Four papers by John Gnaedinger focus on the Careers for Youth (CFY) program. "CFY: The Model Program" describes the three phases of development incorporated in CFY: career awareness in grades 6 and 7; career exploration that begins at the end of grade 7; and career preparation that continues through the high school years. The sweat-equity program allows students to apply learned skills by rehabilitating buildings or constructing new ones in the community. "CFY Program Principles" discusses six principles: CFY seeks to serve all students; CFY promotes the integration of academic and vocational education; the clusters around which CFY organizes career education are divisions of the economy; CFY emphasizes volunteerism and partnerships; goals and productivity are part of career education; and career education emphasizes community participation. "The CFY Program: A Different View" offers these perspectives: CFY is for all students; each of CFY's 16 career clusters is representative of an area of human need; volunteers are a crucial element; CFY is a broad-based concept of all education and economic activity; and CFY integrates academic and vocational education. "Categories of Economic Activities Serving Human Needs in the CFY Career Clusters" focuses on unpaid activities that serve human needs: those served by the family, those served by the community; those addressed by traditional economic activity; sweat equity and entrepreneurship; education for life; and community entrepreneurship. (YLB)
Careers for Youth

AACE Distinguished Member Series on Career Education

John P. Gnaedinger

American Association for Career Education

1996
Careers for Youth: The Model Program

John P. Gnaedinger

Careers for Youth incorporates three phases of development. The first is the career awareness program which begins in the sixth grade and continues through the seventh grade. At the end of the seventh grade, students will enter the career exploration phase. The program continues through the high school years with the career preparation phase.

All input to existing school curricula is organized around the following 16 clusters of human needs that were developed in cooperation with the Illinois Department of Education and the Chicago Public Schools, as well as entrepreneurs from the Chicago Presidents Organization who own and operate businesses in the clusters.

<table>
<thead>
<tr>
<th>Agriculture</th>
<th>Education</th>
<th>Health Care</th>
<th>Natural Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arts and Culture</td>
<td>Energy</td>
<td>Hospitality</td>
<td>Personal and Business Services</td>
</tr>
<tr>
<td>Built Environment</td>
<td>Finance</td>
<td>Insurance</td>
<td>Retailing and Wholesaling</td>
</tr>
<tr>
<td>Communications</td>
<td>Government</td>
<td>Manufacturing</td>
<td>Transportation</td>
</tr>
</tbody>
</table>

Career Awareness

In the sixth grade, students will meet and interact with role models from half of the 16 clusters, and may view videotapes describing the range of occupations that are available. Each role model will speak to a classroom of students for an entire class period, with time for questions and discussion. Teachers will have booklets available for follow-up. Interested students can be given copies of the booklets for the career areas of interest to them.

In the seventh grade, students should meet and should interact with role models representing the remaining eight clusters, in the same format outlined above. It is important that each student be exposed to all clusters. The awareness activities can be coordinated with academic courses in order to emphasize the importance of applied basics in the integration of academic and vocational education.

Career Exploration

At the end of the seventh grade, each student will select the cluster of greatest interest. Ultimately, it is hoped the student’s name will be entered into a computerized network for that cluster. This should permit information on high schools—and later, on community colleges, trade schools, and universities—to be sent to the student’s home, along with information on internships, co-op programs, and job opportunities. This will strengthen both community and parental involvement in education, as well as business involvement.

In the eighth grade, each student will attend a half-day program, exploring further the cluster of choice. The programs will be held at a high school that has electives focusing on the cluster selected by the student. In these programs, a range of role models from the cluster will discuss their careers. Exhibits can be set up regarding human needs served by jobs in the cluster and emphasizing exciting, new activities and accomplishments. Sources of further education and training related to careers within the cluster, including community colleges, universities, and trade schools, can also be represented at the career day.
Career Preparation

Role models will continue to interact with the students throughout the high school career-related courses. The students should be able to enroll in classes at high schools which are related to their chosen clusters of interest. Careers for Youth has identified and categorized existing electives in each Chicago high school for each of the 16 clusters. The high schools then can present their cluster-related curriculum, which can be continuously improved in cooperation with industry representatives. In this way, the students will be able to take elective courses related to their clusters of interest that are integrated with the basics. Each high school already has courses related to at least three or four of the clusters. Block scheduling and cluster-related schools within the school can be implemented.

