

A+FCU and Girl Scouts of Central Texas

# Investing in My Future Workbook

*Careers, College, and Finances  
Patch Program*

**Cadettes**

# **Part One:**

# **Exploring Careers and College**

# Step One: Interests

Read each statement. If you agree, check the corresponding square.

I like to...						
...do puzzles						
...work on cars						
...attend concerts, theaters, or art exhibits						
...work in teams						
...organize things like files, offices, or activities						
...set goals for myself						
...build things						
...read fiction, poetry, or plays						
...have clear instructions to follow						
...influence or persuade people						
...do experiments						
...teach or train people						
...help people solve their problems						
...take care of animals						
...have my day structured						
...sell things						
...do creative writing						
...work on science projects						
...take on new responsibilities						
...heal people						
...figure out how things work						
...put things together or assemble models						
...be creative						
...pay attention to details						
...do filing or typing						
...learn about other cultures						
...analyze things like problems, situations, or trends						
...play instruments or sing						
...dream about starting my own business						
...cook						
...act in plays						
...think things through before making decisions						
...work with numbers or charts						
...have discussions about issues like politics or current events						
...keep records of my work						
...be a leader						
...work outdoors						
...work in an office						
...work on math problems						
...help people						
...draw						
...give speeches						
<p>Add the number of boxes filled in each column and put the totals in the table below.</p> <p style="text-align: right;"><b>TOTALS</b></p>	<b>R</b>	<b>I</b>	<b>A</b>	<b>S</b>	<b>E</b>	<b>C</b>

Add the number of boxes filled in each column and put the totals in the table below. Then write down your top three letters in the boxes below.

<b>R = Realistic</b>	
<b>I = Investigative</b>	
<b>A = Artistic</b>	
<b>S = Social</b>	
<b>E = Enterprising</b>	
<b>C = Conventional</b>	

Top Interest:

Top Interest:

Top Interest:

## What do the results mean?

<b>R</b> Realistic	<b>REALISTIC</b> people are <b>DOERS</b> . They are practical, reserved, curious, and persistent. They like to work with their hands and are often good at mechanical or athletic jobs. They like to work with things like machines, tools, or plants. They are practical and good at solving problems. They are good at electronics, mechanics, engineering, lab work, farming, or carpentry work.
<b>I</b> Investigative	<b>INVESTIGATIVE</b> people are <b>THINKERS</b> . They are curious, observant, and analytical. They like to watch, learn, and solve problems. They often like to work alone. They tend to be good at math or science, and like analyzing information. They enjoy reading, investigating and research, or using scientific or computer equipment.
<b>A</b> Artistic	<b>ARTISTIC</b> people are <b>CREATORS</b> . They are intuitive, sensitive, and imaginative. They like to have the freedom to use their creativity to come up with new ideas. They often enjoy performing (theater or music) and the visual arts. They may enjoy fashion, creative writing, drawing, and creating new things in a variety of settings.
<b>S</b> Social	<b>SOCIAL</b> people are <b>HELPERS</b> . They are friendly, empathetic, cooperative, and responsible. They like to work with people more than with things. They enjoy training, counseling, or curing people. They are often good public speakers. They like to work with children, the elderly, people with special needs, or diverse populations.
<b>E</b> Enterprising	<b>ENTERPRISING</b> people are <b>PERSUADERS</b> . They are enthusiastic, assertive, persuading, and performing. They like to start new projects and make decisions that affect others. They like to work with other people and prefer to be in leadership positions. They like to influence, lead, and perform. They may enjoy starting their own business or running for political office.
<b>C</b> Conventional	<b>CONVENTIONAL</b> people are <b>ORGANIZERS</b> . They are respectful, orderly, persistent, and practical. They are good with details and like to work with data. They have good organizing skills and like working in structured situations. They often work well with numbers. They are also good at following instructions. They like to make sure systems and projects work efficiently and effectively.

# Career Pathways

Below are potential careers or college majors for each category type.

