

Unit 2-1

**EXPLORING
CAREER CLUSTERS:
MARKETING AND
SALES**



UNIT 2-I: EXPLORING CAREER CLUSTERS: Marketing and Sales *Suggestions for the Instructor*

Pg. 2I-13 – 14 -- What Do You Already Know? Job Titles in Marketing and Sales

In small groups, discuss each of the job titles in the **Marketing and Sales** career cluster. What do you think these workers do? What kind of environment do they work in? What tools and equipment do they use? What kind of skills do they need to have?

Pg. 2I-15 - 17 -- Marketing and Sales JOB TITLES: Research

In small groups, look up the job titles below on MyCareerShines (www.mycareershines.kuder.com) and write the definition on the lines on the handout. (Other websites or a dictionary may be used if this is not accessible.) ask students to discuss how their research compares with their prior knowledge.

Pg. 2I-18 -- Marketing and Sales Job Description Match-up

On this handout, have students match the letter of the job from this career cluster with the description of the job duties.

	Marketing and Sales Career Cluster		Description of Job Duties
<i>A</i>	<i>Telemarketer</i>	<i>I</i>	<i>Someone who represents recording artists and musicians with the advertising, marketing, business and financial end of things.</i>
<i>B</i>	<i>Search Marketing Strategist</i>	<i>H</i>	<i>Someone who handles media and public relations on behalf of a music group or a musician.</i>
<i>C</i>	<i>Sales Representative</i>	<i>G</i>	<i>Someone who creates and maintains a favorable public image for their employer or client.</i>
<i>D</i>	<i>Sales Manager</i>	<i>K</i>	<i>Someone who coordinates all aspects of professional meetings and events.</i>
<i>E</i>	<i>Retail Salesperson</i>	<i>A</i>	<i>Someone who is a phone-based sales representative, working in employer call centers or for a third-party call center firms.</i>
<i>F</i>	<i>Real Estate Agent</i>	<i>M</i>	<i>Individuals that provide clerical support to managers.</i>
<i>G</i>	<i>Public Relations Specialist</i>	<i>J</i>	<i>Helps insurance companies generate new business by contacting potential customers and selling one or more types of insurance.</i>

<i>H</i>	<i>Music Publicist</i>	F	<i>Someone who helps people to either buy or sell a home or a piece of property.</i>
<i>I</i>	<i>Music Business Manager</i>	E	<i>Someone who sells products directly to consumers, such as beauty supplies, clothing, electronics or cars.</i>
<i>J</i>	<i>Insurance Sales Agent</i>	N	<i>Investigate, analyze, and determine the extent of insurance company's liability concerning personal, casualty, or property loss or damages, and attempt to effect settlement with claimants.</i>
<i>K</i>	<i>Event Planner</i>	B	<i>A creative, yet detail-oriented, individual who focuses on electronic media in order to find ways to improve a company's online presence.</i>
<i>L</i>	<i>Bank Teller</i>	L	<i>Individuals who provide a range of services in a bank.</i>
<i>M</i>	<i>Executive Administrative Assistant</i>	D	<i>Someone who is responsible for leading and guiding a team. They set goals & quotas, build a sales plan, analyze data, assign sales training and sales territories, and are involved in the hiring and firing process.</i>
<i>N</i>	<i>Insurance Adjuster</i>	C	<i>Someone who showcases and sells a product or products to businesses, organizations and government agencies, rather than selling directly to consumers.</i>

Pg. 2I-19 -- Alphabetical Order

ANSWERS:

- 1. Bank Teller**
- 2. Event Planner**
- 3. Executive Administrative Assistant**
- 4. Insurance Adjuster**
- 5. Insurance Sales Agent**
- 6. Music Business Manager**
- 7. Music Publicist**
- 8. Public Relations Specialist**
- 9. Real Estate Agent**
- 10. Retail Salesperson**
- 11. Sales Manager**
- 12. Sales Representative**
- 13. Search marketing Strategist**
- 14. Telemarketer**

Pg. 2I-20 - 21 -- STRETCH your VOCABULARY

Have students make new words from the **Marketing and Sales Job Cluster** vocabulary. They may work in small groups to use their own knowledge and a dictionary to see how many forms of the words they can find. (They will not be able to fill in all the categories for some terms.) The first four are done for them.

Have them write a story about a day in the life of a person who works in the **Marketing and Sales** career cluster. Have them use at least ten of the words (in addition to the job titles!)

JOB TITLE	RELATED NOUN	Present-tense VERB	ADJECTIVE	ADVERB
Telemarketer	Telemarketer Telephone Market Marketing	Telemarketing	Telemarketing	
Search Marketing Strategist	Search Market Strategy	Search Market Strategize	Searching Marketing Strategic	Searchingly Strategically
Sales Representative	Sales Representative Representation	Sell Represent	Sold Sales Representative Represented	
Sales Manager	Sales Manager Management	Sell Manage	Sold Sales Managed	
Retail Salesperson	Retail Sales Person	Sell	Retail	
Real Estate Agent	Real Estate Agent Agency Estate		Real Estate	
Public Relations Specialist	Public Relationships Relation Specialist Specialty	Relate Publicize	Public Special	Publically Relationally Specially
Music Publicist	Music Publicity Public Musician Publishing	Publish	Musical Public	Musically Publically

