



FINANCIAL FOUNDATIONS™ · LESSON 1 OF 116

Career Archetypes

Employee, Entrepreneur, Investor, Hybrid: four ways income is built, and how to start designing your own.

🕒 75 minutes (60 and 45 inside) 👥 Whole class, pairs and small groups ☑️ About 15 minutes to prep

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Teacher plan

pp. 1–8



Student pages

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Answer key

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Family letter

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Career Archetypes: Employee, Entrepreneur, Investor, Hybrid

Lesson 1 of the Grades 9–12 year · Students learn four ways income is built, sort sixteen real income situations, and run the numbers on two very different plans for Miller and Sai.

 LEARNING TARGET	I can identify the four career archetypes, explain how each one generates income differently, and classify real careers using this framework.	
 MATERIALS	☐ Board space for a 2×2 grid	☐ Pencils; devices optional
 COPIES & PREP	☐ Archetype reference, posted or projected (p. 9) ☐ Guided notes, 1 each (p. 10) ☐ Sort cards, 1 cut set per pair (pp. 11–12) ☐ Miller & Sai case study, 1 each (p. 13) ☐ Exit ticket, 1 each (p. 14) About 15 minutes to prep	
 VOCABULARY	employee · entrepreneur · investor · hybrid income · W-2 · 1099 · equity · passive income · income ceiling · income scalability (p. 9)	
 CONNECTS TO	Career and technical education · Economics · Math: percentages, annualizing, loan payments	

Lesson flow

Warm-Up	Same industry, different income model	10 min
I Do	The four archetypes + the scalability grid	20 min
We Do	Archetype sort + Miller & Sai case study	25 min
You Do	Think-Pair-Share	13 min
Check	Exit ticket	7 min

 **Tip** This lesson isn't about telling students what career to choose. It gives them a lens they've rarely been given: *how* income is generated is a design choice, not an accident. They leave with a question they'll carry all year: **what kind of income model am I building?**

Warm-Up

10 minutes · project or write on the board

Two people both work in healthcare. One earns \$85,000 a year, no matter how hard she works. The other earned \$420,000 last year, and didn't see a single patient.

Same industry. Different income model. What's the difference?

Teacher Talk

Don't answer yet. Just think. Sit with that for 30 seconds. Same field, radically different income. One of them has an income ceiling. The other one doesn't. Today we're going to build the framework that explains exactly why, and it's a framework most adults were never taught.

Allow 30 seconds of silence or a quick pair conversation. Then:

Teacher Talk

Quick poll. Hold up a hand if, when you think about your future career, you think about it as "what job will I get?" ... By the end of today, that question is going to feel incomplete. "Job" is only one of four income models. Choosing one without knowing the others exist is like choosing a route before you've seen the map. Let's look at the full map.

I Do

20 minutes · students fill in the guided notes as you go

Teacher Talk

There are four ways people generate income. They are not job titles. They are not industries. They are models: structures that decide how money flows to you, how much is possible, and what the risks are. Write these down.



1 • The Employee

"The Employee trades time for money under a formal agreement. A company pays a salary or hourly rate for your labor, your expertise or your time. Income is predictable, and benefits are usually included. The ceiling is real: your earnings are capped by what the market pays for your role. You earn while you're there. You stop when you leave."

How income flows: employer → W-2 → you

Ceiling: yes: set by title, industry and negotiation

Security: high: the paycheck is consistent

Real example: a registered nurse earning \$78,000 a year at a hospital. Every two weeks, the same amount. Predictable. Protected.



2 • The Entrepreneur

"The Entrepreneur builds a system, a business, that generates revenue. Early on, they trade time like an employee, except with no guaranteed paycheck. The trade-off: in the long run, the system can work without them. Revenue has no ceiling. But neither does risk."

How income flows: customers → business → you, as owner

Ceiling: none: limited by the market and execution

Security: low to none in the early years

Real example: a 28-year-old who left a \$60,000 marketing job to run a digital agency. Year 1: \$34,000. Year 3: \$190,000. Year 5: \$410,000, with two employees running most client work.

Quick check (cold call): "If the entrepreneur takes a two-week vacation with no employees, what happens to their income? What about the nurse?"

Listen for: the nurse still gets paid. The entrepreneur may or may not: it depends on the system they've built. That's the key distinction.



3 • The Investor

"The Investor puts capital, money they already have, to work generating more money. They don't sell time, and they don't run the business day to day. They allocate: stocks, real estate, businesses they own but don't operate, funds. The income can arrive while you sleep."

