

A+FCU and Girl Scouts of Central Texas

Investing in My Future Workbook

*Careers, College, and Finances
Patch Program*

Seniors | Ambassadors

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;">TOTALS</p>	R	I	A	S	E	C

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.

R = Realistic	
I = Investigative	
A = Artistic	
S = Social	
E = Enterprising	
C = Conventional	

Top Interest:

Top Interest:

Top Interest:

What do the results mean?

R Realistic	REALISTIC people are DOERS . 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.
I Investigative	INVESTIGATIVE people are THINKERS . 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.
A Artistic	ARTISTIC people are CREATORS . 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.
S Social	SOCIAL people are HELPERS . 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.
E Enterprising	ENTERPRISING people are PERSUADERS . 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.
C Conventional	CONVENTIONAL people are ORGANIZERS . 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

Review the potential careers or college majors for your top three interest areas below.

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

Visit onetonline.org/find/descriptor/browse/Interests/ to further explore careers in your top three Interest Areas. What three careers interest you?

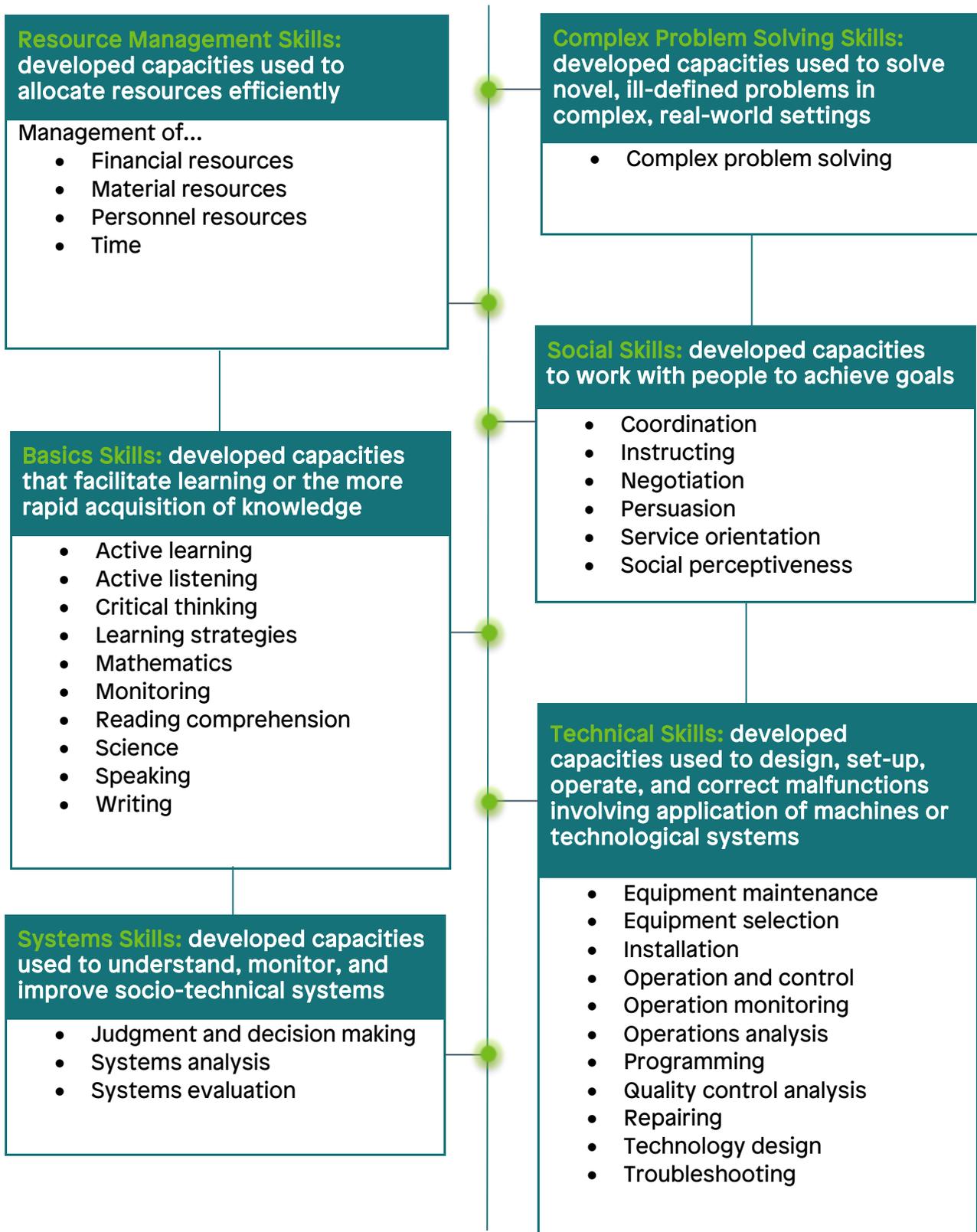
1. _____
2. _____
3. _____

TIP: Once you click into an interest area, you can set your top three interests to see results that meet all three of your top areas.

