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Welcome to Earning Power!

How Skills, Ideas & Opportunities Can Create Income



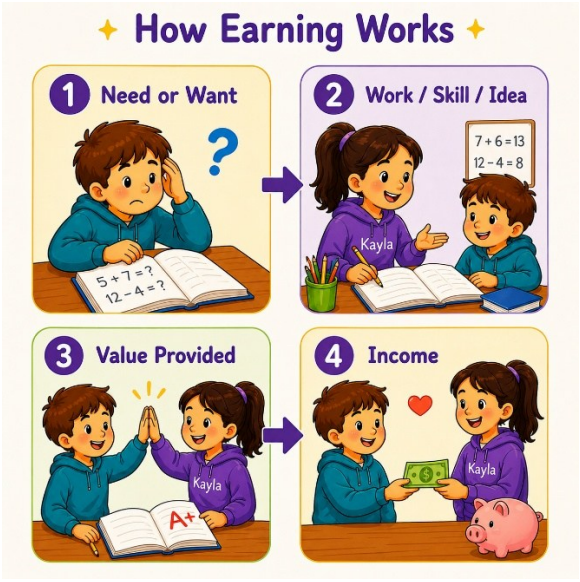
When you think about earning money, you might picture someone going to work and receiving a paycheck. That is one common way people earn money—but it's not the only one.

People can earn money by using their **time, skills, knowledge, ideas, or resources** to provide something others need or want.

☑ A teacher uses knowledge to help students learn.
☑ A mechanic uses technical skills to repair cars.
☑ A designer creates useful or attractive products.
☑ A baker prepares food that customers buy.
☑ A business owner organizes people, ideas, and resources to provide products or services.

In each case, something useful is being exchanged.

The Value Exchange



A simple way to think about earning is:

Need or Want → Work / Skill / Idea → Value Provided → Income

For example: **Someone needs help with math → Kayla tutors them → The student receives help → Kayla earns money**

Earning begins when people find ways to contribute something that others value.

Important Idea

→ **Income** is money someone receives.

→ **Earning power** is different. **Earning power is your ability to create opportunities to earn income through your skills, knowledge, experience, ideas, and choices.**

And unlike the money in your pocket today, your earning power can **grow**.

💵 LEVEL 1 — Jobs, Pay & Income

When people take a job, they usually agree on how they'**ll be paid**. But not every job uses the same system. Some people receive an agreed amount each year. Others are paid by the hour. Some are paid for completing a project, while others may earn extra money when they reach certain sales or performance goals. These are called **pay structures**—different ways of calculating how much someone earns.

Three important ideas will help you understand job income:

→ **Income** — money a person receives from work or other sources.

→ **Pay rate** — the amount used to calculate someone's earnings, such as $20 per hour.

→ **Pay period** — the amount of time covered by one paycheck.

A worker might be paid: **Weekly • Every two weeks • Twice a month • Monthly**

The job may be the same, but the way income is calculated and delivered can differ.

💡 **Future-Ready Tip**: How much you earn and how often you are paid are not the same thing. Someone might earn $60,000 per year but receive the money gradually throughout the year. That naturally leads to salary.

💼 1.1 Salary — Pay Based on an Annual Amount



A salary is an agreed-upon amount of pay for a job, usually stated as an annual amount. Instead of receiving the entire annual salary at once, a worker receives it in portions through regular paychecks. Salaries are used in many types of jobs and industries.

Imagine you decide to become a pediatric doctor or a structural engineer. Years of study prepare you to handle complex problems. When you are hired, you may receive an annual salary for carrying out the responsibilities of that role. Your salary is then divided into regular paychecks throughout the year.

💡 **Future-Ready Tip:** Annual salary tells you how much is earned over a year. Pay frequency tells you how often you receive portions of your salary.

A regular salary can make income more predictable, making planning easier. It helps adults plan for mortgages, education savings, and long-term investments. A regular salary makes income more predictable, making budgeting and expense planning easier.

🎯 LEVEL 2 — Careers & Future Skills

Have you ever noticed that some things seem easier or more interesting to you than others? Maybe you enjoy solving math problems, building things, drawing, writing stories, helping people, using computers, organizing projects, or figuring out how machines work.

