

NEXT STEPS » PERSONAL EXPLORATION GUIDE

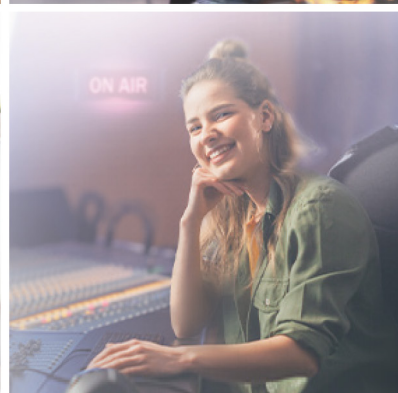
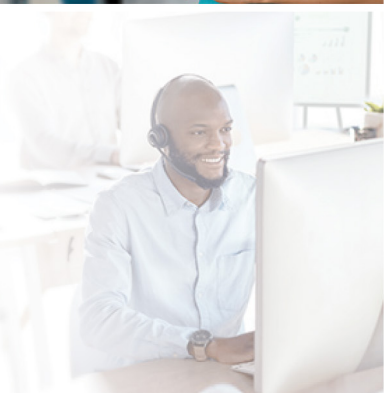
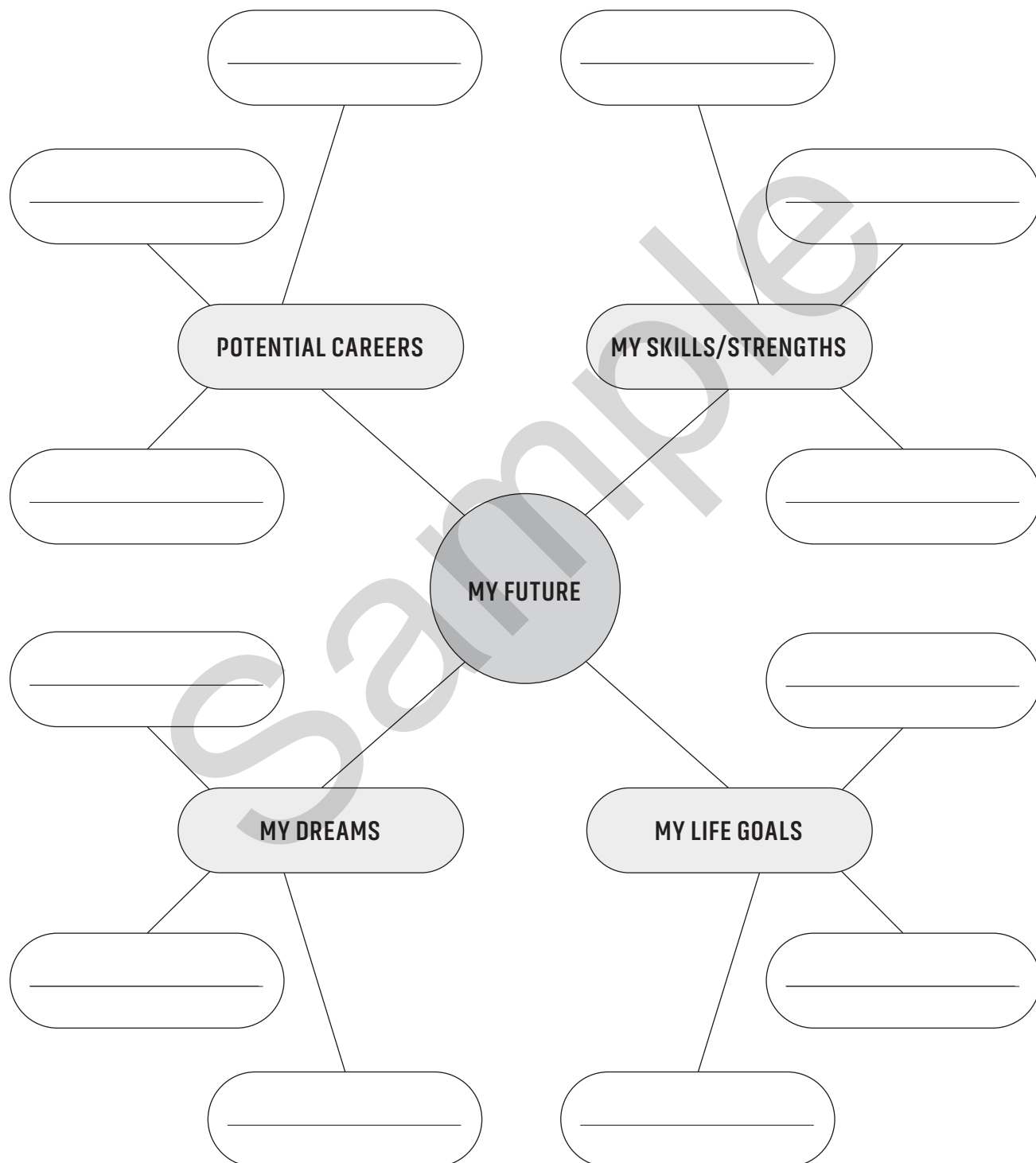


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1. >> Ideas for My Future

DIRECTIONS: Fill in each part of the word web with words to describe you and your vision for your future. Write the first words that come to mind as you think about each topic listed. Those words may lead to other thoughts. Feel free to add spaces if needed. The more ideas, the better.