Use this space to reflect. 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.



Importance and Values

Read each statement carefully. Once you have read through all 20, you will go through and rank them using the following instructions:

- Pick the **four** statements that are **MOST IMPORTANT** to you. Write a “5” in the square next to each.
- Pick the **four** statements that are **LEAST IMPORTANT** to you. Write a “1” in the square next to each.
- Pick the **four** statements that are **SOMEWHAT IMPORTANT** to you. Write a “4” in the square next to each.
- Pick the **four** statements that you are **NEUTRAL/INDIFFERENT** about. Write a “3” in the square next to each.
- Number the **final four statements** with a “2”. These should be the statements that are **SOMEWHAT UNIMPORTANT**.

Letter	Statement	Score
A	On my ideal job it is important that... I make use of my abilities.	
B	On my ideal job it is important that... I would be treated fairly by the company.	
C	On my ideal job it is important that... I could be busy all the time.	
D	On my ideal job it is important that... the job would provide an opportunity for advancement.	
E	On my ideal job it is important that... I could give directions and instructions to others.	
F	On my ideal job it is important that... the work could give me a feeling of accomplishment.	
G	On my ideal job it is important that... my pay would compare well with that of other workers.	
H	On my ideal job it is important that... my co-workers would be easy to get along with.	
I	On my ideal job it is important that... I could try out my own ideas.	
J	On my ideal job it is important that... I could work alone.	
K	On my ideal job it is important that... I would never be pressured to do things that go against my sense of right and wrong.	
L	On my ideal job it is important that... I could receive recognition for the work I do.	
M	On my ideal job it is important that... I could make decisions on my own.	
N	On my ideal job it is important that... the job would provide for steady employment.	
O	On my ideal job it is important that... I could do things for other people.	
P	On my ideal job it is important that... I have supervisors who would back up with their workers with management (support their staff).	
Q	On my ideal job it is important that... I have supervisors who train their workers well.	
R	On my ideal job it is important that... I could do something different every day.	
S	On my ideal job it is important that... the job would have good working conditions.	
T	On my ideal job it is important that... I could plan my work with little supervision.	

Using your scores above, write them in the corresponding spaces below.

Achievement	
Card	Score (1-5)
A	
F	+
Total	
Multiply TOTAL by 3	x3
Achievement Score	=

Independence	
Card	Score (1-5)
I	
M	
T	+
Total	
Multiply TOTAL by 2	x2
Independence Score	=

Support	
Card	Score (1-5)
B	
P	
Q	+
Total	
Multiply TOTAL by 2	x2
Support Score	=

Recognition	
Card	Score (1-5)
D	
E	
L	+
Total	
Multiply TOTAL by 2	x2
Recognition Score	=

Relationships	
Card	Score (1-5)
H	
K	
O	+
Total	
Multiply TOTAL by 2	x2
Relationships Score	=

Working Conditions	
Card	Score (1-5)
C	
G	
J	
N	
R	
S	+
Working Conditions Score	=

Your highest score: _____ Name of Work Value: _____

Your second highest score: _____ Name of Work Value: _____

What Your Results Mean

Achievement

If **Achievement** is your highest work value, look for jobs that let you use your best abilities. Look for work where you can see the results of your efforts. Explore jobs where you can get the feeling of accomplishment.

Independence

If **Independence** is your highest work value, look for jobs where they let you do things on your own initiative. Explore work where you can make decisions on your own.

Recognition

If **Recognition** is your highest work value, explore jobs with good possibilities for advancement. Look for work with prestige or with the potential for leadership.

Relationships

If **Relationships** is your highest work value, look for jobs where your co-workers are friendly. Look for work that lets you be of service to others. Explore jobs that do not make you do anything that goes against your sense of right and wrong.