Those interests and strengths can give you **clues about skills you may want to develop**. But being good at something today does not decide your future. People learn, change, discover new interests, and build new abilities throughout their lives.

🚀 Your Mission

In this level, you will explore how:

Strengths & Interests → Learning & Training → Skills → Experience → Opportunities

You will also discover that there is rarely only **one career path** for a skill. The same strength might lead to a job, a service, a creative project, an invention, or even a business.

💡 **Future-Ready Tip:** A career is not something you "choose" one day. It is something you can **build over time** through learning, practice, experience, and choices.

🧠 1. Start With What You Are Good At

People have different combinations of strengths. Someone may be good at:

Numbers • Science • Building • Writing • Art • Technology • Communication • Organizing • Helping People • Solving Problems



These strengths can become more powerful when they are developed into skills.

For example:

⚙️ If You Enjoy Physics & Building Things, you might enjoy learning about:

forces and motion; machines; energy; structures; robotics; mechanical systems.

Those interests could eventually connect to careers such as:

Mechanical Engineer • Engineering Technologist • Robotics Technician • Product Designer • Renewable-Energy Specialist

A student who enjoys physics does **not** have to become a mechanical engineer. Physics is simply one clue that certain types of problems might interest that person.

🧠 MENTAL WORKOUT: Eldon's Future Career Path



Eldon has noticed something at school: he often enjoys **math and physics problems most**. He especially likes:

- ⊙ solving problems with forces and motion
- ⊙ understanding how machines work
- ⊙ building and improving models
- ⊙ using math to find solutions
- ⊙ learning about energy and technology

His teacher tells him: **"Those strengths don't tell you exactly what career to choose—but they give you clues about paths you might enjoy exploring."**

Eldon begins researching possibilities such as **mechanical engineering, engineering technology, robotics, renewable energy, and product design**. After talking with a career counselor, he decides to compare two possible education paths.

🎓 Eldon's Two Possible Paths

🔵 PATH A — Mechanical Engineer

Training: University engineering degree
Length: 4 years
Education cost: $8,000 per year
Starting salary: $64,000 per year

Eldon earns the starting salary during his **first 3 years of work**. After gaining experience, developing new skills, and taking on more responsibility, s**alary beginning in Work Year 4:** $76,000 per year

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🟢 PATH B — Mechanical Engineering Technologist

Training: College engineering technology program
Length: 2 years
Education cost: $5,000 per year
Starting salary: $48,000 per year

Eldon earns the starting salary during his **first 3 years of work**. After gaining experience:
Salary beginning in Work Year 4: $56,000 per year

🏗️ LEVEL 3 — Earning Money with Skills & Services

You do not always need a traditional job to earn money. Sometimes people earn by using a skill they already have to **help someone solve a problem, complete a task, or create something useful**.

A person might tutor a student, care for a pet, take photographs, repair something, design a poster, mow a lawn, or help organize an event.

In each case, someone provides **value** through a service.

🚀 Your Mission

In this level, you will learn how to:

Skill → Service → Value Provided → Customer → Earnings

You will explore how **time, rate, number of jobs, available hours, and customer demand** can affect earnings.

💡 **Future-Ready Tip:** A useful earning opportunity often begins with two questions:

"What can I do well?" and **"Who could benefit from that skill?"**

🛠️ 1. A Skill Can Become a Service

People develop many different skills. Some people are good at:

Teaching • Designing • Repairing • Organizing • Caring • Photographing • Building • Writing • Technology



A **service** happens when someone uses time, effort, or a skill to do something useful for another person.

📚 Math Skill → Tutoring

Kayla understands math well. She could use that skill to help a younger student understand fractions or solve math problems.

Skill: Math
Service: Tutoring
Value Provided: Helping someone learn

🔧 Repair Skill → Bicycle Tune-Up

Eldon enjoys understanding how mechanical systems work. He could use that skill to help someone adjust and tune up a bicycle.

🚀 FUTURE-READY CHALLENGE: Which Service Earns More Over the Year?