Music Business Manager	Music Business Management Manager Musician	Manage	Musical Business like Managed Managerial	Musically
Insurance Sales Agent	Insurance Agency Agent Sales	Sell	Insured Sold	
Event Planner	Event Plan Planner	Plan	Eventful	Eventfully
Bank Teller	Bank Teller	Bank Tell	Banked	
Insurance Adjuster	Insurance Adjuster Adjustment	Adjust Insure	Insured Adjusted.	
Executive Administrative Assistant	Executive Administrator Administration Assistant Assistance	Assist Execute Administer	Assistant Administrative Executive Executed	Administratively

Pg. 2I-22 -- Marketing and Sales Job Cluster Crossword Puzzle

ANSWERS:

Across

3. One who represents recording artists and musicians with the advertising, marketing, business and financial end of things. **Music Business Manager**
4. One who coordinates all aspects of professional meetings and events. **Event Planner**
7. A worker who provides a range of services in a bank. **Bank Teller**
8. One who showcases and sells a product or products to businesses, rather than selling directly to consumers. **Sales Representative**
9. A person who is responsible for leading and guiding a sales team. **Sales Manager**
10. One who works in employer call centers or for third-party call centers. **Telemarketer**

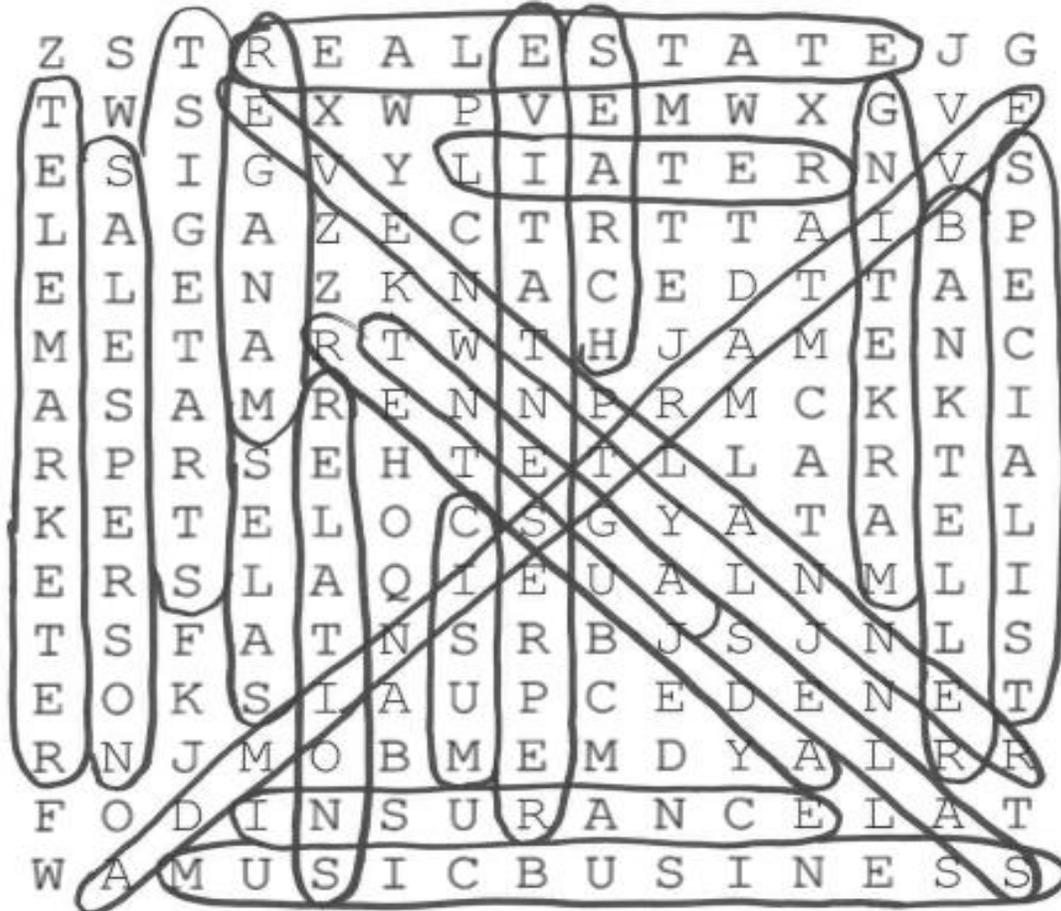
Down

1. One who creates and maintains a favorable public image for their client. **Public Relations Specialist**
2. Someone who handles media and public relations on behalf of a music group or a musician. **Music Publicist**
5. A person who helps people to either buy or sell a home or a piece of property. **Real Estate Agent**
6. One who sells products directly to consumers, such as beauty supplies, clothing, electronics or cars. **Retail Salesperson**

Pg. 2I-23 -- Marketing and Sales Job Cluster Word Search

ANSWERS:

Marketing and Sales Career Cluster Word Search



AGENT
EVENTPLANNER
MANAGER
MUSIC
REALESTATE
REPRESENTATIVE
SALESAGENT
SALESPERSON
SPECIALIST
TELEMARKETER

BANKTELLER
INSURANCE
MARKETING
MUSICBUSINESS
RELATIONS
RETAIL
SALESMANAGER
SEARCH
STRATEGIST
ADJUSTER
ADMINISTRATIVE

**Pg. 2I-24 - 27 -- MATH in the Marketing and Sales Career Cluster:
What Math Skills Does a Real Estate Agent Need?**

On this handout, students learn about the math skills realtors need to convert fractions to decimals when finding property, find percent to figure commission, find area by using a formula, and calculate interest rates.