As a freshman course, entrepreneurship should be presented to all students. Each will then see the development and ownership of one's own business as a viable career option. The best way for the schools to interact with the companies in the 16 career cluster areas is through establishing a cluster advisory council of at least four business people for every cluster at a high school. The following is a list of items that would appear to be "naturals" for the agenda for action on the part of these advisory councils. Other ideas will certainly arise, but this is a start.

1. Provide role models for the cluster to the sixth and seventh grade feeder schools.
2. Plan career days at the high school, with a focus on one cluster, for eighth graders from feeder schools interested in that cluster.
3. Plan field trips for small groups interested in a particular career area, for the second half of the eighth grade year.
4. Work with teachers with regard to curriculum advice.
5. Provide, or be, role models to talk to students in the high school courses related to the cluster.
6. Assist the school in setting up student-owned and operated enterprises.
7. Through networking, assist students in summer jobs, part-time jobs, mentoring, internships, and so forth. Student leaders should be identified for each cluster, and should help with publicity for the program among the students as well as in the community.
8. The advisory council might become involved with providing or soliciting scholarship funds for a high school foundation.

The Sweat-Equity Program

Careers for Youth wants to facilitate student involvement in practical applications in every way possible. In keeping with this desire, and in conjunction with the built environment cluster, a sweat-equity program has been developed. The students who have chosen this cluster as their cluster of interest can participate in the sweat-equity program at the high school phase in order to apply the skills they have learned by actually rehabilitating buildings or by constructing new buildings in the community. It is important to note that the students themselves and their families will have first choice to become the actual owners of the units that they rehabilitate, at cost. The implementation process of the sweat-equity program has already produced two rehabbed houses near a high school in the West Garfield community of Chicago.

From this experience, the students will learn valuable skills they need, in a hands-on application of the knowledge gained in the classroom. The sweat-equity program will also help the community by rehabilitating dilapidated buildings, which are useless in their present condition. Student pride in helping their community is exhilarating to observe. Most students involved plan to go to college.

Education for Life and Careers

Careers for Youth programs and activities describe a process for "bootstrapping" through entrepreneurship for community economic development. Education, for life and for careers, is the only achievable hope for such community development.

John P. Gnaedinger is Chairman, Careers for Youth, Wilmette, Illinois.

JPGpnw/050196
Careers for Youth seeks to serve all students.
The focus of Careers for Youth (CFY) is the student. Career awareness, exploration, and preparation must reach all of the students within the system, not just a select few. While CFY is especially beneficial to disadvantaged children, it aims to help all students learn about the full range of career opportunities.

Careers for Youth promotes the integration of academic and vocational education.
CFY seeks to implement school reform policies which are aimed at integrating vocational and academic education. Academic education can be effective when it is infused with practical application. CFY intentionally blurs the lines between vocational and academic education. Rather than tracking students, the focus is on exposing each student to the range of opportunities available within each industry.

The implementation of the program starts in the sixth grade, or even earlier grades, with volunteer speakers discussing their careers in classrooms. Programs which start in high school are all worthwhile, but by then it is too late for some students. Many drop out early in high school. CFY continues throughout the high school years by creating contextual learning experiences, such as construction work and student-run business enterprises, in which volunteer role models from related professions are an integral part of the program.

The clusters around which Careers for Youth organizes career education are divisions of the economy.
Activity in CFY is organized around the 16 clusters of human need that CFY developed in cooperation with the Illinois Department of Education, the Chicago Public Schools, and entrepreneurs from each cluster.

Agriculture  Education  Health Care  Natural Resources
Arts and Culture  Energy  Hospitality  Personal and Business Services
Built Environment  Finance  Insurance  Retail and Wholesale
Communications  Government  Manufacturing  Transportation

The career cluster system categorizes industries according to the human needs they satisfy. They are easily recognizable, and prompt students and teachers to explore options systematically. The divisions are not based on hierarchical conventions or conceptions of occupations, specific academic disciplines, or specific job classifications. One valuable outgrowth of this grouping is that teachers are able to demonstrate the applicability of different specific academic disciplines to different areas of the economy. Students are exposed to the full range of career options within their chosen clusters, without tracking and without eliminating their opportunities to explore other clusters. Most high schools have curricula covering at least four cluster foci. Students select the schools that have programs matching their career interests.
Careers for Youth emphasizes volunteerism and partnerships.
The program utilizes volunteers from business, the professions, industry, and government to the greatest degree possible. CFY is structured in such a way that the volunteers are seen as role models by students. Students and industry groups have the opportunity to network throughout the educational process. Networking creates opportunities for part-time and summer jobs, internships, shadowing, mentoring, and job possibilities. CFY also enhances the interaction between business and educators. Businesses help make schools aware of the needs and opportunities in the economy. All role models participate as volunteers, which helps schools reduce the cost of their career education efforts.

