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Four Ways to Get Paid

L4.1.1 · CAREER ARCHETYPES

I CAN distinguish employee, entrepreneur, investor and hybrid income, and name the trade-off in each

ARCHETYPE	WHERE THE MONEY COMES FROM	WHAT YOU TRADE FOR IT	CEILING	FLOOR
Employee				
Entrepreneur				
Investor				
Hybrid				

Which are you drawn to, and is that a preference or a default?

Most people become employees because nobody described the alternatives. Be honest about which this is for you.



MILO

"There is no correct archetype. There is only a correct answer to 'what am I trading, and am I willing?'"

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Archetype	Where the money comes from	What you trade	Ceiling	Floor
Employee	An employer, for your time	Autonomy and upside	Capped by salary	High — steady pay, benefits
Entrepreneur	Customers, for value you build	Security and steady pay	Very high	Low — can be zero
Investor	Assets you own, working without you	Money up front, and time	Very high	Low — capital can be lost
Hybrid	A job plus something you own	Free time	Moderate to high	High — the job holds the floor

9–12 What a good answer looks like

The table above is the shape of it, not a word-for-word key — accept any wording that gets the trade right. The idea the page is built on: **a high floor and a high ceiling rarely come together**, and every archetype is a decision about which one you are buying. **Hybrid is the one most students have never had described to them**, and it is how a large share of adults actually earn.

Ask: “Which of these does someone in your family do?” Most students name an employee and are surprised to find a hybrid once they look.

9–12 The second half is the real question

No model answer, and do not grade it. The prompt asks whether being drawn to one is a preference or a default, and the honest reply from a sixteen-year-old is often “I had not thought about it.” **That is a good answer.** Resist steering anyone toward entrepreneurship — the page is about naming the trade, not picking a winner.

Ask: “What would have to be true for you to pick a different one at thirty?”

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 4.1 — Your Income Life**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The \$100 Week™**. Everything is at wealthwisekids.org.