ANSWERS:

Converting Fractions to Decimals

1. The city wants to find a plot of land that is big enough for a playground. By code, it has to be more than .85 of an acre. You know of a nice piece of land that is $\frac{7}{8}$ of an acre. Is it big enough for the city to build on? Convert the fraction to a decimal to find out whether the lot will meet the requirement of your client.

Yes, the lot is .875 acre.

2. A cook wants to purchase a city lot to build a restaurant. She needs it to be at least $\frac{3}{4}$ of an acre. There is a lot available in a good location that is $\frac{11}{16}$ of an acre. Will the lot meet the requirement of your client?

No, she needs it to be .75 acre and it is only .6875 acre

Finding Percent

1. Ms. Security Holmes has placed an offer of \$90,000 on a new home. As her realtor, your commission on the sale will be 3 %. How much commission will you make?

\$2,700

2. Randolph Banks has placed on offer of \$215,000 on a new home. As his realtor, your commission on the sale will be 4 %. How much commission will you make?

\$8,600

3. Lenda Byers has placed on offer of \$150,000 on a new home. As her realtor, your commission on the sale will be 4.2 %. How much commission will you make?

\$6,300

Calculating Area

1. If a bedroom is 12' long and 14' wide, how many square feet is the bedroom?

168 sq. ft.

2. A family wants to lay tile on the floor of two bathrooms. Not including the bath tub and the toilet, each bathroom has 4' x 6' of floor space that needs to be tiled. How many square foot bathroom tiles will they need to buy?

48 sq. ft.

(continued)

3. If a new homeowner wants to carpet three bedrooms, and each bedroom is 11' x 13', how many square feet of carpet will he need all together?
429 sq. ft.

4. One acre = 43,560 square feet. The Robinson family wants to build a house on a half-acre plot of land. If they build a house that is 60' x 58', how many square feet of land would be left surrounding the house?
18,300 sq. ft.

Calculating Interest Rates

1. Mike Moneyman needs to borrow \$120,000 to purchase his new house, and his bank is charging 4.1% interest per year. How much will Mr. Moneyman have to pay in interest the first year?
\$4,920

2. If Jamila Cash is charged \$4,000 for her first year of interest on a loan of \$95,000, what is the interest rate the bank lender is charging?
.042

3. Chris Payback needs to borrow \$110,000 to purchase his new house, and his bank is charging 3.5% interest per year. How much will Mr. Payback have to pay in interest the first year?
\$3,850

Pg. 2I-28 – 29 -- What Does a Public Relations Specialist Do?

EDITING PRACTICE

Have students rewrite the paragraph on the handout. They will edit for complete sentences, correct subject / verb agreement, punctuation, and capitalization.

ANSWERS:

Public relations specialists handle an organization’s communication with the public, including consumers, investors, reporters, and other media specialists. In government, they may be called press secretaries. They keep the public informed about the activities of government officials and agencies.

Public relations specialists must understand the attitudes and concerns of the groups they interact with to maintain cooperative relationships with them. They draft press releases and contact people in the media who might print or broadcast their material.

Many radio or television special reports, newspaper stories, and magazine articles start at the desks of public relations specialists. For example, a press release might describe a public issue, such as health, energy, or the environment, and what an organization does to advance that issue. In addition to publication through traditional media outlets, releases are increasingly being sent through the web and social media.

Public relations specialists also sponsor corporate events to help maintain and improve the image and identity of their organization or client. In addition, they help to clarify their organization's point of view to its main audience through media releases and interviews. They observe social, economic, and political trends that might ultimately affect the organization, and they recommend ways to enhance the firm's image based on those trends. For example, in response to a growing concern about the environment, an oil company may create a public relations campaign to publicize its efforts to develop cleaner fuels.

In large organizations, public relations specialists may supervise a staff. They also work with advertising and marketing staffs to make sure that advertising campaigns are compatible with the image the company or client is trying to portray. For example, if the firm has decided to emphasize its appeal to a certain group, such as younger people, the public relations manager ensures that current advertisements will be well received by that group.

In addition, they may handle internal communications, such as company newsletters, and may help financial managers produce an organization's reports. They may help the organization's top executives by drafting speeches, arranging interviews, and maintaining other forms of public contact.

Public relations specialists must be able to work well with many types of other workers to accurately report the facts. In some cases, the information they write has legal consequences. They must work with the company's or client's lawyer to be sure that the information they release is both legally accurate and clear to the public.

Pg. 2I-30 -- Talk About Jobs! Small Group Dialogue

Have students pick one of the jobs in the Marketing and Sales Career Cluster. In small groups, complete the dialogue on the handout, using at least ten of the words from the previous lessons. Have him write in such a way that the audience learns about the job duties, the work environment, and the qualities a person should possess who holds one of these jobs. Then they can perform the dialogue for the class.