CFY is not exclusive in its operation. It seeks to work collaboratively with other organizations and special educational programs. Its partnerships with businesses are only the most obvious examples. In creating contextual learning experiences in the built environment, for example, CFY has developed relationships with not-for-profit construction organizations.

Goals and productivity are part of career education.
Students become aware of themselves, not only as consumers within the economy, but also as potential producers. CFY also encourages students to see themselves one day as potential entrepreneurs. Working for any organization is the traditional career path, but it is often a vehicle for developing skills for starting one's own business.

CFY provides a path for students to pursue and goals to achieve. This increases students' confidence and also motivates them to learn. Contextual learning experiences and practical applications advance the concepts of school as work and school to work. Career-related problems and writing exercises can be infused into course work, in order to motivate students to learn essential problem-solving skills necessary for all careers. Academic skills are not enough.

Career education emphasizes community participation.
In Chicago, CFY works closely with the newly empowered local school councils, and seeks their endorsement for its student-run enterprises. Since many of these role models are also members of local communities, the students are able to relate to them as such, thus strengthening and institutionalizing community involvement in education, and making the local high schools, in conjunction with city colleges and universities, the focal points for community economic development. Housing rehab by students under teachers' supervision, and new home construction, with licensed electricians, plumbers, and heating, ventilating, and air-conditioning experts, is the first step in the rebirth of urban communities, with students' families as ultimate owners of the rehabbed units, purchased at cost. CFY's Student Builders Community Development Corporation is working with 11 high schools in implementing this program.

John P. Gnaedinger is Chairman, Careers for Youth, Wilmette, Illinois.

JPGpnw / 050196
AACE Distinguished Member Series on Career Education

The Careers for Youth Program: A Different View

John P. Gnaedinger

Careers for Youth for All Students
The Careers for Youth Program (CFY) involves 100% of the students, not just the select group planning to go to college, and not just the select group that someone has identified as not smart enough to go to college. Specifically, disadvantaged children in urban communities are too often assumed to be insufficiently competent to go to college. With the CFY program, all students are exposed to the full range of career possibilities and no student is tracked.

Career Clusters and Areas of Human Need
Each of the 16 career clusters involved with CFY is representative of an area of human need. The careers related to each cluster involve producing goods and services to serve those needs. Thus, the cluster system is a crucial ingredient in showing students what the real (economic) world is, where each of us produces certain goods and services, and barters with others who produce the multitude of other goods and services that each of us needs. CFY is not just a program to get a job, but a program to inform everyone about creating community economic development, even in the poorest of communities.

Career Education: Early Beginnings
Most career/vocational education programs start in the ninth grade or even later. This is too late. It is crucial that a program start no later than the sixth grade, and perhaps as early as fourth or fifth grade. High school programs, without the benefit of middle and elementary school programs, are too late. In Chicago at least 57% of the high school students drop out. Nevertheless, it is crucial, in the CFY view of things, that all of the career and vocational courses in high school be not only continued, but also taught in the context of the integration of academic and vocational education, with team teaching, block scheduling, and "schools within a school" incorporated.

Volunteers: A Crucial Element
A crucial element of the CFY program is the effort introduced into the classroom by volunteers, from the various industries, talking to the students. This is not an attempt to replace any teachers, but rather to help teachers provide real-world input into curriculum materials, in order to prepare students for real careers, by people who know which skills and attitudes are necessary.

Since those who serve as role models are not paid for their participation, CFY is a very cost-effective solution to many of the problems in the educational system today. Furthermore, it would be counterproductive to pay volunteers, because they would then be talking to students because they were paid, rather than because they are trying to improve education and the lives and careers of the students to whom they speak. There are thousands of business people in Chicago alone eager to talk to students in the classroom, as role models, to help students make even tentative decisions on career goals.
AACE Distinguished Member Series on Career Education August 1996
The Careers for Youth Program: A Different View John P. Gnaedinger

A Broad-Based Concept

The CFY concept is a broad-based concept of all education and economic activity. No economic activity is viable without education. However, it is not the attempt of CFY to set up an organization that competes with other organizations, but rather to provide a concept into which other education-related activities would easily find a home. Unfortunately, there is altogether too much mutual exclusivity in organizations dealing with such matters as education and community development, with hostility toward working with other organizations. This is most unfortunate, particularly since all such programs have merit.

