey of building and making good use of skills, knowledge and experiences</td>
</tr>
<tr>
<td>2 Human capital</td>
<td>The process of self-investment</td>
</tr>
<tr>
<td>3 Job</td>
<td>A specific task done as a part of the routine of one’s occupation</td>
</tr>
<tr>
<td>4 Occupation</td>
<td>A wide category of jobs with similar characteristics</td>
</tr>
<tr>
<td>5 Standard of living</td>
<td>Minimum necessities, comforts, or luxuries thought to be essential</td>
</tr>
<tr>
<td>6 Transferable skills</td>
<td>Skills acquired through the process of self-investment</td>
</tr>
<tr>
<td>7 Well-being</td>
<td>State of being happy, healthy and prosperous</td>
</tr>
</tbody>
</table>
Brainstorming Questions

How does a person get a good job?

Why do people work?

How do people earn money?

How much money does a person need?

What do people do with money?
# A Look From the Treetop Note Taking Guide

<table>
<thead>
<tr>
<th>Total Points Earned</th>
<th>Name __________________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Points Possible</td>
<td>Date ________________________</td>
</tr>
<tr>
<td>Percentage</td>
<td>Class ________________________</td>
</tr>
</tbody>
</table>

**Directions:** Complete the following note taking guide with short answers.

**Define job:**

**An occupation** is a wide category of __________________ with similar characteristics.

### Occupation

### Jobs

What is a career?

**Human capital** is the process of __________________.

One form of self-investment you have completed:

**Transferable skills are:**

What are two transferable skills you have acquired?
1. 
2. 

**What is a career influenced by?**
How are you currently building your career?

**Build your career to earn money!**

How does building a career give a person the opportunity to earn more money?

**Standard of living** is the __________ necessities, comforts, or luxuries thought to be ____________.

How does education relate to income?

**Build your career for overall well-being!**

**Well-being** is the state of being __________, __________, and ____________.

Why is a person’s well-being affected by their career?

What would motivate you to self-invest and build your career?
A Day in the Life of Bill...

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<th>Total Points Earned</th>
<th>Total Points Possible</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>11</td>
<td>11</td>
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</tbody>
</table>

Read this story carefully and answer the questions that follow.

It is early in the morning as Bill hops into his pickup and drives to the construction site. Upon arrival he checks the building progress at the front entrance. The concrete pad is being poured and he recalls his experience in high school when he helped his dad pour a foundation for a deck. He talks with the concrete manager about the safety issues of the entrance for icy conditions. As Bill walks away, he receives a phone call from the drywall crew supervisor who has questions about a room. Bill clearly describes the room dimensions with precise measurements instead of estimating, because of his past job responsibility in detail work at Hal’s Cabinetry. Working at Hal’s Cabinetry taught him the importance of precision and also helped pay for college to earn a Bachelor’s Degree in Construction Management.

Before he knows it, it is lunchtime. Bill stops for a minute to eat and begins to think of a new idea for a project to do in his free time. Bill enjoys working on small woodworking projects with his daughter. Their latest passion is building intricate doll houses. Bill loves working with others to make attractive and neat products. Abruptly, Bill’s daydreaming is interrupted as he receives a progress report from the electrician. It pleases Bill immensely that the building is actually ahead of schedule. In the afternoon, Bill works on a cost estimate for an upcoming job he will bid on.

After a successful day of work, Bill meets a former colleague for a cup of coffee. They regularly meet to discuss ideas and to talk about the upcoming sites they will soon build. Then, Bill arrives home after a long, hard day of a job well done.

List three of Bill’s past and/or present jobs? (1 point each)

1. __________________________ 2. __________________________ 3. __________________________

Many of Bill’s jobs are related and fall under one main category of work. What is Bill’s occupation? (1 point)

a. Farmer  
b. Building Contractor  
c. Investor  
d. Teacher

Bill’s lifetime journey has helped him build his career. Describe how the following events and relationships have influenced his career. (1 point each)

Family __________________________________________

Friends __________________________________________

Education _________________________________________

Work ____________________________________________

Leisure Activities __________________________________

Bill has been self-investing in his human capital since he was very young. Name two transferable skills Bill has acquired during the process of self-investing. (2 points)

1. _____________________________________________  2. _____________________________________________
Education vs. Income Tower

High School dropout

High School graduate

Associate degree

College degree

Doctorate degree
Education vs. Income Tower

Team members can use one hand only; the other must be kept behind their back and all communication must be done nonverbally to represent limited skills and education.

Team members can use one hand only and the other must be kept behind their back.

Team members have full use of their hands but all communication must be done nonverbally.

Team members have full use of their hands and the team must designate one person only who can talk. The others must communicate nonverbally.

Because these individuals have obtained the highest level of education, they have no limitations for building a tower.
A Snapshot of My Future

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**Directions:** Log on to the Jump$tart website at [http://jumpstart.org/reality-check](http://jumpstart.org/reality-check). Read the introductory paragraph and click on Enter. Answer each question by clicking on the button to the left of the desired item. When finished, click on Reality Check to get your results. Print the results page and answer the questions below. Attach the results page to this sheet.

1. Briefly summarize how you want your future to look when you live on your own, by describing your wants in the following areas: (5 points)

<table>
<thead>
<tr>
<th>Expenditure area</th>
<th>Wants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
</tr>
</tbody>
</table>

2. Were there more expenses than you imagined? Why or why not? (2 points)

3. What is one expense that you might be able to eliminate or decrease? Why? (2 points)
4. What is one expense you would **not** be willing to give up? Why? (2 points)

5. How much money you would need to make per hour? (1 point) __________________________
   per month? (1 point) __________________________

6. List one occupation and its salary that falls into this pay scale? (1 point)

7. What level of education will you need to obtain this occupation? (1 point)

8. Why does education level impact your salary? (1 point)

9. Identify one step you can take at this point in your life to help you reach your desired income level and occupation. (1 point)
Does Money Grow on Trees?