Pg. 2I-31 - 32 -- A Day in the Life: Robert Jackson, Public Relations Specialist

ANSWERS:

1. What does Robert do every day to prepare for his job as a Public Relations Specialist?
Robert read the newspapers to prepare himself for his job as a Public Relations Specialist.

2. What other workers in the Marketing and Sales Career Cluster does Robert work with as part of his job?
Robert works with other PR Specialist, along with several Executive Administrative Assistants.

3. What are some of the things that Robert likes most about his job?
Robert likes creating new ideas for clients. Robert also likes managing all marketing areas for his clients.

4. What parts of Robert’s job as a Public Relations Specialist do you think you would enjoy? Which would you find challenging?
Answers will vary. Ask students to give specific examples from the text.

5. What qualities does Robert have that makes him a good Public Relations Specialist?
Robert is organized, detail oriented and creative which are all qualities necessary for a position as a Public Relations Specialist.

Pg. 2I-33 -- Career Cluster Research

Ask students to use three resources to research and complete the information pertaining to job titles in the career cluster they have chosen to explore. (For example: MyCareer Shines: <https://mycareershines.kuder.com>, another on-line resource, an interview with a career counselor.)

Pg. 2I-34 - 35 -- Post-Secondary Catalogue Exploration & Presentation

For this activity, students will choose a program at one of the local educational or vocational institutions that interests them, based on what they have learned about their interests, skills and talents as well as what they now know about post-secondary options. (For example: they might select a certificate program from the local technical center, an Associate of Arts degree program, a community college certificate program or Associate of Science degree, or a four-year college degree.) They will go to the website of the institution which offers a program that interests them to answer the following questions. If they do not have internet access, if possible bring in print catalogues from the local college and vocational / technical center. Have students then prepare to present their information to the class.

Pg. 2I-36 - 38 -- Marketing and Sales Occupation Presentation

Have students study the occupational vocabulary on the handout. Then they can use **MyCareer Shines** (<https://mycareershines.kuder.com>) and the **Occupational Outlook Handbook** (http://o*netonline.com) to explore in greater depth one of the jobs in the Marketing and Sales Career Cluster and prepare to present the information to the class.

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EXPLORING CAREER CLUSTERS: MARKETING AND SALES



Student Activities

WHAT DO YOU KNOW?

JOB TITLES IN MARKETING AND SALES

*In small groups, discuss each of the job titles in the **Marketing and Sales** career cluster. What do you think these workers do? What kind of environment do they work in? What tools and equipment do they use? What kind of skills do they need to have?*

Bank Teller _____

Executive Administrative Assistant _____

Insurance Adjuster _____

Telemarketer _____

Retail Salesperson _____

Real Estate Agent _____

Music Business Manager & Music Publicist _____

Insurance Sales Agent _____

Event Planner _____

Search Marketing Specialist _____

Sales Representative _____

Sales Manager _____

Public Relations Specialist/Human Resource Manager _____

MARKETING AND SALES

JOB TITLES: Research

*In small groups, look up the job titles below on [MyCareerShines](http://www.mycareershines.kuder.com) (www.mycareershines.kuder.com) and write the definition on the lines below. (Other websites or a dictionary may be used if this is not accessible.)
How does your research compare with your prior knowledge?*

SALES REPRESENTATIVE

TELEMARKETER

SEARCH MARKETING STRATEGIST

SALES MANAGER

RETAIL SALESPERSON

REAL ESTATE AGENT

PUBLIC RELATIONS SPECIALIST

MUSIC PUBLICIST & MUSIC BUSINESS MANAGER

INSURANCE SALES AGENT

EVENT PLANNER

BANK TELLER

EXECUTIVE ADMINISTRATIVE ASSISTANT

INSURANCE ADJUSTER



Image from Creative Commons <https://pixabay.com/en/selling-business-woman-online-store-3213725/>

MARKETING AND SALES

JOB DESCRIPTION MATCH-UP

Match the letter of the job from this career cluster with the description of the job duties.

	Marketing and Sales Career Cluster		Description of Job Duties
A	Telemarketer		Someone who represents recording artists and musicians with the advertising, marketing, business and financial end of things.
B	Search Marketing Strategist		Someone who handles media and public relations on behalf of a music group or a musician.
C	Sales Representative		Someone who creates and maintains a favorable public image for their employer or client.
D	Sales Manager		Someone who coordinates all aspects of professional meetings and events.
E	Retail Salesperson		Someone who is a phone-based sales representative, working in employer call centers or for a third-party call center firms.
F	Real Estate Agent		Individuals that provide clerical support to managers.
G	Public Relations Specialist		Helps insurance companies generate new business by contacting potential customers and selling one or more types of insurance.
H	Music Publicist		Someone who helps people to either buy or sell a home or a piece of property.
I	Music Business Manager		Someone who sells products directly to consumers, such as beauty supplies, clothing, electronics or cars.
J	Insurance Sales Agent		Investigate, analyze, and determine the extent of insurance company's liability concerning personal, casualty, or property loss or damages, and attempt to effect settlement with claimants.
K	Event Planner		A creative, yet detail-oriented, individual who focuses on electronic media in order to find ways to improve a company's online presence.
L	Bank Teller		Individuals who provide a range of services in a bank.
M	Executive Administrative Assistant		Someone who is responsible for leading and guiding a team. They set goals & quotas, build a sales plan, analyze data, assign sales training and sales territories, and are involved in the hiring and firing process.
N	Insurance Adjuster		Someone who showcases and sells a product or products to businesses, organizations and government agencies, rather than selling directly to consumers.

