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# Pennsylvania 12 College, Career and Military Readiness / Transition

**FREE PREVIEW**

Full-Year Teacher Planner, Blank Editable Planner & School-Submission Binder

This preview shows the real structure and a genuine sample of the completed planner. The full product contains 9 units, 36 weekly plans and 180 daily plans, plus blank editable versions of every form.

|                  |                                                           |
|------------------|-----------------------------------------------------------|
| State            | Pennsylvania                                              |
| Grade            | 12 (High)                                                 |
| Subject          | College, Career and Military Readiness / Transition       |
| Course category  | College and Career Readiness                              |
| Standards family | College / Career Readiness                                |
| Framework        | Career Education and Work and Personal Finance            |
| Issuing agency   | Pennsylvania Department of Education                      |
| Scope            | 36 instructional weeks · 180 instructional days · 9 units |

This is a statewide standards index, not a local course catalog. Course names, grade placement, electives, and graduation sequences vary by district.

## What you get

| Folder                  | Contents                                                                                          |
|-------------------------|---------------------------------------------------------------------------------------------------|
| 01 START HERE           | Read-me, contents, printing and digital instructions, standards verification guide, this preview  |
| 02 FILLED FULL YEAR     | Completed planner in colour and ink-friendly PDF, plus editable DOCX                              |
| 03 BLANK EDITABLE       | Blank planner in colour, ink-friendly and fillable PDF, plus editable DOCX                        |
| 04 ASSESSMENTS AND DATA | Baseline observation, quarterly rubrics, anecdotal forms, portfolio checklist                     |
| 05 SCHOOL SUBMISSION    | Submission covers, alignment summary, evidence checklist, observation, reflection, signature page |
| 06 LICENSE AND CREDITS  | Terms of use, credits and licences, copyright notice                                              |

The pages that follow are reproduced **exactly** as they appear in the full completed planner.

## Week 9 — Benefits, Incentives, and What Actually Reaches You

### Unit 3: What a Job Pays, and How You Get In · Month 3 · Quarter 1 · Semester 1 · Instructional Days 41–45

|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Essential question | Why is the salary not what the job is worth, and not what you get?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Standards          | <p><b>Cp 4B -&gt; 17.1.9-12.C Personal Finance Fundamentals</b> — Analyze the impact of various factors on a person's financial mindset and decisions</p> <p><b>17.1.9-12.D Personal Finance Fundamentals</b> — Evaluate strategies for dealing with behavioral biases (e.g., loss aversion, experiential bias, mental accounting) and other obstacles to managing personal finances</p> <p><b>Cp 4C -&gt; 17.2.9-12.D Income</b> — Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid</p> |
| Learning target    | "I can investigate benefits and incentives, and calculate net pay from gross salary."                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Local dates        | _____ (enter your school dates)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

### Measurable objectives

- Students will investigate employee benefits and incentives related to identified career choices.
- Students will calculate net pay from a given gross salary by subtracting required and optional deductions.

### Success criteria (student-friendly)

- "I identify the benefits and incentives attached to a job."
- "I explain what a benefit is worth."
- "I calculate net pay accurately from a gross figure."

### Academic vocabulary

benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation

### Materials and technology

- Notebooks
- Supplied sample pay statements
- Supplied benefit summaries
- Calculators

### Differentiation and supports

| Support area            | This week's plan                                                                                                                                                         |
|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Special education / IEP | Reduce group size; pair visual cue cards with all verbal directions; allow gesture or picture response in place of speech; pre-teach the week's target in a 1:1 warm-up. |
| Section 504             | Provide the child's documented accommodations throughout; permit movement breaks and alternative seating at any point in the sequence.                                   |

| Support area           | This week's plan                                                                                                                                                                                       |
|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Multilingual learners  | Introduce each vocabulary word with an object or image; accept home-language responses; send the vocabulary list home where a translation is available; pair with a peer who shares the home language. |
| Advanced / extension   | Ask the learner to teach the skill to a peer, extend the task, or record a demonstration for the class reference wall.                                                                                 |
| Intervention / reteach | Reteach the target in a short small group using the same materials; split the day's check for understanding into two smaller steps.                                                                    |
| Enrichment             | Extend into an open-ended centre or project connected to the essential question.                                                                                                                       |

### Assessment and evidence

Student calculates net pay accurately and values a benefits package.

### Family communication

Ask your child the difference between gross and net pay.