Kayla decides that next year she wants to focus on only one service to keep her schedule manageable. Assume she provides services for **48 weeks**, leaving 4 weeks free for holidays, exams, family activities, and breaks.

📚 Option A — Math Tutoring

Maximum demand: **4 hours/week** Rate: **$18/hour**

💻 Option B — Webpage Design

Maximum demand: **2 webpages/week** Pay: **$50/page**
Time: **2 hours/page**

Which service could give Kayla the higher total earnings over 48 weeks?

Tutoring: Weekly Earnings = $_____ 48-Week Earnings = $_____

Webpage Design: Weekly Earnings = $_____ 48-Week Earnings = $_____

Kayla Should Choose:

☐ Math Tutoring ☐ Webpage Design

How much more could she earn? **$**_____

💡 Hint: First calculate the **maximum weekly earnings** for each service. Then:

Weekly Earnings × 48 Weeks = 48-Week Earnings

💭 REFLECT & EXPLAIN

① **When does a skill become a service**?

☐ A. When someone uses it to provide something useful to another person
☐ B. When someone thinks about a skill
☐ C. Only when someone owns a company
☐ D. Only when the skill involves technology

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② **How is Kayla's tutoring pay calculated**?

☐ A. Number of customers only ☐ B. **Hourly rate × hours worked**
☐ C. Price per webpage × pages ☐ D. Salary ÷ months

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③ **Why shouldn't Kayla compare only the price of each service**?

☐ A. Different services may require different amounts of time
☐ B. Higher prices are always worse
☐ C. Time never affects earnings
☐ D. Every service takes the same amount of time

📈 Level 4: Business Math: Revenue, Costs & Profit

In Level 3, you learned how someone can use a skill to provide a service and earn money.

A business takes that idea further. A business may sell products or services to customers, collect sales revenue, and pay the costs of providing what it sells.

But an important difference exists between money coming into the business and the money left after costs are paid.

A business can make many sales and still have little profit if its costs are high.

🚀 Your Mission

In this level, you will learn how money moves through a simple business:

Customer → Sale → Revenue → Costs → Profit

You will calculate **revenue, costs, and profit**; explore how sales volume affects business results; and discover how changing price can also change how much customers buy.

💡 Future-Ready Tip

One of the most important ideas in business is: Revenue ≠ Profit. A business must first pay its costs before it knows how much money remains.

🛍️ 1. How Money Moves Through a Business

A business provides a **product or service** that customers are willing to pay for. For example, imagine Kayla and Eldon prepare custom bookmarks for a community book fair.



📚 Kayla & Eldon's Bookmark Business

Customer: Students and families visiting the book fair

Product: Custom laminated bookmarks

Value Provided: A useful and personalized item for readers

Price: The amount a customer pays for one bookmark

Every time someone buys a bookmark, the business earns money. But Kayla and Eldon also spend money to make the bookmarks. That means they need to keep track of both:

🔎 Business Math Quick Check

Before beginning the Mental Workout, remember how the numbers connect.

Ask Yourself	Think About
What is being sold?	Product or service
What does one unit sell for?	Price
How many were sold?	Quantity sold
How much money came in?	Revenue
What does each item cost?	Cost per item
What other costs exist?	Setup costs
What are all costs together?	Total costs
What money remains?	Profit
When are all costs covered?	Break-even
Which price works best?	Pricing sweet spot

🧠 MENTAL WORKOUT — Eldon's Refurbished Toy Car Business



Eldon enjoys repairing and improving old things. He notices that used toy cars are often inexpensive, even when they only need a little cleaning, a coat of paint, or a simple repair to look much better. He decides to try a small business idea:

🚙 Buy Used → Refurbish → Sell

Eldon buys used toy cars, cleans and improves them, then sells the refurbished cars at a community market. He plans to prepare **8 toy cars**.

