

CFM FINANCIAL MANAGEMENT CAPSTONE: FM.1–FM.8

Connecting Career Choices to Take-Home Pay and Lifestyle Goals

Detailed practice, calculation, decision-making, and assessment

GRADES 9-12	TIME 2 x 42 min	GROUPING I / pairs / whole	PRODUCT Decide
YOUR CHALLENGE Compare two fictional job offers using adjusted resources, benefits, career growth, schedule, and lifestyle goals.			

New York CFM Connections: Integrated Financial Decisions, Career Choices, and Action Planning

The highest salary is not always the strongest fit. A career decision should compare reliable take-home estimates, required costs, benefits, retirement saving, schedule, growth, stability, and personal goals. Retirement contributions remain the worker's asset; they are separated here only to show current spendable cash.

Term	Student-friendly meaning
Gross pay	Pay before deductions.
Adjusted resources	Take-home pay minus job-linked costs and chosen set-asides in this activity.
Premium	An amount paid for insurance coverage.
Retirement contribution	Money directed to a retirement account under plan rules.
Total compensation	Pay plus the value of benefits and other rewards.
Opportunity cost	The next-best benefit given up by a choice.
CLASSROOM USE All people, employers, figures, brackets, and documents in this packet are fictional. Never place a real Social Security number, employer ID, bank number, or tax document in classroom work.	

Part 1 - Interpret Two Job Offers

Offer A: \$22/hour, 37.5 hours/week, 52 weeks. Offer B: \$48,000 salary.

Measure	Offer A	Offer B	Meaning/limitation
Annual gross			
Monthly gross			
Estimated take-home			
Pay stability			
Missing evidence			

Use supplied take-home estimates of \$2,750 and \$3,050 monthly.

Part 2 - Calculate Job-Linked Adjusted Resources

A: transport \$260, health premium \$120, retirement 4% of monthly gross. B: transport \$520, health premium \$210, retirement 5% of monthly gross.

Item	Offer A	Offer B	Difference/explanation
Take-home			
Transport			
Health premium			
Retirement			
Adjusted resources			

Treat percentages as fictional planning assumptions.

Part 3 - Test Lifestyle Goal Feasibility

Monthly goals: housing/utilities \$1,150; food \$350; phone \$65; debt \$100; personal \$250; emergency goal \$150.

Category	A amount/effect	B amount/effect	Concern/revision
Adjusted resources			
Shared goals total			
Remaining amount			
Emergency goal			
Stress test			

Identify what remains for unlisted costs.

Part 4 - Compare Career and Life Fit

Compare duties, schedule, commute, training, advancement, benefits, workplace culture, and job stability.

Criterion	Weight	A evidence	B evidence	Score/question
Duties				
Schedule				
Commute				
Training				
Advancement				
Benefits				
Culture				
Stability				

Weights must total 100%; missing information becomes a question.

Part 5 - Write a Conditional Career Recommendation

Recommend A, B, or further investigation.

Decision element	Evidence/response
Financial evidence	
Career evidence	
Goal fit	
Opportunity cost	
Missing information	
Risk response	
Review date	

Write 175–225 words and state what new fact could change the decision.