

# Newsela Social Studies Colorado Economics and Personal Financial Literacy Education

## Why Now?

According to [House Bill 21-1200](#) “Colorado students today face a far different financial world than their parents and grandparents did. Fortunately, strong financial literacy standards can better prepare students for the future. Financial literacy education can provide students with better tools to navigate paying for higher education, accessing apprenticeships and trade schools, wisely managing credit card debt, planning for future home purchases, and successfully planning for retirement”.

In addition, the overwhelming need for student-centered education is at the forefront of Colorado districts. With each student’s path to success looking different, it is crucial for CO students to have a curriculum that supports wherever their future passions lie.

## Why Newsela?

Between our constantly updating stream of vetted, real-world content and dedicated resources within Newsela Social Studies, we can help teachers bring civics into their classrooms with engaging, thoughtful lessons that draw connections between citizenship and students’ daily lives.



MONEY

**What the future holds:  
Changing job  
market...**



## HIGHLIGHTS:

### Engages students through a personalized learning experience

Vetted, flexible content meets students unique learning needs. With embedded support, students can take informed action and directly engage with and discuss topics applicable to their lives.

### Motivates students to think critically about the world

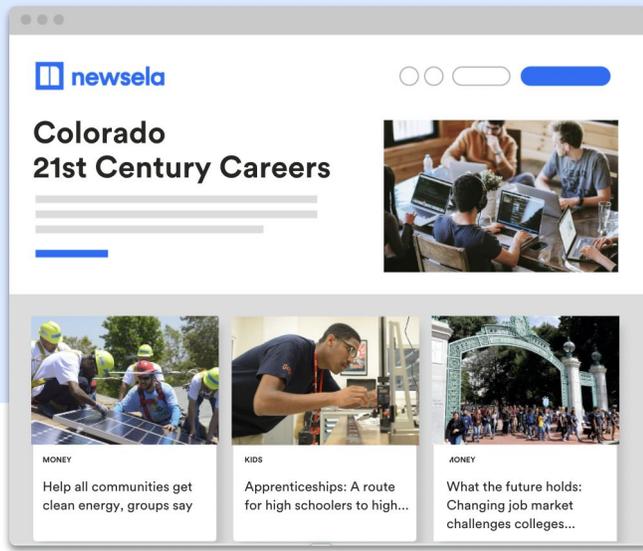
Engaging topics and activities push students to think critically about the world around them, how they can impact their communities and what future path is best for them.

### Builds foundational culturally responsive teaching

Newsela’s authentic and up-to-date content include collections like Social Justice Projects in Newsela ELA and U.N. Sustainable Development Goals in Newsela Social Studies weave civics into the curriculum.

# Instructional supports for each article

Help teachers expand students' learning experience and engagement

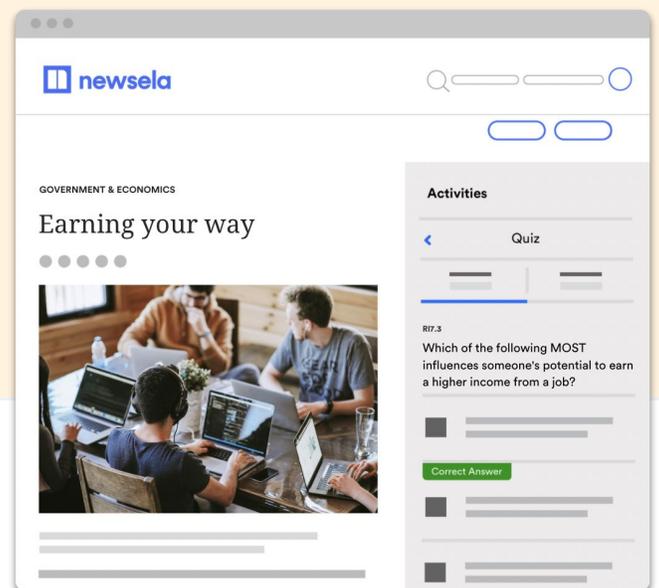


## Curations, Lessons, and Customizations

Teachers can use Newsela to teach to the standards and priorities of their school and district. Create custom activities, search for content by standard, curate Text Sets, and control the reading levels students see.