# Day 41 — Benefits Are Part of What a Job Pays

Week 9, Day 1 · Unit 3 · Standards: 17.1.9-12.C, 17.1.9-12.D, 17.2.9-12.D

|                   |                                                                                                                                        |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Focus             | Benefits.                                                                                                                              |
| Learning target   | "I can investigate benefits and incentives, and calculate net pay from gross salary."                                                  |
| Vocabulary in use | benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation |
| Local date        | _____                                                                                                                                  |

## Learning sequence

TEACHER NOTE: general information about how compensation is structured. Not financial advice, and no student is asked what their family receives. Connect: two jobs, same salary, very different value. Teach: benefits are the non-salary parts of compensation - retirement contributions, medical, life and disability cover, paid leave, sick pay, training - and some are worth a large fraction of salary. The standard names benefits AND incentives; incentives are the conditional parts, such as bonuses or commission, which may or may not arrive. Try: shared comparison of two supplied packages with identical salaries. Apply: students identify benefits and incentives for their chosen careers. Reflect: compare total compensation, not salary.

## Check for understanding

Student identifies benefits and incentives and distinguishes them.

## Differentiation in the moment

| If the learner...  | Then...                                                                   |
|--------------------|---------------------------------------------------------------------------|
| needs more support | Model the step again with guided support, then fade to a gesture cue.     |
| is ready for more  | Invite the learner to demonstrate for a peer or add a second example.     |
| is dysregulated    | Pause instruction, move to co-regulation, and return to the target later. |

## Closure and reflection

Gather the group. Restate the learning target. Ask one learner to demonstrate. Name one specific thing the group did well, then preview tomorrow.

## Teacher reflection (fictional example)

*Fictional Example — Customize and Verify Before School Submission.*

Most learners met the target. Two needed the visual cue repeated during guided practice; I will pre-teach with them tomorrow. The extension held attention longer than planned, so I shortened closure.

## Day 42 — What a Benefit Is Actually Worth

Week 9, Day 2 · Unit 3 · Standards: 17.1.9-12.C, 17.1.9-12.D, 17.2.9-12.D

|                   |                                                                                                                                        |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Focus             | Valuing benefits.                                                                                                                      |
| Learning target   | "I can investigate benefits and incentives, and calculate net pay from gross salary."                                                  |
| Vocabulary in use | benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation |
| Local date        | _____                                                                                                                                  |

### Learning sequence

Connect: putting a number on it. Teach: a benefit's value is roughly what it would cost you to buy the same thing, plus what it protects you from - and an employer contribution to retirement is money you would otherwise have to save from taxed income. Incentives should be valued at what is likely, not what is possible. Try: shared valuation of a supplied package. Apply: students value two supplied packages and rank them against salary alone. Reflect: the lower salary sometimes wins.

### Check for understanding

Student values a benefits package and compares total compensation.

### Differentiation in the moment

| If the learner...  | Then...                                                                   |
|--------------------|---------------------------------------------------------------------------|
| needs more support | Model the step again with guided support, then fade to a gesture cue.     |
| is ready for more  | Invite the learner to demonstrate for a peer or add a second example.     |
| is dysregulated    | Pause instruction, move to co-regulation, and return to the target later. |

### Closure and reflection

Gather the group. Restate the learning target. Ask one learner to demonstrate. Name one specific thing the group did well, then preview tomorrow.

### Teacher reflection (fictional example)

*Fictional Example — Customize and Verify Before School Submission.*

Most learners met the target. Two needed the visual cue repeated during guided practice; I will pre-teach with them tomorrow. The extension held attention longer than planned, so I shortened closure.

## Day 43 — Gross, and Where It Starts Shrinking

Week 9, Day 3 · Unit 3 · Standards: 17.1.9-12.C, 17.1.9-12.D, 17.2.9-12.D

|                   |                                                                                                                                        |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Focus             | Deductions.                                                                                                                            |
| Learning target   | "I can investigate benefits and incentives, and calculate net pay from gross salary."                                                  |
| Vocabulary in use | benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation |
| Local date        | _____                                                                                                                                  |

### Learning sequence

TEACHER NOTE: every figure is supplied on a card. No student uses a real pay statement, their own or a family member's. This is not tax advice. Connect: the first pay is always less than expected. Teach: GROSS is what was earned; deductions are REQUIRED (tax withheld, payroll taxes) or OPTIONAL (benefit premiums, retirement contributions, savings); NET is what arrives. Withholding is an estimate collected in advance, which is why filing later produces a refund or a bill. Try: shared walk through a supplied sample pay statement, line by line. Apply: students identify every line and its type on two supplied statements. Reflect: read the statement; errors happen and only you will notice.