Business-Education Opportunities

With representatives of industries in the classroom networking with students and teachers, opportunities are created for part-time jobs, summer jobs, internships, shadowing, mentoring, and scholarships that would not otherwise exist. The mere service of business people on boards of education and in adopt-a-school programs, where the business representatives do not actually have contact with students on a regular basis, doesn't really have enough value to justify the cost. Business and industry could convert to a student-related program very easily, if there were a commitment to do so, perhaps with national leadership.

Integration of Academic and Vocational Education

CFY is interested in working with the new school reform policies which aim to eliminate the conflicts between academic and vocational education. CFY, with a focus on each cluster, is a promising vehicle for integration of academic and vocational education, and a framework for school-to-work for all students, not just for high school graduates.

John P. Gnaedinger is Chairman, Careers for Youth, Wilmette, Illinois.
Many human needs, as characterized by the 16 career clusters of Careers for Youth, are, in fact, met by the individual in his or her own behalf. Self-help and self-reliance are the attitudes which free individuals from reliance on others. Self-esteem is one of the greatest benefits of self-help. However, since the huge number of human needs that are served by the individual are uncompensated and do not represent traditional economic transactions, they are not counted in determining the standard of living of any individual, or the gross domestic product of any nation.

**Human Needs Served by the Family**
Closely related to individual self-reliance is the family. It is well-known and well-publicized that the contributions to human needs of family members by the traditional housewife have a huge economic value. This, however, is not recorded, nor in fact typically even recognized by economists. It should be! Economic activities by the mother/housewife, the husband/father repairing the porches, and the child/teenager mowing the lawn are unpaid, and consequently not listed as gross domestic products. Yet, family members' efforts and the home-cooked steak dinner with the $1.50 steak are just as much service to needs as the same dinner purchased at a restaurant for $15.00. As a minimum, these uncompensated economic activities should be acknowledged, publicized, and evaluated in some form.

Farm families, for example, who grow much of their own food, build their own homes and barns, and even make clothing, should not be listed at poverty level incomes just because their outside cash receipts are low. Their standard of living may be very high compared to same-size families in some communities.

**Human Needs Served by the Community**
There is frequently, but not always, community activity which serves the human needs of the people within a community. This activity, again, is unpaid. It can include community beautification; service on the village board, assistance in schools, and, occasionally, public works departments, all volunteered; planning boards; library volunteers; hospital volunteers; and other similar activities. Since these are unpaid, they are not recorded by economists. There should, at the least, be a footnote. A distinguishing feature of some of the more desirable communities is that the level of involvement by residents to serve the needs of their communities is much greater than in others.

Closely related to community volunteers is volunteerism in many activities serving human needs in the 16 clusters, perhaps more in some than in others. This is a most important element of our economic system. There are some communities around the world where many human needs are being served on a volunteer basis without the use of cash or even barter.

Not only is volunteerism becoming increasingly important in our society, it also has little direct dollar cost, if any, and it eliminates the need for permanent employees of the community to perform functions performed by the volunteers. Selflessness and generosity, as well as charity, also serve human needs through volunteerism, not just in the community but in the cities and states, and, to a lesser degree, on a federal basis. Special interest groups, although
frequently voluntary, are not included because they are win-lose systems favoring specific groups of individuals, rather than systems serving human needs of all who have these needs.

**Human Needs Addressed by Traditional Economic Activity**

Traditional economic activity, that which is reported in gross domestic product summaries, is that involving businesses, individuals, and partnerships which produce goods and services that are sold to consumers in all categories and all of the 16 career clusters. This economic activity is reported and is the basis for the gross domestic product that is published and evaluated by economists. Unfortunately, it does include much economic activity that doesn't serve human needs, such as payrollers, feather bedders, adversarial elements in our society, and litigation and arbitration, where there is always a winner and a loser, for a zero sum total. Although not particularly adversarial, win-lose activities include gambling, real estate speculation, currency trading, stock trading (vs. investment in stocks) and certain linear hierarchical systems that are superimposed on the necessary management-marketing-financial-production elements of economic activities.

**Sweat Equity and Entrepreneurship**

There is, in addition, a very important element, particularly in the United States, of economic activity which is entrepreneurial in nature, and where value is being created on a sweat-equity basis by individuals starting new businesses and doing all of the production of goods and services, the management, the financing of cash flow, and other elements. It can been stated that sweat equity and entrepreneurship are not just the future of the United States of America, but in fact the future of the world.