Support

If **Support** is your highest work value, look for jobs where the company stands behind its workers and where the workers are comfortable with management's style of supervision. Explore work in companies with a reputation for competent, considerate, and fair management.

Working Conditions

If **Working Conditions** is your highest work value, consider pay, job security, and good working conditions when looking at jobs. Look for work that suits your work style. Some people like to be busy all the time, or work alone, or have many different things to do. Explore jobs where you can take best advantage of your particular work style.

Step Four: Analyze

Examine the information and results from 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.

Options after High School



Which of the above are you considering? List at least 5 pros and cons for your top two options.

Option 1:

PROS

CONS

Option 2:

PROS

CONS

Career Research

Using the [Occupational Outlook Handbook](#) and the [O*NET Online Occupation Search](#), research a career you may be interested in pursuing in the future. Gather the information outlined below. If you cannot find your desired career, try searching for a similar career or looking for a website with information specific to that career/industry.

Career	
Education requirements	
Recommended majors, classes, experiences, etc.	
Certifications needed	
Starting salary	
Median pay	
Job outlook	
Location restrictions	
Work environment	
Five additional details about the career	

Job Interview

Interview someone who works in a field you are interested in. Ask the following questions and summarize their responses below. You are encouraged to shadow them if possible.

Person interviewed: _____ **Field/job :** _____

What is your job title?

What are your job duties?

What is a typical day like?

What skills or knowledge are most important for this career?

What personal qualities are necessary for this position?

What challenges do you face in your role?

What do you find most rewarding about your job?

What type of setting, hours, and environment can be expected?

How did you prepare for this position?

What advice would you give someone who is considering pursuing a career in this field?

Part Two: Paying for College

Evaluating Options

Pick a major you are interested in pursuing and research a college that offers a program in that field of study.

College and Major: _____

Total Cost of Attendance			
Location			
Time commitment			
Requirements to get accepted			
Important details <i>(use the information from furthering your education to look for important details)</i>			
Finances <i>Use the collegescorecard.ed.gov (far #s are national averages)</i>	Average Annual Cost (\$)		\$16,574
	Graduation Rate (%)		43%
	Average Salary After Attending (\$)		\$34,300
	Students Receiving Federal Loans (%)		NA
	Typical Total Debt (\$)		NA
	Students Paying Down Debt (%)		66%
	Retention Rate (%)		67%
Short term benefits			
Long term benefits			
Where can you find more information or ask questions?			

Financing Your Education

Answer the following questions.

What is the difference between a school's sticker price and its net price? Which should you use to compare the cost to attend different schools?

What are the four main types of financial aid? Which would you accept first?

How do you plan to pay for your education after high school?

What is FAFSA? When can you start filling it out?

Use this space to reflect. What criteria do you require from a college? What steps do you need to take now?

Scholarship Research

Use this space to brainstorm criteria that may qualify you for scholarships. If you are actually ready to begin your scholarship search, visit fastweb.com/college-scholarships or similar websites.

Schools – elementary, middle, high, college, university	
Field of Study	
Employers – you and your parents	
Activities and clubs	
Local organizations	
Location – city, state	
Other	

Furthering My Education Research

List three action steps you are going to take. Share with a friend or family member for accountability.

Action Step #1...

Action Step #2...

Action Step #3...

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

You are in college and have only \$25 to spend. What will you purchase? Circle your selections below.

Food (\$3)	Vacation (\$4)	Room & Board (\$4)	Electricity (\$2)
New Clothes (\$2)	Entertainment (\$2)	Textbooks(\$1)	New Shoes (\$1)
Pets \$(2)	Gifts (\$2)	Cell Phone (\$2)	Snacks (\$1)
Cable TV (\$2)	Water (\$2)	Personal Care Items (\$1)	Internet (\$2)
Transportation (\$3)	Medicine (\$1)	Home Decor (\$2)	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?

What 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. Click [here](#) when you are ready to build your college budget.

Expected Weekly Income:

Description	Expected	Actual	Difference
Allowance			
Earnings			
Gifts			
Other:			
TOTAL INCOME:			

Expected Weekly Expenses:

Description	Expected	Actual	Difference
Savings			
Donations			
Food			
Entertainment			
Other:			
TOTAL EXPENSES:			

TOTAL INCOME – TOTAL EXPENSES =			
--	--	--	--

What should you do if your planned expenses are greater than your planned income?

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