ALPHABETICAL ORDER

Put the following Marketing and Sales Career Cluster job titles in alphabetical order.

- Telemarketer**
- Search Marketing Strategist**
- Sales Representative**
- Sales Manager**
- Retail Salesperson**
- Real Estate Agent**
- Public Relations Specialist**
- Music Publicist**
- Music Business Manager**
- Insurance Sales Agent**
- Event Planner**
- Bank Teller**
- Executive Administrative Assistant**
- Insurance Adjuster**



- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____
- 9. _____
- 10. _____
- 11. _____
- 12. _____
- 13. _____
- 14. _____

STRETCH YOUR VOCABULARY

Make new words from the *Marketing and Sales Career Cluster* vocabulary. Work in small groups to use your own knowledge and a dictionary to see how many forms of the words below you can find. (You will not be able to fill in all the categories for some terms.) The first four are done for you.

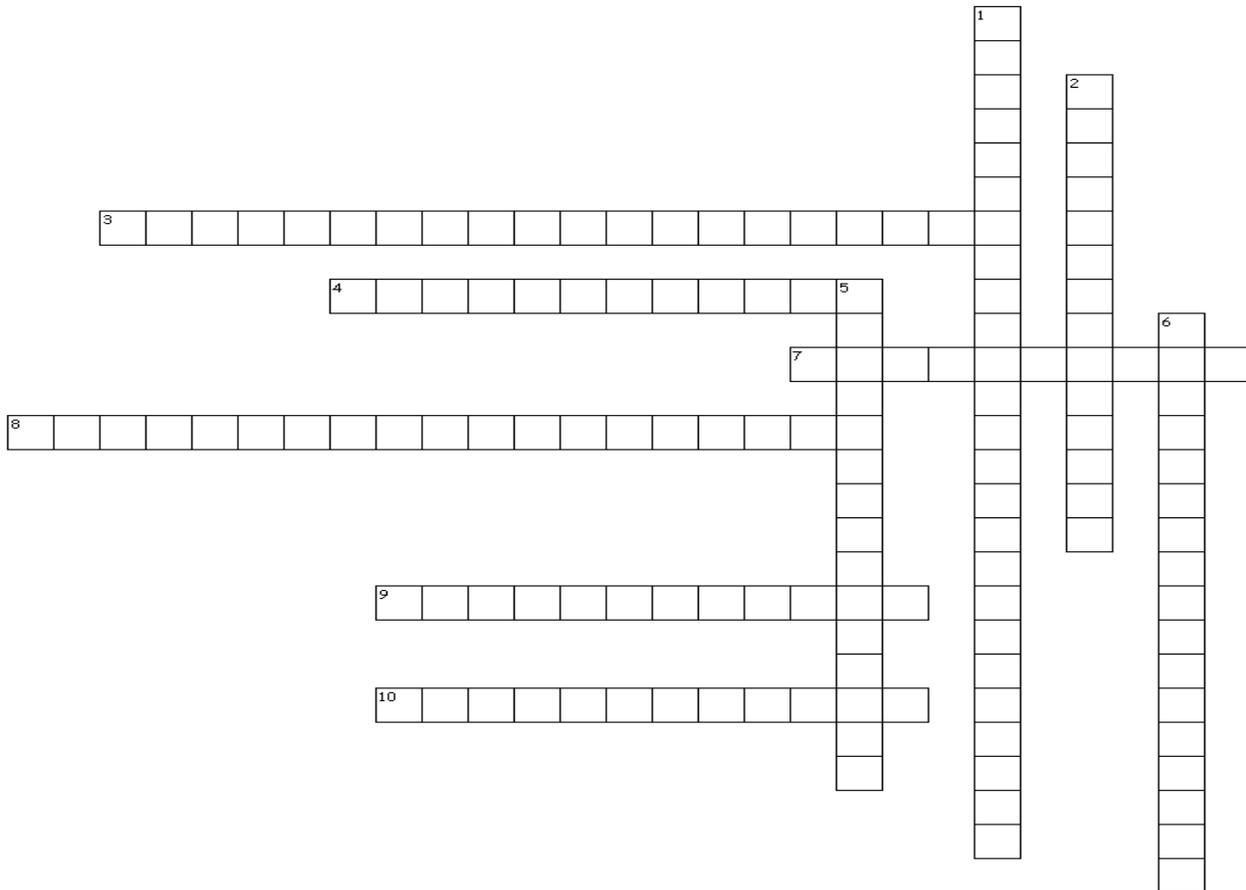
JOB TITLE	RELATED NOUN	Present-tense VERB	ADJECTIVE	ADVERB
Telemarketer	Telemarketer Telephone Market Marketing	Telemarketing		
Search Marketing Strategist		Search Market Strategize	Searching Marketing Strategic	
Sales Representative	Sales Representative Representation		Sold Sales Representative Represented	
Sales Manager				
Retail Salesperson				
Real Estate Agent				
Public Relations Specialist				
Music Publicist				
Music Business Manager				
Insurance Sales Agent				