They are unrelated to the traditional focus on investment capital that is mentioned by economists, who question whether third world nations will become economically viable without economic aid. It is entirely possible that entrepreneurial activity, particularly where it is viewed in a barter sense in third world nations, can raise the standard of living by leaps and bounds, in every country where there is freedom for entrepreneurship. This requires certain levels of education, not just academic education, but education and training for the creation of businesses to produce goods and services to serve human needs.

Sweat-equity rehabbing of slum housing by residents of each community, learning skills in the high schools under the direction of teachers, in carpentry, architectural drafting, and entrepreneurship, is perhaps the only hope for building home ownership and better housing in our urban communities. The Careers for Youth program in Chicago is proving this true!

The small shop owner in Nigeria who lives in a room behind the shop, and perhaps produces the products in the same room behind the shop, is the future of economic development in third world nations. The development of the Careers for Youth program in third world nations can be the way out of the low standard of living and poorly met needs.

**Education for Life and Community Entrepreneurship**

Education for life and community entrepreneurship are two additional aspects of the Careers for Life Program. Many opportunities are available, as shown in the appendix.

**A Final Point**

As a final point, regarding compensated economic activity, there are also lose-lose elements, such as wars and strikes, where there are no winners and nothing but losers. Even victors are losers, in that their citizens have been deprived of goods and services to serve their needs by the extraction from the gross national product of goods and services, of funds and activity, to serve the effort.

*John P. Gnaedinger is Chairman, Careers for Youth, Wilmette, Illinois.*

*JP冈pew / 050196*
## Appendix

**Education for Life and Community Entrepreneurship:**
**Two Additional Aspects of the Careers for Youth Program**

<table>
<thead>
<tr>
<th>ALL STUDENTS</th>
<th><strong>Education for Life</strong></th>
<th><strong>Career Cluster</strong></th>
<th><strong>Community Enterprises</strong></th>
<th><strong>Volunteerism</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>ALL STUDENTS</td>
<td>Nutrition and diet; food preparation; budgeting; flower seeds; preserve environment</td>
<td>AGRICULTURE</td>
<td>Grocery store, flower shop, seed store, yard maintenance service, bakery, garden shop, dairy products.</td>
<td>community gardens, parkways, trees, parks, community beautification, home garden, religion, community orchestras</td>
</tr>
<tr>
<td></td>
<td>Music &amp; art appreciation; music &amp; art training; history &amp; religious theory; Governance human systems</td>
<td>ARTS CULTURE &amp; RELIGION</td>
<td>Church community organization, museums- ethnic art and music shops and teaching, performing arts and orchestras, commercial art, dance school.</td>
<td>Bands, choral groups, churches, museums, boards, plays, gifts and grants</td>
</tr>
<tr>
<td></td>
<td>Woodworking, painting; use and care of appliance; electricity safety; home plumbing</td>
<td>BUILT ENVIRONMENT</td>
<td>Sweat equity rehab, residential developer, contractor, home carpentry service, painting, building supplies, real estate company, architect.</td>
<td>Habitat for Humanity, Careers for Youth-Chicago Housing Authority elderly projects, help thy neighbor projects, lawncutting, volunteer painting and repairs</td>
</tr>
<tr>
<td></td>
<td>Reading, writing; verbal audio-visual; stereo disc TV usage; recording info-storage and use-computers</td>
<td>COMMUNICATION</td>
<td>Print shop, telephone repair, newspaper delivery, news stand, card shop, food store, TV repair, TV/Radio sales and service, alarms, answering service, stationary store.</td>
<td>community newspapers &amp; pamphlets</td>
</tr>
</tbody>
</table>
## Appendix (continued)