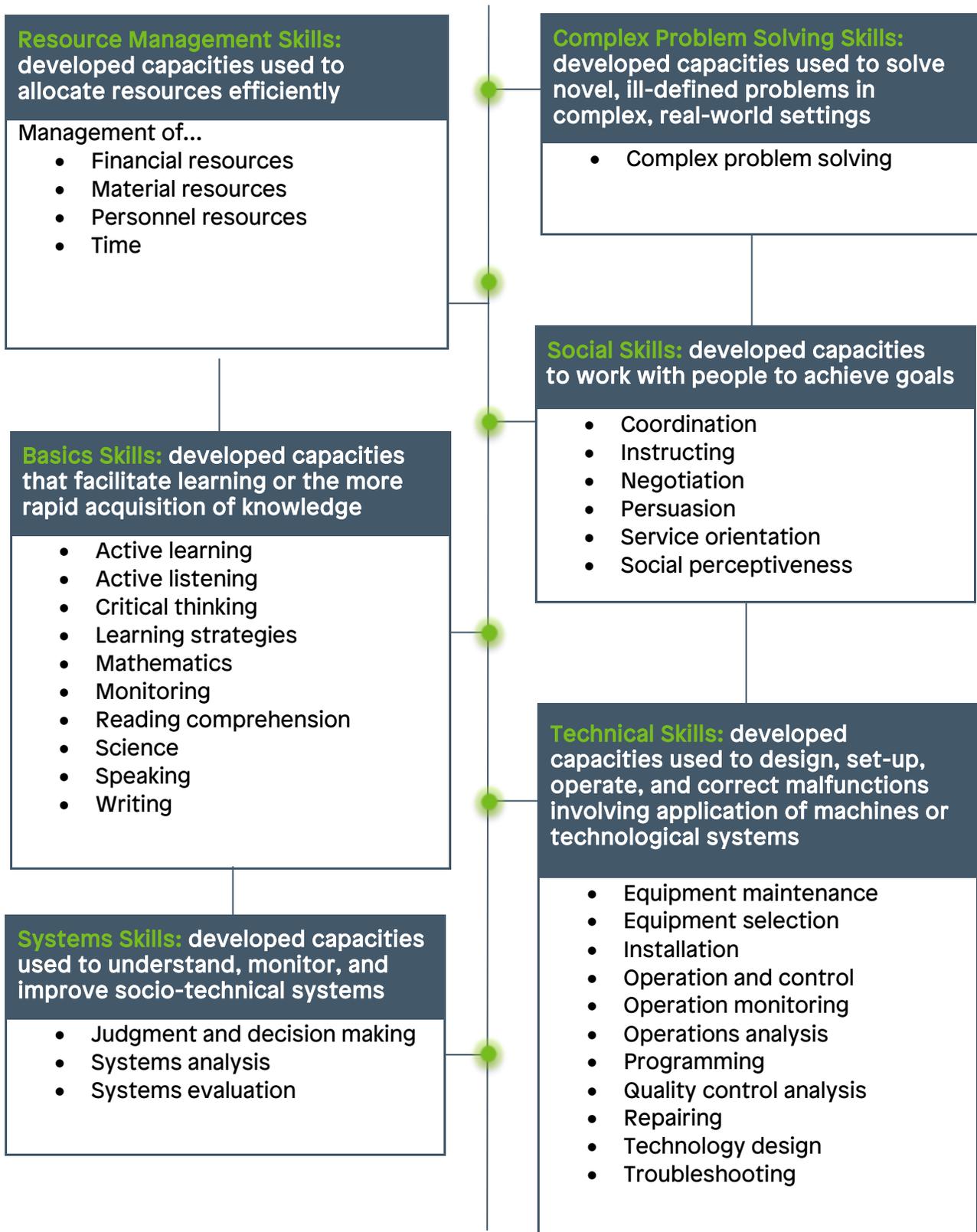
R= Realistic	R= Realistic	A= Artistic
<ul style="list-style-type: none"> <li>• Agriculture</li> <li>• Health Assistant</li> <li>• Computers</li> <li>• Construction</li> <li>• Mechanic/Machinist</li> <li>• Engineering</li> <li>• Food and Hospitality</li> </ul>	<ul style="list-style-type: none"> <li>• Marine Biology</li> <li>• Engineering</li> <li>• Chemistry</li> <li>• Zoology</li> <li>• Medicine/Surgery</li> <li>• Consumer Economics</li> <li>• Psychology</li> </ul>	<ul style="list-style-type: none"> <li>• Communications</li> <li>• Cosmetology</li> <li>• Fine and Performing Arts</li> <li>• Photography</li> <li>• Radio and TV</li> <li>• Interior Design</li> <li>• Architecture</li> </ul>
S= Social	E= Enterprising	C= Conventional
<ul style="list-style-type: none"> <li>• Counseling</li> <li>• Nursing</li> <li>• Physical Therapy</li> <li>• Travel</li> <li>• Advertising</li> <li>• Public Relations</li> <li>• Education</li> </ul>	<ul style="list-style-type: none"> <li>• Fashion Merchandising</li> <li>• Real Estate</li> <li>• Marketing/Sales</li> <li>• Law</li> <li>• Political Science</li> <li>• International Trade</li> <li>• Banking/Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Accounting</li> <li>• Court Reporting</li> <li>• Insurance</li> <li>• Administration</li> <li>• Medical Records</li> <li>• Banking</li> <li>• Data Processing</li> </ul>

Based on your results, what three career areas do you believe may be a good fit for you?

