



MODULE 3

Financial Readiness & Career Stability

“Your Paycheck Is a Tool”

Adapted from the “Journey Up: Workforce Foundations” Learner Workbook (WF-1.0-RC1) — Journey Forward Life Skills Curriculum.



Financial Instability Is a Leading Cause of Job Loss

- ✓ Many workers leave good jobs over solvable money problems.
- ✓ New employment-related costs surprise even experienced workers.
- ✓ This module builds a buffer before problems become a crisis.
- ✓ By the end: you'll have a real First 90 Days plan.



LESSON 1

Paycheck & Compensation Decoder

Where Did the Rest of My Paycheck Go?

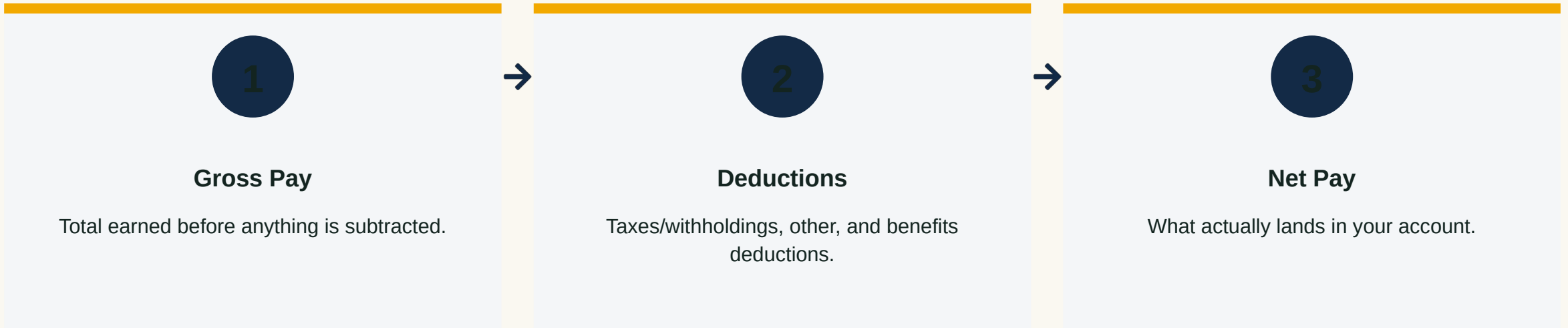
- ✓ Gross pay and net pay are rarely the same number.
- ✓ Confusion about deductions leads to bad financial decisions.
- ✓ Reading your own pay stub is a core life skill.
- ✓ Today: decode every line of a real paycheck.

THE HOOK & CONCEPT



From Gross Pay to Net Pay

DEEP DIVE & FRAMEWORK





Worked Example: \$18/hr, 40 Hours

PRACTICAL APPLICATION / EXAMPLE

Gross pay:	\$720 for the week
Deductions:	Taxes, benefits, other — \$158 total
Net pay:	\$562 actually deposited

Now decode your own real or sample pay stub.



LESSON 1 RECAP

Paycheck & Compensation Decoder

KEY TAKEAWAYS



Gross pay is not what you get to spend.



Every deduction line has a name and a reason.



QUICK KNOWLEDGE CHECK

What surprised you most on your own pay stub?

Exercise: Write one question you'd ask payroll if confused.