<table>
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<th>Total Points Earned</th>
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<tbody>
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<td>Total Points Possible</td>
<td>________________________________</td>
</tr>
<tr>
<td>Percentage</td>
<td>________________________________</td>
</tr>
</tbody>
</table>

Directions: Match the following terms with its definition. (1 point each)

1. A lifetime journey of building and making good use of skills, knowledge and experiences
   __________ A. Job
   __________ B. Well-being
   __________ C. Occupation
   __________ D. Standard of living
   __________ E. Transferable skills
   __________ F. Human capital
   __________ G. Career

2. The process of self investment
   __________

3. A specific task done as a part of the routine of one’s occupation
   __________

4. A wide category of jobs with similar characteristics
   __________

5. Minimum necessities, comforts, or luxuries thought to be essential
   __________

6. Skills acquired through the process of self-investing
   __________

7. State of being happy, healthy and prosperous
   __________

Directions: Answer the following questions. Use complete sentences when appropriate.

8. What are three factors that influence a person’s career? (3 points)
   1. __________________________________________
   2. __________________________________________
   3. __________________________________________

9. What are two transferable skills that you feel would be valuable in any occupation? (2 points)
   1. __________________________________________
   2. __________________________________________
10. What are two reasons that would motivate a person to want to build their career? (2 points)

1. 

2. 

11. How is education level related to income? (1 point)

12. How is a person’s well-being affected by their career? (1 point)
Does Money Grow on Trees?

People need money to survive in our society, but where does money come from? Money is made from paper and paper comes from trees, right? But wait...money doesn't really GROW on trees...so where does it come from and how does one acquire it?

How do you acquire money?

One way to acquire money is working for pay at various jobs and occupations.

**JOB**

A job is a specific task done as a part of the routine of one’s occupation. Examples of jobs include:

- Stocking shelves at a grocery store
- Taking a patient's blood pressure
- Teaching students how to add numbers

**OCCUPATION**

An occupation is a wide category of jobs with similar characteristics. For example, possible jobs within the occupation of a nurse’s aide include: taking a patient’s blood pressure and transferring a patient from bed to chair.

What are two more jobs that could fall under the occupation or “umbrella” of teacher?

1. 
2.

**CAREER**

When a person completes different jobs and works in different occupations throughout their life, they are building their career. A career is a lifetime journey of building and making good use of skills, knowledge and experiences. It is the total of all events and relationships in our lives: family, friends, education, work (jobs and occupations), and leisure activities.

**HUMAN CAPITAL**

The process of building a career involves investing in human capital. Human capital is the process of self investment. When a person works at different jobs, goes to school, volunteers, attends workshops, etc., they are self-investing. Self-investment is crucial to building a career. *One of the most important decisions one can make when determining his/her future career is to invest in their human capital*. The more an individual invests in their human capital early in life, the greater range of opportunities they will have and the greater career success later in life.
TRANFERABLE SKILLS

During the process of investing in human capital a person will gain transferable skills. Transferable skills are the skills acquired through the process of self-investment. Examples of transferable skills include the ability to follow orders, organization, clear communication, confidence, cooperative problem solving, and creativity. Transferable skills enhance an individual’s human capital which allows a greater range of opportunities for future career success.

What are two transferable skills you wish to acquire?
1. 
2. 

So, why would a person want to build their career?

BUILD YOUR CAREER TO EARN MONEY

By building a career, an individual is investing in their human capital and will gain more education, skills, and experiences that will give them the opportunity to earn more money. Earning more money gives people the opportunity to live at the standard of living that they desire. A standard of living is the minimum necessities, comforts, or luxuries thought to be essential. If a person feels they desire a higher standard of living than their current income can provide, then they should consider expanding their career by self-investing. This could be accomplished by acquiring more education, changing jobs and/or occupations, etc.

Education has an effect on the amount of money an individual can earn. Generally, the more education an individual has, the more money they are able to make, because education is a form of self-investment.

<table>
<thead>
<tr>
<th>Education level</th>
<th>U.S. median income for each education level (2009)</th>
<th>Examples of occupations that require each education level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not high school graduate</td>
<td>$23,608</td>
<td>housekeeper, cashier</td>
</tr>
<tr>
<td>High school graduate</td>
<td>$32,552</td>
<td>bus driver, home health aide</td>
</tr>
<tr>
<td>Vocational training-no degree</td>
<td>$36,348</td>
<td>cosmetologist, fitness instructor</td>
</tr>
<tr>
<td>2-Year Degree (Associate Degree)</td>
<td>$39,572</td>
<td>paralegal, dental hygienist</td>
</tr>
<tr>
<td>4-Year Degree (Bachelor’s Degree)</td>
<td>$53,300</td>
<td>teacher, engineer, accountant</td>
</tr>
<tr>
<td>Master’s Degree</td>
<td>$65,364</td>
<td>physical therapist, psychologist</td>
</tr>
<tr>
<td>Professional or Doctorate Degree</td>
<td>$79,664</td>
<td>attorney, physician, veterinarian</td>
</tr>
</tbody>
</table>

BUILD YOUR CAREER FOR OVERALL WELL-BEING

People spend a large amount of their life working for pay. Therefore, a person’s career affects their overall well-being or state of being happy, healthy and prosperous. By self-investing in jobs and skills that are enjoyed, a person is ensuring career satisfaction, which results in a high level of well-being.

The process of building a career involves increasing and improving skills and knowledge. Many people find that this helps increase their overall well-being.

What would motivate you to build your career?