### Check for understanding

Student identifies and classifies every deduction on a pay statement.

### Differentiation in the moment

| If the learner...  | Then...                                                                   |
|--------------------|---------------------------------------------------------------------------|
| needs more support | Model the step again with guided support, then fade to a gesture cue.     |
| is ready for more  | Invite the learner to demonstrate for a peer or add a second example.     |
| is dysregulated    | Pause instruction, move to co-regulation, and return to the target later. |

### Closure and reflection

Gather the group. Restate the learning target. Ask one learner to demonstrate. Name one specific thing the group did well, then preview tomorrow.

### Teacher reflection (fictional example)

*Fictional Example — Customize and Verify Before School Submission.*

Most learners met the target. Two needed the visual cue repeated during guided practice; I will pre-teach with them tomorrow. The extension held attention longer than planned, so I shortened closure.

# Day 44 — Calculating Net Pay

Week 9, Day 4 · Unit 3 · Standards: 17.1.9-12.C, 17.1.9-12.D, 17.2.9-12.D

|                   |                                                                                                                                        |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Focus             | The calculation.                                                                                                                       |
| Learning target   | "I can investigate benefits and incentives, and calculate net pay from gross salary."                                                  |
| Vocabulary in use | benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation |
| Local date        | _____                                                                                                                                  |

## Learning sequence

Teach: work in order - start from gross for the period, subtract required deductions, then optional ones, and check the result against an estimate first so a misplaced decimal is caught. Annual to monthly to weekly conversions are where errors enter, so carry the period through every line as you would carry a unit. Try: shared calculation of two examples. Apply: students calculate net pay for four supplied scenarios and verify each by a second method. Reflect: state the period on every line.

## Check for understanding

Student calculates net pay accurately and verifies it independently.

## Differentiation in the moment

| If the learner...  | Then...                                                                   |
|--------------------|---------------------------------------------------------------------------|
| needs more support | Model the step again with guided support, then fade to a gesture cue.     |
| is ready for more  | Invite the learner to demonstrate for a peer or add a second example.     |
| is dysregulated    | Pause instruction, move to co-regulation, and return to the target later. |

## Closure and reflection

Gather the group. Restate the learning target. Ask one learner to demonstrate. Name one specific thing the group did well, then preview tomorrow.

## Teacher reflection (fictional example)

*Fictional Example — Customize and Verify Before School Submission.*

Most learners met the target. Two needed the visual cue repeated during guided practice; I will pre-teach with them tomorrow. The extension held attention longer than planned, so I shortened closure.



## Day 45 — The Offer You Would Actually Take

Week 9, Day 5 · Unit 3 · Standards: 17.1.9-12.C, 17.1.9-12.D, 17.2.9-12.D

|                   |                                                                                                                                        |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Focus             | The week's product.                                                                                                                    |
| Learning target   | "I can investigate benefits and incentives, and calculate net pay from gross salary."                                                  |
| Vocabulary in use | benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation |
| Local date        | _____                                                                                                                                  |

### Learning sequence

Connect: two standards, one decision. Teach: comparing two job offers means net pay plus the value of benefits plus the likely value of incentives, against the demands from Week 8 and the opportunity cost from Week 4 - the same systematic process, applied to money. Try: shared comparison using the decision grid. Apply: students compare two supplied offers fully and record the reasoning. Reflect: the number on the advertisement is the least informative figure in the whole comparison.

### Check for understanding

Student compares two offers on total value using the decision process.

### Differentiation in the moment

| If the learner...  | Then...                                                                   |
|--------------------|---------------------------------------------------------------------------|
| needs more support | Model the step again with guided support, then fade to a gesture cue.     |
| is ready for more  | Invite the learner to demonstrate for a peer or add a second example.     |
| is dysregulated    | Pause instruction, move to co-regulation, and return to the target later. |

### Closure and reflection

Gather the group. Restate the learning target. Ask one learner to demonstrate. Name one specific thing the group did well, then preview tomorrow.

### Teacher reflection (fictional example)

*Fictional Example — Customize and Verify Before School Submission.*

Most learners met the target. Two needed the visual cue repeated during guided practice; I will pre-teach with them tomorrow. The extension held attention longer than planned, so I shortened closure.

## Important before you buy

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- This is a **digital download**. Nothing is shipped.
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