How income flows: capital → asset → returns → you

Ceiling: the size and performance of the portfolio

Security: variable: returns depend on the market and can go negative

Real example: a retired teacher who invested steadily in index funds for 30 years. At retirement, a \$1.1 million portfolio can support about \$44,000 a year in withdrawals (roughly 4%), without a paycheck.

Teacher Talk

Here's what most students don't realize: you don't have to be rich to become an investor. But you do have to start. We'll come back to this later in the course.



4 • The Hybrid

"Many financially successful adults operate as hybrids, combining two or more archetypes on purpose. It's not an accident. It's a strategy. The hybrid has a floor (employee income for stability) and a ceiling (business or investment income for growth). It's a common model among people who built wealth without being born into it."

How income flows: several streams, each with a different purpose

Ceiling: layered: each stream has its own

Security: higher than a pure entrepreneur; more ceiling than a pure employee

Real example: a high school teacher (\$58,000, W-2) who also runs a tutoring business (\$22,000 a year) and owns two rental units (\$14,400 a year, net). Total: \$94,400. Three streams, three risk profiles.

Guided notes, Box 2: "Which archetype most describes the adults in your household right now? You don't have to share. Just notice."

"One more tool: a way to judge any career or income source on two axes." Draw the grid; students copy it into their notes.

	LOW CEILING	HIGH CEILING
HIGH SECURITY	Classic employee	Senior executive, tenured professor
LOW SECURITY	Gig worker	Entrepreneur, investor

Teacher Talk

For most people, the goal is to move from the bottom left toward the upper right over time. You do that by layering archetypes. You start with security. You build toward ceiling.



Milo says: "Every career is a financial model. Understanding your model isn't about money. It's about options. The more you understand your model, the more choices you have."

We Do

25 minutes · Part A: Archetype Sort (10 min)

Pairs or groups of three get the 16 sort cards (pp. 11–12) and sort them into Employee, Entrepreneur, Investor or Hybrid. **If they call it a hybrid, they must name which archetypes are combined.**

Tip Cards 5, 9, 13 and 16 are deliberately debatable. Acknowledge the debate: real careers often don't fit neatly, and that's the lesson.

We Do

Part B: Miller & Sai case study (15 min)

Read the case study aloud (p. 13); pairs answer the five questions. **Don't resolve them as right or wrong.** Both paths have merit. The goal is for students to think in models, not job titles; the analysis is the point.

You Do

13 minutes · Think-Pair-Share, then whole group

"Think silently for 60 seconds, pair with your neighbor for 90 seconds, then we share out. I'm going to cold call, so your pair needs a real answer."

1. "Most working adults in America are employees. Given what you learned today, is that a problem, a choice or a circumstance, and does it matter which one?"

Listen for: it can be all three, and the difference matters. A choice can be acted on; a circumstance can change with information; a problem demands a solution. Push anyone who says "it doesn't matter": *why* something is true shapes what you can do about it.

2. "The richest people in the world are almost all hybrids or investors, not pure employees. Why do you think that is, and why isn't it taught in school?"

Listen for: the structural gap: school prepares you to be a strong employee, not to design income. Some will push back: "doctors and lawyers are employees and they're rich." Engage it: many high earners in those fields are partners or own part of a practice, which is hybrid territory. Most physicians today are employed, and they are paid well; the ceiling question still applies.

3. "If you had to design your income model at age 30 (not your job, your income model), what would it look like? Which archetypes, and why?"

Listen for: specificity and reasoning, not "I want to be rich." You want "I'd keep employee income for stability while I build a business or portfolio, because..." The quality of reasoning is what you're looking for.

Check for Understanding

7 minutes · paper or digital, collected before students leave

Hand out the exit ticket (p. 14). Scoring guide on p. 7.

 **Tip** You don't need a finance background to run this lesson. Your job is to facilitate the framework and the discussion. If a student asks something you can't answer ("how exactly does a Roth IRA work?"), say: "That's coming later in the course. Write it down and bring it back." Never guess at financial facts.

Archetype Sort

1	Employee
2	Entrepreneur
3	Investor (early stage)
4	Hybrid: Employee + Entrepreneur
5	Discuss: usually an independent contractor (1099), not an employee; gig work sits between Employee and Entrepreneur
6	Hybrid
7	Entrepreneur (pre-revenue)
8	Investor
9	Discuss: Entrepreneur, or Hybrid
10	Hybrid
11	Hybrid: Employee (her day job) + Investor
12	Investor
13	Discuss: two streams, one archetype (Employee × 2)
14	Entrepreneur, moving toward Investor in his own business
15	Hybrid: Employee + Investor
16	Discuss: two entrepreneurial streams with different risks

Case study

1. Miller today: **Entrepreneur**.
2. Job + business part-time: **Hybrid** (Employee + Entrepreneur).
3. $\$850 \times 12 = \$10,200$ a year; the job pays **\$42,000**; difference **\$31,800**. If he doubles his clients, the business side grows; the job's side doesn't. Look for students who see both the gap and the ceiling.
4. $\$52,000$ at 6.5% over 10 years $\approx$ **\$590 a month** (\$7,080 a year). $\$68,000 - \$7,080 = \$60,920$. Any well-reasoned answer counts.
5. Adding an Investor stream: \$200 a month from age 22; strong answers name where it goes (a retirement account, index funds) and why starting early matters.