🧰 Setup Costs

Before he begins, Eldon needs a few tools and display materials that can be used for the whole batch:

Small tool set: $12
Paintbrush set: $6
Display tray: $6

🚀 LEVEL 5 — Build a Business: From Idea to Profit

In Level 4, you learned how businesses calculate **revenue, costs, profit, pricing, and break-even**. But a successful business doesn't start with an equation. It begins with an **idea that gives customers something useful or valuable**. Before starting a business, people need to ask important questions:

☑ Who would buy this?
☑ Do people actually want it?
☑ What similar choices already exist?
☑ Can I provide it at a reasonable cost?
☑ Do the numbers show that the idea could work?



In this final level, you will bring your entire **Earning Power journey** together and turn an idea into a simple business plan.

🚀 Your Mission

You will learn how to move from an idea to a business that can be evaluated:

Need → Idea → Customer → Market → Plan → Money → Decision

You will investigate **customer demand**, compare **competitors**, estimate costs and sales, apply the business math you learned in Level 4, and decide whether an idea appears **feasible**.

💡 Future-Ready Tip

A good business idea is not simply: **"Something I want to sell."** A stronger question is:

"**What could I offer that someone else would find useful, interesting, or valuable**?"

💡 1. Start With a Need or Opportunity

Many businesses begin when someone notices a **need, problem, or opportunity**. A person might notice that:

⊙ something people want is difficult to find;

⊙ a task could be made easier;

⊙ a product could be improved;

🔍 5. Is the Business Idea Feasible?

Now Kayla has a business idea, a target customer, evidence of demand, and competitor information. But she still needs to ask:

Could this business realistically work?

Businesses sometimes conduct a **feasibility study** before moving forward. For this level, we will use a simpler:

✅ **Business Feasibility Check**

Feasible means that an idea appears realistic enough to work, given the available information. A simple feasibility check asks five questions.

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① **Customer**: Do I know who is most likely to buy**?**

Kayla: ✅ **Yes** → Families with children ages 7–12.

② **Demand**: Is there evidence that some customers may want it**?**

Kayla: ✅ **There appears to be interest** → Kayla surveyed 20 families. Most answered Yes or Maybe.

③ **Competition**: Do similar products already exist, and does my idea offer something useful or different**?**

Kayla: ✅ **Possible difference identified** → Kayla found competitors, but her magazine combines several types of activities.

④ **Resources**: Can I realistically create and provide the product or service**?**

Kayla: ✅ **Possible, if she has the time, skills, and support (Kayla needs the skills and tools to design the pages, create activities, and prepare each issue)**.

⑤ **Money**: Can the expected sales cover the costs and possibly produce profit**?**

Kayla: ❓ **Not yet known** → Kayla still needs to calculate this.

That means the feasibility check is **not complete until the numbers are tested**.

⭐ **Optional Future-Ready Question — What Could Go Wrong**?

What could happen differently from the plan?

For Kayla: fewer customers might buy; costs could increase; creating each issue could take longer than expected; competitors could offer something customers prefer.

Risk does not mean: "Do not try." It means: "**Think about what could change and prepare for it**."

🎤 Make a Simple Business Pitch

A **business pitch** is a short explanation of an idea and why it could work.

Kayla might say: **Our business helps** families with children ages 7–12 who want convenient learning activities.

We offer a digital magazine with science, math, creative challenges, and family activities.

Customers may choose it because it combines several types of activities in one place.

Our business plan shows that expected sales could cover our estimated costs and produce a profit.



A strong pitch does not simply say: "My idea is great!" It explains:

Customer + Value + Evidence + Business Result

🔎 Business Builder Quick Check

Before beginning the capstone Mental Workout, ask:

Ask Yourself	Think About
What need or problem did I notice?	Opportunity
What am I offering?	Product or service
Who is most likely to buy it?	Target customer
Is there evidence people want it?	Demand/market research
What similar options already exist?	Competitors
Why might customers choose my idea?	Difference/value
Can I realistically provide it?	Skills, time & resources
What will it cost?	Setup + item costs
What price makes sense?	Price
How many might I sell?	Expected sales
Do the numbers work?	Revenue + profit

🧠 MENTAL WORKOUT — Build Your Business

You have learned how people earn income, build skills, provide services, and calculate the numbers behind a business. Now it is your turn to become the **business planner**. Your mission is to: Choose → Research → Plan → Calculate → Evaluate → Decide

Choose **one Business Starter** below.

