

A+FCU and Girl Scouts of Central Texas

# Investing in My Future Workbook

*Careers, College, and Finances  
Patch Program*

**Daisies | Brownies | Juniors**

**Part One:**  
**Exploring Careers and College**

# Step One: Interests

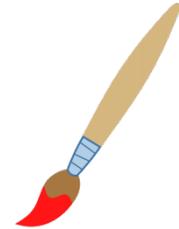
Circle three subjects or classes you enjoy.



Science



Math



Art



Language Arts



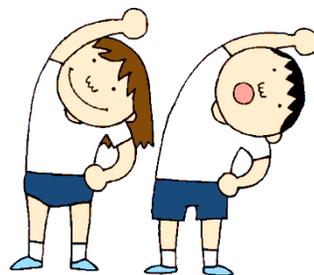
History



Music



Information Technology



Physical Education



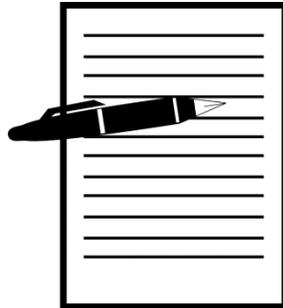
World Geography

# Step Two: Skills and Abilities

Place a check mark by skills you currently have. Circle skills you would like to have. Draw two skills that are not listed that you have or would like to have.



\_\_\_ Listening



\_\_\_ Writing



\_\_\_ Speaking



\_\_\_ Problem Solving



\_\_\_ Team Player



\_\_\_ Negotiating



\_\_\_ Creativity

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# 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.

Draw or 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 before.

How do you feel when you do something that interests you?

About how many hours do adults spend at work each day? Ask a parent or adult if needed.

Why do you think it is important to choose a career that you really like?

**What stood out to you? Pick three things and discuss with a friend.**

1.

2.

3.

# Step Five: Research

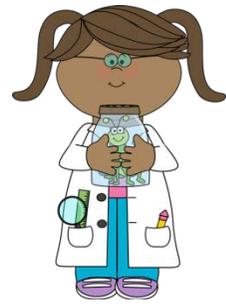
Circle the career(s) that interest you. If you don't see one you like, draw it below.



Nurse



Teacher



Scientist



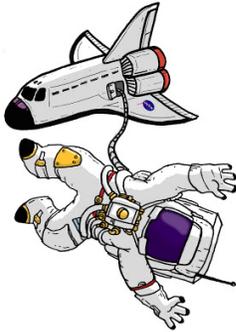
Law Enforcement Officer



Librarian



Doctor



Astronaut



Engineer



Musician



Veterinarian



Chef

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**Answer the following questions. You may need to do some research online with the help of an adult or interview someone who works in the career of your choice.**

What do you want to be when you grow up? If you're not sure, what is something you are considering?

What does someone in that career do?

What skills may be needed for that career?

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

**What else did you learn about the career you chose?**

1.

2.

3.

# **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

# Start Saving

Circle the different ways in which you can earn money for college.



Work



Gifts



Watching TV



Good Grades



Playing Games

Circle the choices that help your money grow.



Spending



Saving



Creating a Plan

What are three things you can do to help you save money for college?

Draw or write your answer here 

# Spread the Word

You have learned quite a bit about saving for college. What are three things you have learned? Share with a friend, a fellow Girl Scout, or a family member.

I learned...

I learned....

I learned...

# **Part Three: Budgeting**

# Making Choices

One day you will have to make important financial decisions. If you only had enough money to select 10 of the items below, which would you choose?



Groceries



Cell Phone



Books



House



Vacation



Internet



Snacks



Cable TV



New Shoes



Movies



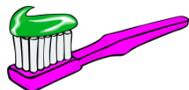
Pets



Water



Electricity



Personal Items



Toys



Transportation

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?

# Building Your Weekly Budget

A budget is a tool that helps you plan. You figure out how much money you have then tell your money where to go. List all the money you receive and what you plan to spend below.

## Expected Weekly Income:

Description	Amount
Allowance	
Earnings	
Gifts	
Other:	
<b>TOTAL INCOME:</b>	

### TIP

You may be able to earn money by taking on different jobs like raking the leaves or selling lemonade.

## Expected Weekly Expenses:

Description	Amount
Savings	
Donations	
Food	
Entertainment	
Other:	
<b>TOTAL EXPENSES:</b>	

### TIP

When you receive money, put some of it into savings before you do anything else. When you do this, you Pay Yourself First.

**TOTAL INCOME – TOTAL EXPENSES =**

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