

Lesson #1 - Careers That Work: Loan Officer

Subject: Career Awareness & Preparation; Career Acquisition

Grade Levels: 4th Grade – 12th Grade

Standards

13.1.5.A - Describe the impact of individual interests and abilities on career choices.

13.1.5.B - Describe the impact of personal interest and abilities on career choices.

13.1.5.C - Relate the impact of change to both traditional and nontraditional careers.

13.1.5.D - Describe the range of career training programs in the community such as, but not limited to:

- Two-and four-year colleges
- Career and technical education programs at centers (formerly AVTS) and high schools
- CareerLinks
- Community/recreation centers
- Faith-based organizations
- Local industry training centers
- Military
- Registered apprenticeship
- Vocational rehabilitation centers
- Web-based training

13.1.5.F - Investigate people's rationale for making career choices.

13.1.5.H - Connect personal interests and abilities and academic strengths to personal career options.

13.1.8.A - Relate careers to individual interests, abilities, and aptitudes.

13.1.8.B - Relate careers to personal interests, abilities and aptitudes.

13.1.8.D - Explain the relationship of career training programs to employment opportunities.

13.1.11.A - Relate careers to individual interests, abilities, and aptitudes.

13.1.11.B - Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.

13.1.11.C - Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.

13.1.11.E - Justify the selection of a career.

13.2.8.E - Explain, in the career acquisition process, the importance of the essential workplace skills/knowledge, such as, but not limited to:

- Commitment
- Communication
- Dependability
- Health/safety
- Laws and regulations (that is Americans With Disabilities Act, child labor laws, Fair Labor Standards Act, OSHA, Material Safety Data Sheets)
- Personal initiative
- Self-advocacy
- Scheduling/time management
- Team building
- Technical literacy
- Technology

Rationale

Provide the students with an opportunity to learn about and understand the intricacies of being a loan officer and why it is such an important career in business, for the economy, and in our daily lives.

Vocabulary

- Decision: a conclusion reached after study
- Analyze: discover or understand something through examination
- Payment: the action or process of paying someone or something or of being paid
- Advise: offer suggestions about the best course of action to someone
- Client: a person receiving services
- Money: coins or banknotes used to purchase goods or services
- Finance: the management of large amounts of money
- Interest: money paid regularly at a particular percentage for the use of money lent
- Banking: the business conducted or services offered by a bank
- Math: the science of numbers and how they are used

Objectives

- Be able to explain what the loan officer career involves.
- Be able to identify essential skills required of a loan officer
- Be able to present on the importance of the loan officer career and its impact on all individuals and businesses.

Lesson Essential Question(s)

- What is a loan officer?
- What are the essential duties that are required of a loan officer?
- How does being a loan officer impact the lives of individuals and the sustainability of businesses?

Duration

1 class period, 40 minutes

Materials

Handouts:

- Career Information: Loan Officer (all grades)
- Loan Officer Crossword Puzzle (grades 4-8)
- Loan Officer Career Presentation (grades 9-12)

Suggested Instructional Strategies

Project Based Learning

Activities

- Students will view *Careers that Work: Loan Officer*.
- When the video is finished, place students in small groups or pairs to complete tasks.
 - o Task #1:
 - Give a short description of the loan officer career including a definition of the job and a general list of skills required of a loan officer. Have students take notes using Handout #1: General Information: Loan Officer.
 - o Task #2:
 - Focusing on specific vocabulary and requirements of the loan officer career, have students complete Handout #2.
 1. Grades 4-8, Handout #2: Loan Officer Crossword Puzzle - Considering the Careers That Work: Loan Officer video content and supplied vocabulary words, have students complete the crossword puzzle. When finished with the crossword puzzle, students will then create sentences that relate the vocabulary words to the loan officer career. Share as a class.
 2. Grades 9-12, Handout #2: Loan Officer Career Presentation - In small groups or pairs, students will research and present on the loan officer career. Be informative, creative, and persuasive, while also being mindful of important public speaking skills. This project will be graded using the *Career Presentation Rubric* (included on the handout provided). At least 5 minutes should be spent presenting on this topic using at least 1 visual aid.

Related Materials & Resources

Careers That Work: Loan Officer

Handout #1: Career Information – Loan Officer

Handout #2:

- Grades 4-8: Loan Officer Crossword Puzzle
- Grades 4-8: Loan Officer Crossword Puzzle, Teacher's Copy
- Grades 9-12: Loan Officer Career Presentation

Resource Links:

- WVIA's Careers That Work: www.wvia.org/careersthatwork
- Path to Careers: www.pathtocareers.org
- Pennsylvania Careerlink: www.pacareerlink.pa.gov/jponline/