Exit ticket scoring

Q1 (4 pts): one point per archetype correctly named and defined, including how income flows and one key trait (ceiling, security, scalability).

Q2: A) Employee (W-2). B) Yes: Employee + Entrepreneur (courses) + Investor (Roth IRA, index funds). C) W-2: secure, capped. Courses: variable, scalable, less secure. Investments: market-dependent, long horizon. Full credit needs Hybrid *and* two distinct risk profiles.

Q3 (3 pts): 3 = names a specific archetype, shows changed or deeper thinking, uses unit vocabulary. 2 = general reflection with some new thinking. 1 = vague or restates the lesson. 0 = blank or off-topic.

Differentiation

meeting every learner

Needs support	Pre-fill the archetype names on the guided notes; students add definitions only. Sort 8 cards with the clearest answers (1, 2, 3, 6, 8, 10, 12, 15). Pair up for the case study; offer sentence starters for exit ticket Q3.
English learners	Post the archetype reference (p. 9): each model has its own icon (clock, gear, seedling, puzzle). Translate the four definitions where possible. Allow Q3 to be recorded aloud on a phone.
Ready for more	Pick a real person (a public figure or someone in the community) and write a one-paragraph income-archetype analysis using the scalability grid.

Extend & Adapt

if you have more time, or a different room

- **Net worth vs. income:** find three public figures whose wealth far exceeds what a salary would explain. Which archetypes do they use beyond their main career? 3–5 sentences each.
- **Family interview:** ask an adult at home: Which archetype best describes how you earn? Have you ever tried adding a second one? What happened? If you could redesign your income model, what would you change?
- **Income model projection:** pick a career you're considering, research the starting salary, then sketch how it could become entrepreneurial or investor-oriented over time.

Shorter sessions: after-school and community programs

	60 minutes	45 minutes
Warm-Up	6 min · keep it whole: it's the anchor	5 min · keep it whole
I Do	15 min · say the grid aloud in 2 min	12 min · four archetypes, one example each; skip the grid
We Do	25 min · sort 8 cards in pairs; case study Q1–3	12 min · case study only, Q1–3
You Do	8 min · questions 1 and 3	8 min · question 3 only
Check	6 min · exit ticket Q1 and Q3	5 min · Q3 only, as check and close

In community settings, lead with the healthcare hook before calling it a lesson: let the content earn the room. Many students have already earned money outside a job (resale, lawn care, braiding, sneaker cleaning). Name it: “If you've ever made money outside of a job, you've already started as an entrepreneur. Now let's put a real framework around it.” No tables? Run the case study aloud and collect answers on sticky notes.

Where this goes next

This is Lesson 1 of a connected Grades 9–12 year: 116 lessons across nine units. See Financial Foundations™ at wealthwisekids.org/curriculum.

Four Ways to Build Income

Post or project



Employee

Trades time for money under a formal agreement.

Employer → W-2 paycheck → you
Ceiling: yes · Security: high



Entrepreneur

Builds a system, a business, that earns revenue.

Customers → business → you, as owner
Ceiling: none · Security: low at first



Investor

Puts money they already have to work earning more.

Capital → asset → returns → you
Ceiling: portfolio size · Security: varies



Hybrid

Combines two or more models on purpose.

Several streams, each with a job
A floor and a ceiling at once

Words for today

W-2

the tax form an employer gives an employee; taxes are taken out of each paycheck

1099

the tax form for independent contractors and freelancers; no taxes taken out

Equity

ownership: a share of a business or asset

Passive income

money that keeps arriving after the work or investment is in place

Income ceiling

the most an income model can realistically pay

Income scalability

how much income can grow without more of your time

Guided Notes • Income Archetypes

Name _____

Box 1. For each archetype, write how income flows and one key trait.

Archetype	How income flows	Ceiling or security
 Employee		
 Entrepreneur		
 Investor		
 Hybrid		

Box 2. Which archetype most describes the adults in your household right now? (Just notice. You won't be asked to share.)