## Quizzes, Writing Prompts, and Assignments

Teachers can create and share customizable assignments and give students access to reading comprehension quizzes, customizable writing prompts, and annotations.



# Colorado: Planning for the Future

The goal of this unit is to provide Colorado high school students with both a micro and macro economic opportunity to consider the forces which will influence their future careers and potential to plan for financial success. As students develop the essential skills of a 21st Century learner, they will also analyze how industries in Colorado change and develop over time, and evaluate future career paths.

## Colorado Economics and Personal Financial Literacy: 21st Century Careers

**Essential Question:** How do you prepare now for the careers of tomorrow?

### Making Choices About Your Future

*What is the relationship between supply, demand, and opportunity cost, and how might this affect how one plans for a future career?*



GOVERNMENT & ECONOMICS

Earning your way: Why some jobs in the U.S. pay...



MONEY

What the future holds: Changing job market...



GOVERNMENT & ECONOMICS

Issue Overview: College education

### Industries of Tomorrow: 21st Century Career Paths

*What industries are currently growing and expanding in Colorado, and why?*



LAW

U.S. Space Command is open, but there is still no...



SCIENCE

Summer STEM camp keeps science excitement alive...



SCIENCE & MATH

Issue Overview: Solar energy

### Cornerstone Activity: Cover Letter

*How can I align my skills and interests to the goals of an employer?*



KIDS

Apprenticeships: A route for high schoolers to high...



ARTS & CULTURE

Student Opinion: Tech-related jobs are the future



GOVERNMENT & ECONOMICS

Manual labor jobs back in the spotlight among...

## Making Choices About Your Future

### Essential Question: How do you prepare now for the careers of tomorrow?

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According to [House Bill 21-1200](#) “Colorado students today face a far different financial world than their parents and grandparents did. Fortunately, strong financial literacy standards can better prepare students for the future. Financial literacy education can provide students with better tools to navigate paying for Capital letters or bold & italic numbers indicate new material added to existing law; dashes through words or numbers indicate deletions from existing law and such material is not part of the act. higher education, accessing apprenticeships and trade schools, wisely managing credit card debt, planning for future home purchases, and successfully planning for retirement”.

### How do my personal choices affect the future?

#### Essential Question:

How do you prepare now for the careers of tomorrow?

#### Supporting Question(s):

Why do some types of jobs pay more than others?

How does one’s level of education relate to one’s future earning potential?

What are some interesting career paths available to job seekers today which will provide growth opportunities in the future?

#### Objective(s)

In this text set, you will explore growing industries and startup companies that are either becoming key in today’s economy or are changing in terms of how the industry is run and by whom.

## Lesson Sparks

### State-Specific Content

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### Instructional Resources

1. Leveraging the text set “How Do My Personal Choices Affect the Future?”, students will explore how supply and demand and opportunity cost influence both education and the job market. Embedded SEL connections ask students to approach their future job search with a strengths focused approach.
2. Providing opportunity for student choice, the text sets contained within “Industries of Tomorrow” highlight growing industries within Colorado, as well as articles which provide students with a roadmap towards skills which would enable them to create successful careers within the industry. A STEM extension activity within this unit provides a cross-curricular opportunity to consider the role of design thinking, 21st Century skills and interaction, guiding students towards envisioning themselves within STEM fields.
3. For the Cornerstone activity, students first read and participate in a reflection regarding the pros and cons of different educational pathways. They then synthesize their knowledge by writing a cover letter which outlines interest in a future career path, belief in the the growth opportunities of a specific industry, intended educational pathway, and highlights their skills and strengths in relationship to their intended career path.

ARTICLE  
**Money**

# What the future holds: Changing job market challenges colleges, students

By PBS NewsHour, adapted by Newsela staff



Students head to class at the University of California, Berkeley.

Eighty-five percent of the jobs that people will do in 2030 don't exist yet, the Institute for the Future has predicted.

That might seem like a high number to reach in only 11 years. Think about the careers that did not exist just a handful of years ago, though, such as social media manager or app developer.