LESSON 2

Work-Stable Cash-Flow Planner

THE HOOK & CONCEPT

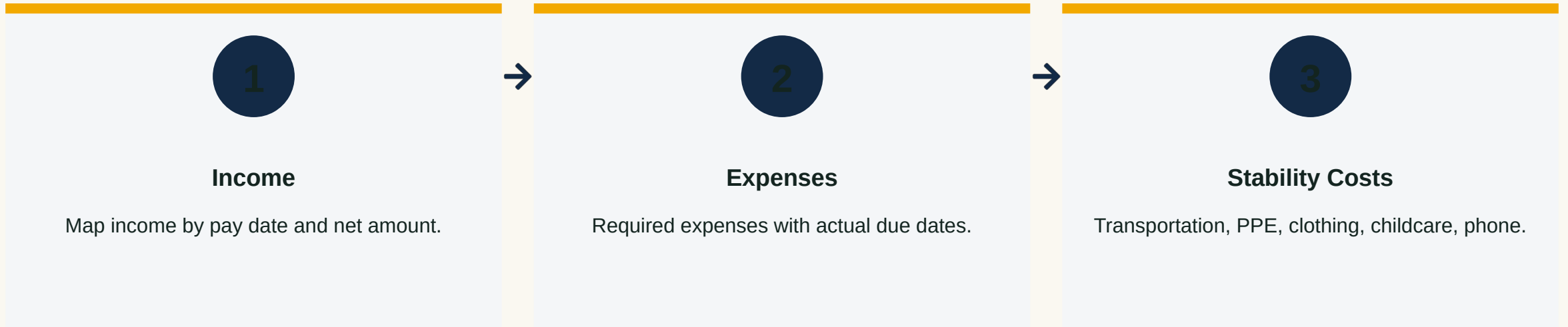
The Hidden Cost of Keeping a Job

- ✓ **Jobs come with costs beyond everyday living expenses.**
- ✓ Transportation, PPE, work clothes, childcare add up fast.
- ✓ Ignoring these costs risks losing the job over money.
- ✓ Today: build a cash-flow plan built for employment.



Income, Expenses, Stability Costs

DEEP DIVE & FRAMEWORK





Case Study: New Job, Longer Commute

PRACTICAL APPLICATION / EXAMPLE

Added expense:	\$200/month gas cost
Stability cost:	\$60/month work boots and PPE
Backup:	Emergency fund + coworker carpool option

Now build your own cash-flow plan for a real or hypothetical job change.



LESSON 2 RECAP

Work-Stable Cash-Flow Planner

KEY TAKEAWAYS

- ✓ Employment-stability costs are easy to overlook, expensive to ignore.
- ✓ A backup resource turns a disruption into an inconvenience.



QUICK KNOWLEDGE CHECK

Which stability cost most affects your budget?

Exercise: Name your backup resource before you need it.



LESSON 3

Debt & Credit Action Plan

You Don't Need Perfect Credit to Move Forward

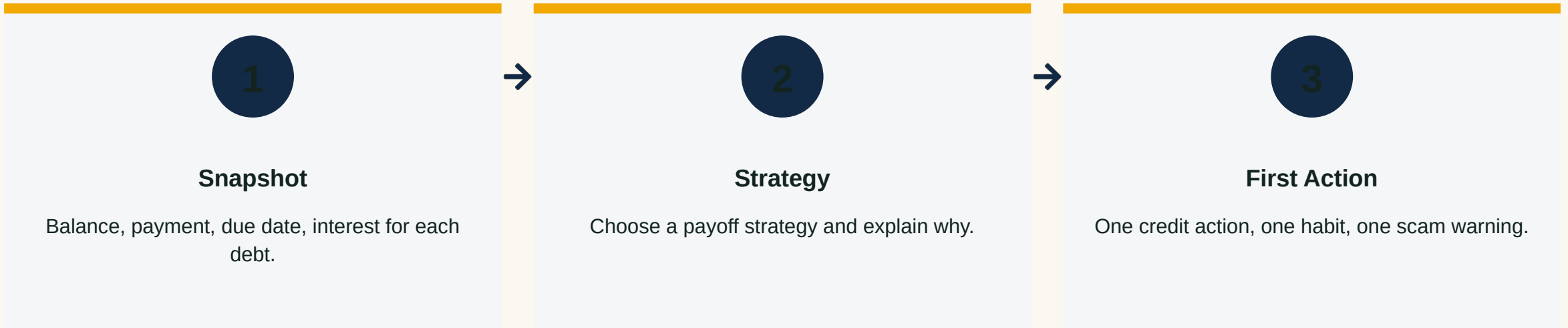
- ✓ Existing debt doesn't disqualify you from career stability.
- ✓ A plan matters more than a spotless financial history.
- ✓ Small, consistent actions improve credit over time.
- ✓ Today: build a realistic debt and credit action plan.