Box 3. The income scalability grid. Place each archetype where it usually sits.

	LOW CEILING	HIGH CEILING
HIGH SECURITY		
LOW SECURITY		

Archetype Sort · Cards 1–8

✂ Cut on the dashed lines · one set per pair

1

Maria is a dental hygienist earning \$72,000 a year. Benefits included.

Archetype: _____

2

DeShawn built a sneaker resale business. Last month: \$8,200 revenue, \$4,100 profit.

Archetype: _____

3

Grace owns 12 shares of a big tech company's stock and adds to a Roth IRA every month.

Archetype: _____

4

James is a partner at a law firm. He earns a base salary plus a cut of the firm's profits.

Archetype: _____

5

Keisha drives for a rideshare app 25 hours a week. No benefits. Her income varies.

Archetype: _____

6

Mr. Thompson is a public school principal. He also owns a laundromat.

Archetype: _____

7

Tanya quit her corporate job to launch an online store. No revenue yet.

Archetype: _____

8

Darnell invested \$30,000 in a friend's restaurant and receives 8% of profits every quarter.

Archetype: _____

Archetype Sort · Cards 9–16

✂ Cut on the dashed lines · one set per pair

9

Priya is a freelance graphic designer earning \$95,000 a year across 11 clients.

Archetype: _____

10

Coach Williams earns \$61,000 coaching football and sells a conditioning program online for \$2,400 a year.

Archetype: _____

11

Ms. Johnson bought a duplex. She lives in one unit and rents the other for \$1,100 a month.

Archetype: _____

12

Rafael manages a portfolio of dividend stocks worth \$220,000. It is his main income.

Archetype: _____

13

Nia is a nurse practitioner who also works weekend shifts at an urgent care clinic.

Archetype: _____

14

Brandon opened a barbershop. He cuts hair and also employs two other barbers.

Archetype: _____

15

The CEO of a large company earns \$1.2 million in salary plus \$8 million in stock.

Archetype: _____

16

Sarah is a real estate agent paid only by commission. She also flips houses.

Archetype: _____

Case Study · Miller & Sai

Names _____

Miller (17, junior year) has run a custom sneaker cleaning and restoration business since 8th grade. He earns \$600–\$1,100 a month depending on the season, and he loves the work. His uncle is pushing him to “get serious” and apply for a management trainee program at a logistics company: \$42,000 a year to start, full benefits.

Sai (17, same class) has a 4.2 GPA and plans to study biomedical engineering. A typical starting salary is \$68,000–\$74,000. His projected student loan debt is \$52,000.

1. Right now, which archetype is Miller's income?

2. If Miller takes the trainee job AND keeps the sneaker business part-time (10 hours a week, \$400 a month), what archetype describes his total income model?

3. His uncle says the \$42,000 job is “more money.” Run the math: Miller averages \$850 a month. What is that per year, and what's the difference? He has no income ceiling as an entrepreneur. If he doubles his clients in college, how does the math change?

4. Sai's path: \$68,000 starting salary and \$52,000 in loans. At 6.5% over 10 years, the payment is about \$590 a month (\$7,080 a year), leaving an effective \$60,920. Is this still a good model? Why or why not?

5. What would it look like for Sai to add an Investor archetype, starting at 22 with \$200 a month?

Exit Ticket

Name _____

1. Name and briefly define the four career archetypes from today (1–2 sentences each).

2. A 32-year-old works as a software engineer at a large tech company (salary: \$145,000). She earns \$18,000 a year from a side business selling online courses, puts \$500 a month into a Roth IRA and owns \$14,000 in index funds.

A) What is her primary archetype? B) Is she a Hybrid? Explain. C) Name at least two different income risk profiles in her model.

3. Before today, how did you think about your future career or income? How has the archetype framework changed, or confirmed, your thinking? Be specific.



Dear Family,

A note from your student's class

This week your student learned about four **career archetypes**: Employee, Entrepreneur, Investor and Hybrid. They aren't job titles. They're income models that describe how money flows to a person.



Employee

Trades time for money under a formal agreement.



Entrepreneur

Builds a system, a business, that earns revenue.



Investor

Puts money they already have to work earning more.



Hybrid

Combines two or more models on purpose.

Try this in the car or at the store:

Ask your student to explain each one, and which archetype they think describes your household's income. It isn't a test. It's a conversation starter, and the answer might surprise you both.

For the adults: think about your own income model. Are you an employee? A hybrid? Have you ever considered adding a second stream? You don't need answers. Having this conversation with your student is one of the most valuable money conversations you can have this week.

Thank you for your partnership.

Milo Peregrine

and the WealthWise Kids™ Team



Milo's footprint