2. » Building a Budget – Part 1

DIRECTIONS: Think about how you want to live as you start your career. Research various costs for housing, utilities, food, transportation, and other necessities. Understanding the cost of living will lead you to make career choices that best meet your needs.

HOUSING

Where you choose to live and whether you live alone or with roommates will determine your rent payment. Research local housing to come up with an estimated rent payment for each living situation below. Then place a checkmark beside your preferred housing option based on how much you want to spend.

_____ Living at home with family	\$ _____
_____ Small apartment by yourself	\$ _____
_____ Apartment with a roommate	\$ _____
_____ House with multiple roommates	\$ _____

A. Total Housing

\$ _____

UTILITIES

No matter where you live, you will need to pay for basic utilities. If you have a roommate or roommates, the cost can be split. Review the list of utilities below. Place a checkmark beside each one you will have to pay for. Then research average monthly costs for the utilities in your region. Write down the portion you will be responsible for paying.

_____ Electricity	\$ _____
_____ Gas	\$ _____
_____ Cell Phone	\$ _____
_____ Water	\$ _____
_____ Trash	\$ _____
_____ Internet	\$ _____
_____ Streaming Subscriptions	\$ _____
_____ Cable	\$ _____
_____ Other: _____	\$ _____

B. Total Utilities

\$ _____

Building a Budget – Part 1 (continued)

FOOD

Food costs can vary greatly. Making food at home takes planning but can be a way to save money. Eating out generally costs more, although the price can vary depending on the type of restaurant where you eat. Answer the questions below to help you determine how much you are likely to spend on food each month.

1. How many meals a week will you make yourself? _____
2. What might a meal that you make at home cost based on the price of groceries? \$ _____
3. Multiply the number of meals by the cost to get an estimate of your grocery budget for a week.

# of meals	_____
x cost	\$ _____
= cost of groceries for a week	\$ _____

4. How many times a week will you eat out? _____
5. What is the average cost of a meal at your favorite restaurant? _____
6. Multiply the number of meals by the cost to get an estimate of your eating out budget for a week.

# of meals	_____
x cost	\$ _____
= cost of eating out for a week	\$ _____

C. Total Food

\$ _____

TRANSPORTATION

Once you have a job, getting there each day on time is essential to your success. You may have various modes of transportation depending on how close you live to your job. Place a checkmark beside the transportation mode you expect to use regularly. Then research the monthly costs of each type of transportation below. Based on the costs, indicate if you have changed your mind about the mode of transportation you will use.

_____ Walking	\$ _____
_____ Biking	\$ _____
_____ Bus	\$ _____
_____ Ride Shares	\$ _____

Building a Budget – Part 1 (continued)

_____ Own Car

Monthly Car Payment \$ _____

Monthly Gasoline Cost \$ _____

Monthly Maintenance Costs \$ _____

Monthly Parking Costs \$ _____

Monthly Vehicle Insurance \$ _____

Annual Vehicle Registration ÷ 12 \$ _____

_____ Carpool \$ _____

D. Total Transportation

\$ _____

OTHER NECESSITIES

There are other basic items you will need. Research the average monthly amount you are likely to spend for each of the following categories.

_____ Clothing \$ _____

_____ Personal Care Items \$ _____

_____ Furniture \$ _____

_____ Health Insurance \$ _____

_____ Household Items \$ _____

_____ Other: _____ \$ _____

E. Total Other Necessities

\$ _____

OTHER CATEGORIES TO CONSIDER

It is important to set aside some money each month to spend for fun. This keeps life interesting. Putting money into savings and establishing an emergency fund are also key to long-term financial health. Research a monthly amount you can commit to spending for each of these categories.

_____ Fun Money \$ _____

_____ Savings \$ _____

_____ Emergency Fund \$ _____

F. Total Other Categories

\$ _____

3. » Building a Budget – Part 2

TOTAL BUDGET

Construct a budget based on the choices you made in Part 1 of Building a Budget. Fill in the costs below for each category. Then total your costs to show how much you need each month. This is your total monthly budget.

CATEGORY	MONTHLY BUDGET
----------	----------------

A. Housing	\$ _____
------------	----------

B. Utilities	\$ _____
--------------	----------

C. Food	\$ _____
---------	----------

D. Transportation	\$ _____
-------------------	----------

E. Other Necessities	\$ _____
----------------------	----------

F. Other Categories	\$ _____
---------------------	----------

Total Monthly Budget

\$ _____

ANNUAL SALARY

Multiply your total monthly budget by 12 to determine how much you need to make in a year.

Monthly Budget \$ _____ x 12

Annual Salary Needed

\$ _____

WEEKLY SALARY

Divide your annual salary by 52 to determine the weekly salary you need to earn to maintain your lifestyle.

Annual Salary \$ _____ ÷ 52

Weekly Salary Needed

\$ _____

HOURLY RATE

Divide your weekly salary by 40 to determine the hourly rate you need to earn to maintain your lifestyle.

Weekly Salary \$ _____ ÷ 40

Hourly Rate Needed

\$ _____

Sample