THE HOOK & CONCEPT



Snapshot, Strategy, First Action

DEEP DIVE & FRAMEWORK





Sample: Two Small Debts

PRACTICAL APPLICATION / EXAMPLE

Debt 1:	\$400 credit card, \$25/month minimum
Debt 2:	\$150 phone bill, past due
First action:	Call provider to set a payment date

Complete your own snapshot — this stays private unless you choose to share.



LESSON 3 RECAP

Debt & Credit Action Plan

KEY TAKEAWAYS

- ✓ A debt plan needs one first action, not a full solution.
- ✓ Watching for scams protects the progress you're making.



QUICK KNOWLEDGE CHECK

What's your one financial habit to strengthen?

Exercise: Take your first action within the next week.



LESSON 4

First 90 Days Financial Stability Plan

THE HOOK & CONCEPT

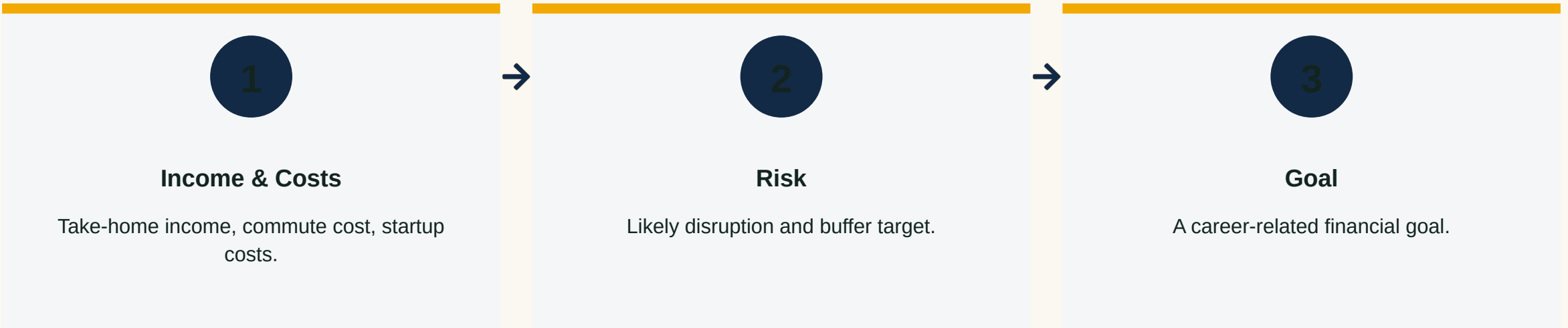
The Most Dangerous Financial Window

- ✓ New job costs hit before new income stabilizes.
- ✓ Startup costs and delayed first paychecks strain cash flow.
- ✓ Most job losses happen in the first few months.
- ✓ Today: build a plan for your first 90 days.



Six Elements of a 90-Day Plan

DEEP DIVE & FRAMEWORK





Case Study: Starting an Apprenticeship

PRACTICAL APPLICATION / EXAMPLE

Startup costs:	\$300 for tools and boots
Disruption:	First paycheck delayed three weeks
Buffer target:	\$200 saved before day one

Draft your own First 90 Days plan for a real or upcoming job.



LESSON 4 RECAP

First 90 Days Financial Stability Plan

KEY TAKEAWAYS



The first 90 days need their own dedicated plan.



A small buffer prevents a disruption from becoming a crisis.



QUICK KNOWLEDGE CHECK

What one-time cost could catch you off guard?

Exercise: Set your buffer target before your next job starts.



LESSON 5

Comparing Two Opportunities

THE HOOK & CONCEPT

The Highest Wage Isn't Always the Best Choice

- ✓ Wage alone doesn't determine your real take-home stability.
- ✓ Commute, benefits, and worker-paid costs change the math.
- ✓ A structured comparison prevents a rushed decision.
- ✓ Today: compare two opportunities side by side.