Even if that 85 percent is ultimately smaller, the number raises some important questions about how the workforce is preparing for the future, starting in the classroom. What role should colleges and universities play? How should they prepare students for a workplace that is constantly changing?

Educational institutions are trying to answer that question, largely by adapting their programs to better suit an ever-shifting work landscape. Here are some of the approaches they're taking.

## What Should Colleges Teach?

There's often a disconnect between what you learned in college and what you do in the workforce. In 2013, a researcher found that 27 percent of college graduates were working in jobs that matched their college majors. However, 38 percent were in jobs that didn't require a college degree at all.

That is not to say that college degrees – and the knowledge that comes with them – are not worth earning. By 2020, 65 percent of all jobs will require at least some education beyond a high school degree.

Many colleges have struggled with whether to focus on cutting-edge technical skills in their programs.

In the 1800s and earlier, colleges were largely focused on teaching a broad swath of liberal arts. Students took courses in ancient languages, religion and philosophy. That tradition continued even as colleges shifted toward more **specialized** and job-focused education.

Today, about 12.5 million high school and college students are enrolled in at least one career and technical education course. The problem is many of those programs train people only for the jobs that exist today. The skills they teach could be useless within several years.

Some universities are **embracing** the technical skills model. Others see an opportunity to stand out as institutions that teach students "soft skills," such as problem-solving. These skills are useful not only for the jobs of today but also for whatever the future might bring.

## Rethinking The Four-Year Learning Model

Those who study education and the future of work say the four-year learning model needs to be rethought in a big way. They say education can no longer be seen as something that stops when a person graduates from college.

Jonathan Blake Huer is an education professional who consults with colleges to address the needs of the changing workforce. He imagines a world where college is not four consecutive years at all.

Instead, he'd like to see an education system where students could take a year or two of school, get a job and then return to school a few years later. This kind of system would be better at adapting to changing technology.

So the solution to training people for the jobs of the future? Don't, at least to a point.

"We can't possibly prepare people for all of the jobs that are ahead," said Brandon Busteded. He is the president of Kaplan University Partners, which helps U.S. colleges **adapt** to the changing world. Busteded says we need to create a world "where people are constantly being educated and retooled to stay relevant in their jobs."

Fewer employers are willing to train people on the job than they were 50 years ago. A government report found employer-sponsored training fell 42 percent between 1996 and 2008.

## Internships And Add-On Programs

Internships appear to be the new kind of training program. However, Busteded said colleges could do more to make them part of a student's graduation requirements.

At the University of Utah, the new Degree Plus program seeks to fill the job skills gap. It offers eight-week courses intended as an add-on to a student's main degree. The courses include data analysis, web design and digital marketing.

It is additional work, and an additional cost, but many students find the added value is worth it. The skills could give them a leg up when looking for jobs or getting a promotion.

Other institutions are trying to **mimic** the workplace within the traditional classroom.

## Bringing Companies Into College Classrooms

Several public colleges have partnered with private companies to integrate their products into the classroom. One of these companies is Adobe, which makes computer software.

Professors are encouraged to use the products for unusual assignments, such as reinterpreting poems using video. Students at the University of Central Florida have used Adobe software to design 3-D-printed limbs.

The University of California, Berkeley, is another school that is trying to foster student-driven pursuits. Students there can design their own courses, such as "**Impact** of AI," a class on artificial intelligence.

"We're not just about preparing kids for work," said Jenn Stringer, the chief academic technology officer at the University of California, Berkeley. "We hope we are preparing them to have a huge impact on society in some way."

That way, she said, they will not only be prepared for whatever the job market looks like in 10, 20 or 50 years. They will be the ones shaping it.

## Activities

### Quiz

Which statement would be MOST important to include in a summary of the article?

- A** Careers such as social media manager and app developer did not exist five years ago.
- B** Colleges are adapting in different ways to prepare students for an ever-changing job market.
- C** It is impossible for educational institutions to prepare students for all possible jobs of the future.
- D** The University of Central Florida has students use Adobe software to design 3-D printed limbs.

**Newsela's content is published daily from trusted and vetted sources at 5 different reading levels. Teachers can find a wide range of diverse perspectives and authentic voices to support instruction.**



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