Use this space to reflect on the results. How can you use this information in your career search? What else do you want to research?

# Step Two: Skills and Abilities

Circle skills you would like to have and place an asterisk by skills you already possess.



# Step Three: Importance and Values

Think about what is important to you now or what you believe will be important in the future. What are five things you consider important and why? Read the examples below for ideas.

Write your answer here



## Achievement

You like to use your best abilities and see result.

## Independence

No one has to tell you to do something or remind you.

## Recognition

You like responsibility and always try to improve.

## Relationships

You like working with others and helping people.

## Support

You like knowing people, like teachers, support you and are comfortable with their supervision and help.

## Working Conditions

Everyone is different. Some people like to be busy all the time, or work alone, or have many different things to do.

## Step Four: Analyze

Examine the information and results from the steps 1-3. Do you see any similarities?

Why do you think it is important to keep your interests and skills in mind when exploring careers?

What did you learn about yourself? Write a short paragraph below.

## Step Five: Research

Answer the following questions. You may conduct research online with help of an adult or interview someone who works in the field of your choice.

What is one career you are interested in pursuing?

What does someone in that career do?

What skills may be needed for that career?

What is the work environment like?

What education level is required (high school, technical school, college)?

What can you do now to start preparing?

# **Part Two: Saving for College**

# Furthering Your Education

Many careers today require a college education. Colleges can be small or big in a big city or a small town. You may need to be there for two years, four, or more. With help of an adult answer the following questions.

Pick a college or university with which you are familiar; what does it cost to attend this college?

Is the cost of college different for different schools or different states?

Is the cost of college going up or going down?

## Did you know?

You likely don't have to pay for all of your college expenses yourself. There is free money given to students each year. You may also get money for college simply for having good grades or other achievements. This is called a scholarship.

## To Do List:

- Do your best in school
- Read often
- Keep learning

# College Savings Plan

What will you do to start saving for college? Create a realistic savings goal below.

My goal is to save for...

*College*

I will save a total of...

\$

My target date is...

This means I need to save...

\$ *per week*

What will you do to earn and save money?

What will it take for you to achieve your goal?

What are three specific things you will do to help you stay on track?

# Spread the Word

Write a poem or create a poster that encourages students to save for college. Display your work in a public space like your school or a library. Include a copy below.

# **Part Three: Budgeting**

# Let's Talk Money

Ask your parent(s) the following questions and record their answers below.

Do you follow a budget? If so, how often do you review or modify your budget?

How do you keep track of your spending?

How do you decide what you want or are going to buy in the grocery store?

How do we, as a family, make large purchase decisions?

What do you save money for?

What do you do to help ensure you follow your budget?

What was the toughest financial lesson you've ever had to learn?

# Making Choices

If you had \$28 to spend this month, what would you purchase? Circle your selections below.

Food (\$2)	Vacation (\$4)	Home (\$4)	Electricity (\$2)
Clothes (\$2)	Entertainment (\$2)	Books (\$1)	Shoes (\$1)
Pets (\$2)	Furniture (\$2)	Cell Phone (\$2)	Snacks (\$1)
Cable TV (\$2)	Water (\$2)	Personal Care Items (\$1)	Internet (\$2)
Transportation (\$3)	Medicine (\$1)	Home Appliances (\$3)	Netflix/Hulu (\$1)

Were there items you wanted but did not select? Why or Why not?

Were most of the items you chose things you need or things you want? What's the difference?

Why can't we always have what we want?

Which item(s) would you sacrifice to be able to save for the future or emergencies?

# Create Your Weekly Budget

A budget is a tool that helps you plan. Figure out how much money you have then tell your money where to go. List all the money you plan to receive and spend then compare with the amount of money you actually received and spent. Answer the questions that follow.

## Expected Weekly Income:

Description	Expected	Actual	Difference
Allowance			
Earnings			
Gifts			
Other:			
<b>TOTAL INCOME:</b>			

## Expected Weekly Expenses:

Description	Expected	Actual	Difference
Savings			
Donations			
Food			
Entertainment			
Other:			
<b>TOTAL EXPENSES:</b>			

<b>TOTAL INCOME – TOTAL EXPENSES =</b>			
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What should you do if your planned expenses are greater than your planned income?

What if you spend more than you planned in one category?