Compare on Seven Factors, Not Just Wage

DEEP DIVE & FRAMEWORK





Case Study: Higher Wage vs. Better Training

PRACTICAL APPLICATION / EXAMPLE

Opportunity A:	\$19/hr, no training, 45-min commute
Opportunity B:	\$17/hr, paid apprenticeship, 15-min commute
Choice:	Opportunity B — long-term value wins

Complete your own comparison using two real or hypothetical opportunities.



LESSON 5 RECAP

Comparing Two Opportunities

KEY TAKEAWAYS

- ✓ Wage is one factor among seven, not the whole picture.
- ✓ Training and advancement can outweigh a small wage gap.



QUICK KNOWLEDGE CHECK

Which non-wage factor changed your decision most?

Exercise: Use this comparison before accepting your next offer.



LESSON 6

Money Supports the Mission (Capstone)

Time to Take One Real Financial Step

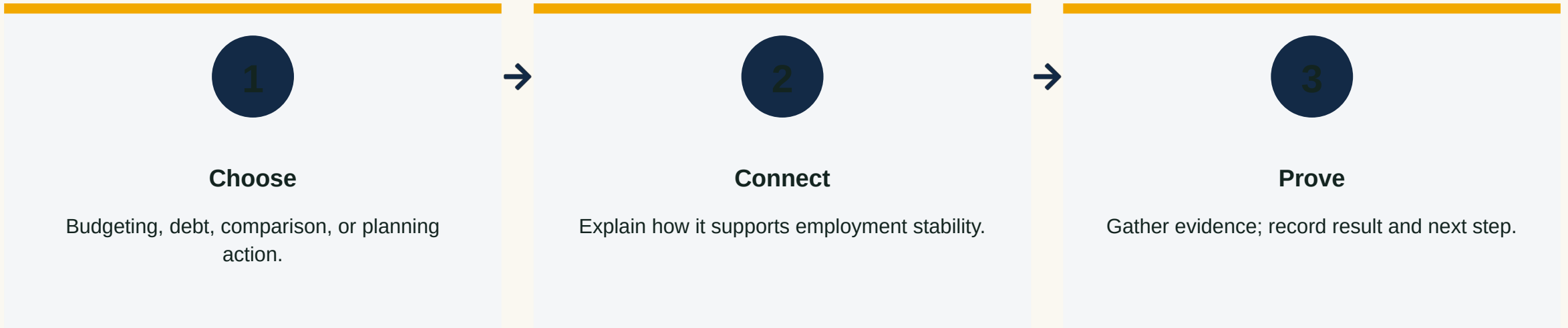
- ✓ You've decoded pay, planned cash flow, and compared offers.
- ✓ Now: take one concrete financial-readiness action.
- ✓ Small actions compound into long-term stability.
- ✓ Today: commit to one action within 48 hours.

THE HOOK & CONCEPT



Commit, Connect, Prove, Reflect

DEEP DIVE & FRAMEWORK





Sample: Setting Up a Small Buffer

PRACTICAL APPLICATION / EXAMPLE

Action:	Opened a separate savings account for buffer
Evidence:	Bank confirmation, \$50 deposit
Result:	Less anxiety about unexpected costs

Draft your own commitment for the next 48 hours.



LESSON 6 RECAP

Money Supports the Mission (Capstone)

KEY TAKEAWAYS

- ✓ The biggest surprise: gross pay isn't take-home pay.
- ✓ Small, planned actions prevent financial emergencies.



QUICK KNOWLEDGE CHECK

What one work-related expense had you missed?

Exercise: Name the financial habit you'll keep practicing.



What You Built in Module 3

- ✓ A clear read on gross pay, deductions, and net pay.
- ✓ A cash-flow plan built for employment-stability costs.
- ✓ An honest debt and credit action plan.
- ✓ A First 90 Days plan and a way to compare offers.



Next: Workplace Rights, Systems & Self-Advocacy

- ✓ Know the system, and know your options.
- ✓ You'll learn to document issues and route them correctly.
- ✓ Classify routine issues versus rights or safety concerns.
- ✓ Same structure: learn, practice, demonstrate, apply.