⭐ **Optional Advanced Choice:** Create your own business idea and ask an adult if needed to help you choose reasonable costs, prices, and expected sales.

💡 Choose Your Business Starter

🔬 Business A — Mini Science Challenge Kit

Need: Families want simple, hands-on STEM activities children can try at home.

Customer: Families with children ages 7–12

Market Research: 11 families said **Yes**, 6 said **Maybe**, 3 said **No**

Competitor Prices: About **$10–$13 per kit**

❑ **Setup Cost: $24** ❑ **Cost per Kit: $4**

Possible Price	Expected Sales
$10	15 kits
$12	11 kits

Resources: Activity instructions • Materials • Packaging

📒 Business B — Homework Planner Pack

Need: Students need an easier way to organize homework, tests, and projects.

Customer: Students ages 9–12 and their families

Market Research: 13 families said **Yes**, 4 said **Maybe**, 3 said **No**

Competitor Prices: About **$6–$9 per pack**

❑ **Setup Cost: $18** ❑ **Cost per Pack: $2**

Possible Price	Expected Sales
$7	15 packs
$9	10 packs

Resources: Paper • Printing • Binding materials

🧩 Business C — Printable Puzzle & Brain-Game Pack

✅ ANSWER KEY

💵 LEVEL 1 — Jobs, Pay & Income

Mental Workout

1.1 Engineering job = **Salary**; Tutoring = **Hourly Pay**; Poster design = **Project Pay**; Sports-store earnings = **Commission**

1.2 $6,500/month
1.3 $3,000/paycheck
1.4 $3,000 − $620 = **$2,380**
1.5 $25 × 6 = **$150**
1.6 $25 × 4 = **$100**
1.7 $120 × 3 = **$360**
1.8 $150 + $360 = **$510**
1.9 $1,000 × 10% = **$100**
1.10 $300 + $100 = **$400**

Challenge: Current Offer: Commission **$500** → Total **$800**
New Offer: Commission **$400** → Total **$800**
Answer: Both pay the same. At $5,000 in sales, the higher base pay exactly offsets the lower commission rate.

Reflect & Explain: ① **B** ② **B** ③ **A** ④ **B** ⑤ **C** ⑥ Hours worked changed, so total hourly earnings changed. ⑦ Higher base pay helps when sales are lower; higher commission can become more valuable as sales increase.

🎯 LEVEL 2 — Careers & Future Skills

Mental Workout

2.1 Any 3 story clues: math, physics, machines, problem solving, building/improving, energy/technology.
2.2 Answers vary; e.g., robotics, renewable energy, product design, engineering technology.
2.3 University • College/Technical • Specialized Course/Certificate • On-the-Job Learning
2.4 $32,000
2.5 $10,000
2.6 $22,000
2.7 $16,000/year
2.8 Path A **$12,000**; Path B **$8,000**; **No**
2.9 A **$192,000**; B **$144,000** → **Path A**
2.10 A **$160,000**; B **$134,000** → **Path A**

Challenge: Path A: $268,000 − $32,000 = **$236,000** Path B: $312,000 − $10,000 = **$302,000**
Path B comes out ahead by $66,000 over this 8-year comparison.

Reflect & Explain: ① **B** ② **C** ③ **A** ④ **C** ⑤ **A** ⑥ Higher-cost training may provide different skills, opportunities, career fit, or future earning potential. ⑦ Also consider strengths, interests, work type, training, goals, and future opportunities.

🛠️ LEVEL 3 — Earning Money with Skills & Services

Mental Workout:
3.1 6 h
3.2 $54
3.3 $72
3.4 2 h
3.5 $100; 4 h
3.6 7 h → **No**
3.7 6 h; $100 + $36 = **$136**
3.8 6 h; $50 + $72 = **$122**
3.9 Schedule A by $14
3.10 A, B, C

Challenge: Tutoring: $72/week → **$3,456**
Web Design: $100/week → **$4,800**
Web Design by $1,344.