Event Planner				
Bank Teller				
Insurance Adjuster				
Executive Administrative Assistant				

SMALL GROUP STORY

*Now write a story about a day in the life of a person who works in the career cluster of **Marketing and Sales**. Use at least ten of the words above (in addition to the job titles!)*

Marketing and Sales Career Cluster Crossword



Across

3. One who represents recording artists and musicians with the advertising, marketing, business and financial end of things.
4. One who coordinates all aspects of professional meetings and events.
7. A worker who provides a range of services in a bank.
8. One who showcases and sells a product or products to businesses, rather than selling directly to consumers.
9. A person who is responsible for leading and guiding a sales team.
10. One who works in employer call centers or for third-party call centers.

Down

1. One who creates and maintains a favorable public image for their client.
2. Someone who handles media and public relations on behalf of a music group or a musician.
5. A person who helps people to either buy or sell a home or a property.
6. One who sells products directly to consumers, such as beauty supplies, clothing, electronics or cars.

Marketing and Sales Career Cluster Word Search

Z S T R E A L E S T A T E J G
 T W S E X W P V E M W X G V E
 E S I G V Y L I A T E R N V S
 L A G A Z E C T R T T A I B P
 E L E N Z K N A C E D T T A E
 M E T A R T W T H J A M E N C
 A S A M R E N N P R M C K K I
 R P R S E H T E T L L A R T A
 K E T E L O C S G Y A T A E L
 E R S L A Q I E U A L N M L I
 T S F A T N S R B J S J N L S
 E O K S I A U P C E D E N E T
 R N J M O B M E M D Y A L R R
 F O D I N S U R A N C E L A T
 W A M U S I C B U S I N E S S

AGENT
 EVENTPLANNER
 MANAGER
 MUSIC
 REALESTATE
 REPRESENTATIVE
 SALESAGENT
 SALESPERSON
 SPECIALIST
 TELEMARKETER

BANKTELLER
 INSURANCE
 MARKETING
 MUSICBUSINESS
 RELATIONS
 RETAIL
 SALESMANAGER
 SEARCH
 STRATEGIST
 ADJUSTER
 ADMINISTRATIVE

MATH in the Marketing and Sales Career Cluster

What Math Skills Does a Real Estate Agent Need?

Converting Fractions to Decimals

To convert fractions to decimals simply take the numerator and divide it by the denominator.

$$1/4 = 1 \div 4 = 0.25$$

$$2/5 = 2 \div 5 = 0.40$$

$$3/4 = 3 \div 4 = 0.75$$



Real life real estate problem:

You are Franny Farmer's realtor. Ms. Farmer wants to buy a city lot to start an urban farm. She needs it to be at least $3/4$ of an acre. There is a lot downtown that is $5/8$ of an acre. Convert the fractions to decimals to find out whether the lot will meet the requirement of your client.

Answer: Ms. Farmer wants a lot no bigger than $3/4$ of an acre ($3 \div 4 = 0.75$ acres). The city lot you know about is $5/8$ of an acre ($5 \div 8 = 0.625$ acres). So, the answer is no; the lot isn't big enough.

You try it:

1. The city wants to find a plot of land that is big enough for a playground. By code, it has to be more than .85 of an acre. You know of a nice piece of land that is $7/8$ of an acre. Is it big enough for the city to build on? Convert the fraction to a decimal to find out whether the lot will meet the requirement of your client.

2. A cook wants to purchase a city lot to build a restaurant. She needs it to be at least $3/4$ of an acre. There is a lot available in a good location that is $11/16$ of an acre. Will the lot meet the requirement of your client?

Images from Creative Commons www.gardenplanner.jungseed.com/garden-plans/245006/,
www.pixabay.com/en/real-estate-agent-real-estate-home-1966485/,
www.pixabay.com/en/tape-measure-tool-measure-meter-145397/

Finding Percent

To convert a percent to a decimal, move the decimal place two digits to the left.

$$45.60 \% = 0.456$$

If you have a one digit percent, the procedure is still the same. Just put a zero in the place before the number.

$$7 \% = 0.07$$



Real life real estate problem:

Homer Familyman has placed an offer of \$125,000 on a new home. As his realtor, your commission on the sale will be 4 %. How much commission will you make?

Convert 4% to a decimal, then multiply by the amount of the sale.

$$4\% = .04$$

$$.04 \times \$125,000 = \$5,000$$

You try it:

1. Ms. Security Holmes has placed an offer of \$90,000 on a new home. As her realtor, your commission on the sale will be 3 %. How much commission will you make?

2. Randolph Banks has placed an offer of \$215,000 on a new home. As his realtor, your commission on the sale will be 4 %. How much commission will you make?

3. Lenda Byers has placed an offer of \$150,000 on a new home. As her realtor, your commission on the sale will be 4.2 %. How much commission will you make?

Calculating Area

Houses are measured in square feet. A realtor needs to have an understanding of how big a house or a plot of land is in order to satisfy the needs of clients.

Being able to quickly and accurately calculate area measurements is a very helpful skill.

Remember this formula:

Length x width = area
(area is described in square units.)