### Education for Life and Community Entrepreneurship:
**Two Additional Aspects of the Careers for Youth Program**

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<th>Community Enterprises</th>
<th>Volunteerism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goals of Education, e.g. life, career, reading, newspapers, writing letters; balance.</td>
<td>EDUCATION</td>
<td>Day care center, book store, tutoring, private school, music lessons, special education, contract teaching, school manager, adult &amp; continuing education, video production</td>
<td>School aids, local school council members, role models through Careers for Youth, tutors, mentors, gifts &amp; grants to schools, lectures</td>
<td></td>
</tr>
<tr>
<td>Energy conservation; electric appliance; electric &amp; gas safety; solar-sunburn; air conditioning</td>
<td>ENERGY</td>
<td>Gas stations, electrical contracting, natural gas installation and service, energy conservation service and installation, HVAC installation.</td>
<td>Energy saving activities</td>
<td></td>
</tr>
<tr>
<td>Currency; bank accts; savings; account stocks; bonds; CD's; mortgages; budgets; income tax; income/expense</td>
<td>FINANCE</td>
<td>Bank; check cashing service; stocks &amp; bonds; sales/brokerage; community credit union; mortgage banking; cash station.</td>
<td>credit unions, help thy neighbor, community barter banks</td>
<td></td>
</tr>
<tr>
<td>Voting; City Hall; state government; U.S. congress laws; police &amp; fire departments; courts, military, politics, parties, world government</td>
<td>GOVERNMENT</td>
<td>Contract park &amp; street maintenance; contract teaching; special education, guard service; contract employment service; LSC.</td>
<td>? one village boards and committees, planning committees, zoning committees, volunteer army, volunteer fire departments, peace corp, neighborhood security systems, jury duty, free legal services.</td>
<td></td>
</tr>
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</table>
Appendix (continued)

Education for Life and Community Entrepreneurship:
Two Additional Aspects of the Careers for Youth Program

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<th>Volunteerism</th>
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</thead>
<tbody>
<tr>
<td>Hygiene; physical education; diet; disease prevention; family &amp; sex ed.; medication; smoking; skin cancer.</td>
<td>HEALTH CARE</td>
<td>Doctor &amp; dental offices; clinic, diet centers; day centers; care for elderly; hospice service; pharmacy; medical supplies; exercise center; psychological counseling.</td>
<td>Hospital aids, gifts and grants to hospitals, hospice, planned parenthood, family planning.</td>
</tr>
<tr>
<td>Home cooking; housekeeping; home maintenance; travel &amp; sports recreation sanitation.</td>
<td>HOSPITALITY</td>
<td>Motel, restaurant; travel agency; sports team; deli; fast foods; dance hall.</td>
<td>Soup kitchens, homeless shelters, amateur athletic teams, and tournaments.</td>
</tr>
<tr>
<td>Safety, life risk, auto, homeowners, accident and health insurance, insurance claims.</td>
<td>INSURANCE</td>
<td>Insurance agency; claims service; repair service.</td>
<td>Direct help to victims of fires, hurricanes, floods, and accidents by friends, relatives, and neighbors.</td>
</tr>
<tr>
<td>Baking; canning; use of manuf. products; repair; purchasing quality; price awareness; jewelry.</td>
<td>MANUFACTURING</td>
<td>Mfg. co.; thousands of products; storage buildings; warehouses; trucking; parts manufacturing assembly; maintenance services; computer services.</td>
<td>Gifts of equipment to the poor and to the sick.</td>
</tr>
</tbody>
</table>
## Appendix (continued)

### Education for Life and Community Entrepreneurship:
**Two Additional Aspects of the Careers for Youth Program**

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<th>Community Enterprises</th>
<th>Volunteerism</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ALL STUDENTS</strong></td>
<td>Parks; beaches; air &amp; water quality; fishing; swimming; gasoline gravel (asphalt, steel, gold).</td>
<td>NATURAL RESOURCES</td>
<td>Waste collection; tree care; yard care; gas station; lumberyard &amp; building supplies; gravel, sand, salt &amp; fertilizer.</td>
<td>Tree care, forest care, environmental protective activities (win/lose litigation), neighborhood pick-up</td>
</tr>
<tr>
<td></td>
<td>Hair care; cosmetology; waste disposal; lawyers; wills; accounting; irs; babysitting.</td>
<td>PERSONAL &amp; BUSINESS SERVICES</td>
<td>Snow removal; waste collection; beauty parlor; lawyer; accountant; management; PR; guard service; house cleaning; baby sitting; yard service; advertising; computer services; laundry.</td>
<td>Help thy neighbor, executive service corp, CPAPI, free legal services.</td>
</tr>
<tr>
<td></td>
<td>Consumer education; quality; cost; price; credit cards; interest; returns; services.</td>
<td>RETAILING &amp; WHOLESALING</td>
<td>Specialty stores, dry cleaners; wholesale facility; department stores.</td>
<td>Free used clothing to the poor.</td>
</tr>
<tr>
<td></td>
<td>Driver education; automobile care; safety; air training; bus travel; credit cards; insurance reservations.</td>
<td>TRANSPORTATION</td>
<td>Taxi service; gas station; bicycles, motorcycles; bus service; line service; auto shop; travel agency; airlines.</td>
<td>School busdrivers, ride-sharing.</td>
</tr>
</tbody>
</table>
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