Real life real estate problem:

If a house is 50' long and 42' wide, how many square feet is the house?

$$50 \times 42 = 2,100 \text{ square feet.}$$

You try it:

1. If a bedroom is 12' long and 14' wide, how many square feet is the bedroom?
2. A family wants to lay tile on the floor of two bathrooms. Not including the bath tub and the toilet, each bathroom has 4' x 6' of floor space that needs to be tiled. How many square foot bathroom tiles will they need to buy?
3. If a new homeowner wants to carpet three bedrooms, and each bedroom is 11' x 13', how many square feet of carpet will he need all together?
4. One acre = 43,560 square feet. The Robinson family wants to build a house on a half-acre plot of land. If they build a house that is 60' x 58', how many square feet of land would be left surrounding the house?



Calculating Interest Rates

Real estate agents work with loan officers to help their clients negotiate the mortgages on the homes they buy, and how much interest they will owe.

Every bank loan has an interest rate. An interest rate is the percentage of the amount borrowed that will be added to the amount due every pay period. To calculate simple interest, multiply the interest times the amount borrowed.

Real life real estate problem:

Debbie Debtor needs to borrow \$80,000 to purchase her new house, and her bank is charging 4.3% interest per year. How much will Ms. Debtor have to pay in interest the first year? Remember to convert the percent to a decimal.

$$\begin{aligned} & \$80,000 \times 4.3\% \\ & \$80,000 \times .043 = \$3,440 \text{ (interest the first year)} \end{aligned}$$

You may also need to calculate interest in reverse.

If James Borrower is charged \$6,000 for his first year of interest on a loan of \$150,000, what is the interest rate the bank lender is charging?

$$\text{\$6,000 (interest) divided by \$150,000 (loan amount) = 0.04 = 4.0\%}$$

You try it:

1. Mike Moneyman needs to borrow \$120,000 to purchase his new house, and his bank is charging 4.1% interest per year. How much will Mr. Moneyman have to pay in interest the first year?
2. If Jamila Cash is charged \$4,000 for her first year of interest on a loan of \$95,000, what is the interest rate the bank lender is charging?
3. Chris Payback needs to borrow \$110,000 to purchase his new house, and his bank is charging 3.5% interest per year. How much will Mr. Payback have to pay in interest the first year?

What Does a Public Relations Specialist Do?

EDITING PRACTICE

Adapted from www.sokanu.com

Rewrite the paragraph below. Edit for spelling, complete sentences, correct subject / verb agreement, punctuation, and capitalization.

public relations specialists handle an organisations communication with the publix, including consumers, invistors, reporters, and other media specialists. In government, they may be called press secritararies. they keep the public informed about the activities of government officials and agencys



public relations specialists must understand the attitudes and concerns of the groups they interact with to maintain cooperative relationships with them They draft press releases and contacxt people in the media who might prints or broadcast their material? many radio or television special report's newspaper stories and magazine articles start at the desks of public relations specialists. for example; a press release might describe a public issue, such as health energy or the environment and what an organization does to advance that issue. in addition to publication though traditional media outlets releases are increasingly being sent through the web and social media.

publix relations specialists also sponsor corporate event's to help maintain and improve the image and identity of their orgization or client. In addition, they help to clarify there organizations point of view to its main audience threw media releases and interviews. they observe social economic, and political trends that might ultimately affect the organization and they recommmend ways to enhance the firm's image based on those trend For exampl

in response to a growing concern about the environment, an oil company may create a public relations campaign too publicize it's efforts to develop cleaner fuels

In large organizations public relations specialists may supervise a staff they also work with advertising and marketing staffs to make sure that advertising campaigns are compatible with the image the company or client is trying to portray. For example if the firm has decided to emphasize its' appeal to a certain group such as younger people, the public relations manger ensures that current advertisements will be well received by that group. In addition they may handle internal communications such as company newsletters and may help financial manager's produce an organizations reports. They may help the organizations top executives by drafting speeches"; arranging interviews, and maintaining other forms of public contact.

Public relations specialists' must be able to work well with many types of other workers to accurately report the facts. In some cases? the information they write has legal consequences. they must work with the company"s or client's lawyer to be sure that the information they release is both legally accurate and clear to the publix



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www.pixabay.com/en/speech-stage-lecture-microphone-1015285/*

Talk About Jobs!

Small Group Dialogue

*Pick one of the jobs in the **Marketing and Sales** Career Cluster. In small groups, complete the dialogue below, using at least ten of the words from the previous lessons. Write in such a way that the audience learns about the job duties, the work environment, and the qualities a person should possess who holds one of these jobs. Then perform the dialogue for the class.*

Joe: I love being a _____

Sarena: Me, too! My favorite part of this job is _____

Joe: Really? My favorite part is _____

Sarena: I got my training for the job _____

Joe: I got my training _____

Sarena: I love the tools! I love the fact that every day I get to use _____

Joe: And the environment is so _____

Sarena: And you have to be a special sort of person to do this! You have to be _____

Joe: _____

Sarena: _____

A Day in the Life: Robert Jackson, Public Relations Specialist

I wake up at 7:00 am to shower and read the morning papers, a necessity for my job. I walk into the office around 9:15 am. I begin by responding to all emails and calls and leafing through my To-Do list for the day's tasks. I run to the editorial team because a press release that was due the day before is still not in my Inbox and I have an email requesting major edits on another client's press release. While I'm there I check up on all pending copywriting work including a translation of a press release that has also been through the mill several times and keeps getting changed by the client every time we rewrite it.

Around 11:00 am, I begin a 3-way conference call with a client marketing team in two cities about an Industry PR event they want organized in San Francisco. I take notes, listen a lot and make suggestions. Mostly I need to manage expectations regarding timelines as expectations as usual are unrealistic. Immediately I start working on the plan for the client's San Francisco PR event as the client has not given us too much leeway in terms of time.



I get on phone with our own San Francisco office and ask them to start looking at venues and checking costs and availability for our proposal. I talk to our copywriter again about drafting an invite in two languages and a press release for the event.

I have three clients to manage on a daily basis, but on some days it feels like these three are twenty! I wrote a major press release to dispatch to media tomorrow, but the client still hasn't approved it. We still need to translate it into Arabic for approval early the next morning. Looks like it's going to be a late night! I am on the phone with them reminding them of the urgency of their approvals.

I run to the TV station where I am meeting a client who is appearing live on the evening news. I arrive just in time to brief her again quickly. Luckily I sent her all the questions she will be asked, with suggested answers beforehand, but still sometimes an off-script question will pop up and take a client by surprise – I fervently hope it doesn't happen today.

Image from Creative Commons www.pixabay.com/en/man-girl-woman-work-paper-2399982/

Career Cluster Research

*Use three resources to research and complete the information pertaining to job titles in the career cluster you have chosen to explore.
(For example: MyCareer Shines: <https://mycareershines.kuder.com>, another on-line resource, an interview with a career counselor.)*

Name of career cluster: _____

Job Title			
Educational level needed: (On-the-job training, apprenticeship, 2-year technical school or community college, 4-year college/university?)			
Salary/Wages: (Beginning, Median, Experienced?)			
Environment: (Outdoors / indoors, school, office, hospital, business?)			
Qualities needed to be successful in this occupation: (Special skills, personal qualities, etc.)			

Post-Secondary Catalogue Exploration & Presentation

Based on what you have learned about your interests, skills and talents as well as what you now know about post-secondary options, choose a program at one of the local institutions that interests you (for example: you might select a certificate program from Lively Technical Center, a TCC Associate of Arts degree program, TCC certificate program, or a FAMU four-year degree.) Go to the website of the institution which offers a program that interests you to answer the following questions. If you do not have internet access, use the print catalogues from the local college and vocational / technical center. Prepare to present your information to the class.

1. What is the name of the website? _____

2. What is the name of the program of study that interests you? _____

3. How many credit hours or clock hours is the program? _____

4. How long will it take in weeks, months or years to complete the program? _____

5. What does the program cost? _____

6. Does the program accept financial aid? _____

7. What are the entrance requirements of the program? (TABE scores? GED? ACT or SAT? Other tests or requirements?)

8. What are some of the classes you will have to take in this program?

9. What do graduates of this program typically earn? _____

10. What questions would you ask of a student who is currently involved in this program?

11. What questions would you ask of a counselor in student services about this program?

12. If this program is right for you, what do you need to do to prepare for it so that you can be successful? (Be specific: what do you need to accomplish academically, financially and personally before you apply?)

MARKETING AND SALES

OCCUPATION PRESENTATION

Study the occupational vocabulary below. Then use MyCareer Shines (<https://mycareershines.kuder.com>) and the Occupational Outlook Handbook (http://o*netonline.com) to explore in greater depth one of the jobs in the Architecture and Construction Career Cluster. Prepare to present the information to the class.

DEFINITIONS:

- ❖ **occupational outlook:** the chance you have of getting a job in a certain field in the current economy. Occupational outlook is related to how many jobs are available in this field and how many workers are needed.
- ❖ **occupational hazards:** working conditions that can lead to illness or death. Often, but not always, people in high-risk jobs are paid more than similar but less risky jobs to compensate for the danger involved.
- ❖ **certification:** evidence that an individual has acquired the skills and knowledge needed to do a job, given by a school or authority after an evaluation or test
- ❖ **mandatory:** required or commanded by authority; obligatory
- ❖ **job prospects:** the range of career opportunities available to a person having a particular combination of skills, knowledge, qualifications, etc.
- ❖ **median earnings:** the middle salary out of all the people in a group (often used to describe people doing a similar job), half having incomes above the median, half having incomes below the median

Occupation _____

1. What are the typical job duties of this occupation?

2. What is the typical environment where this work takes place?

3. What are the typical hours worked by a person doing this job?

4. Are there occupational hazards? What are they?

5. What education and / or training are required to enter this occupation?

6. What licenses or certifications are mandatory for this occupation?

7. What skills should a person in this occupation possess?

8. What is the total number of jobs in this occupation today?

9. What is the projected change in the number of jobs in this occupation?

10. What are the job prospects for this occupation in Florida?

11. What are the median earnings for workers in this field?

12. In your opinion, what are the major advantages of this occupation?

13. In your opinion, what are the major disadvantages of this occupation?

14. Does this job suit you and your talents and interests? How?

15. If you decided to pursue work in this occupation, what steps would you need to take?
