

Name: _____

I am My Choices
Previewing exercise

Directions: this is the beginning of your journey into the “I am My Choices” project. Please illustrate or put into writing a description of what your future life looks like (e.g. occupation, location, home, family, car, etc.). You may use words in your illustration to help describe your life. This is the beginning of your journey to find both personal success and self-fulfillment.

Adulthood

I am My Choices
Part 1: career exploration

Name: _____

Date : _____



The purpose of “I am My Choices” is to help you figure out what you want to get out of your school experience. The first step in that process is to figure out what you want to do when you get out of school. This helps you to set personal goals, which in turns helps you to find purpose in school. Thanks for your willingness to read. Now, let’s get to work.

You will need to print out and attach the following to this report:

- Information on your career from *either* the CareerCruising website or the Bureau of Labor Statistic’s Occupational Outlook Handbook;

Use CareerCruising.com

Username: laconia

Password: highschool

A. CHOOSE A CAREER!

Directions: go to Career Cruising and create an account. Afterward, click on “Assessments” and take the “Matchmaker and My Skills online test. **Make sure to answer all questions, not just the first 39 questions. This more questions you answer, the more accurate the results will be.**

After completing the “Matchmaker” exam, explore careers that were suggested and interest you. As you explore careers, chose **three careers that interest you and find the required information below.** This information can be found at CareerCruising or the U.S. Bureau of Labor Statistics web site at www.bls.gov. If you use www.bls.gov, go to the “Publications” link at the top of the page. Then, go to “Occupational Outlook Handbook” to look up your careers. **MAKE SURE TO PRINT OUT YOUR SOURCES AND PLACE THEM IN A LOCATION WHERE YOU WILL NOT LOSE THEM!**

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1. Look at three careers and briefly describe three things you like about each:

○ Career job title possibility #1: _____ at

- Median Pay:
- Entry level education:
- Number of jobs In New Hampshire:

2. Look at three careers and briefly describe three things you like about each:

○ Career job title possibility #1: _____ at

- Median Pay:
- Entry level education:
- Number of jobs In New Hampshire:

3. Look at three careers and briefly describe three things you like about each:

○ Career job title possibility #1: _____ at

- Median Pay:
- Entry level education:
- Number of jobs In New Hampshire:

4. Pick a job, based on the three you looked at. Read the “What They Do” section about the job on the web site.

- Based on what you read, what do you like about the job?

- What will be stressful and/or difficult about this job?

5. Read the “How to Become One” section.

- What education and training will you have to complete to work in this profession?

- Is there room for advancement in this job? Explain.

B. GO TO SCHOOL!



Directions: *follow the directions for this worksheet closely.* You will have to answer different questions, based on the field you plan on going into. You must show your work ***by printing out the materials you used to answer the questions.*** The number of items you will need to print out will vary based on your chosen career path. Remember: answers should be in completed sentences.

1. What was the occupation you chose in Part A of the “What is Right for Me” project?
2. All careers choices will require you to disclose your high school at some point. What is your current high school GPA? What is your class rank? This information is available through your Guidance Counselor.

Current GPA:

Based on my class rank, I am in the: _____ **Top 10% of my class**
_____ **Top 25% of my class**
_____ **Top 40% of my class**
_____ **Top 50% of my class**
_____ **Bottom 50% of my class**

3. Based on your research from Part A, will your job require post-secondary education?
4. If you answer “yes” to question 3, how many years of post-secondary education will be required? If you answered “no,” move on to question 5.

5. Are you planning on joining the military? If yes, which branch do you want to join? If no, skip to question 13.

6. Are you planning on being an officer in the military? If so, skip forward to question 14. If no continue onto question 7.

7. Surf over to www.military.com. Click the tab labeled “Join the Military.” Click the link labeled “Military Jobs.” Then click the link below labeled “ASVAB,” and read the section titled “About the ASVAB.” In order to enlist, you will have to take the ASVAB. What is the ASVAB, and what does it test?

8. Now click the link for “Minimum ASVAB Scores.” Select the branch you are interested in, and then the job. Explain what military job you chose, and why. Also, explain what the minimum ASVAB score you will need for your position, and in what qualification category. Finally, explain the sub-categories you will need to be tested in, if applicable.

9. Next, go back to the ASVAB page, and take the 40-question “ASVAB short test.” You should answer all the questions. This will take approximately 1 hour. Identify the subject areas you were tested on, the areas you where felt you did well, and the areas where you think you need to improve.

10. Now find the name of a recruiter in the area closest to Laconia. Provide the phone number.

11. Now go back to the “Military Jobs” section. Copy the description of the job you chose.

12. Go to www.militarypay.defense.gov to find your pay. Click on “Pay” and then “Active Duty Pay.” Choose “January 2014.” Remember: you are an enlisted person with the lowest rank possible and no military experience (E-1). List *both* your monthly and yearly pay.

****please skip ahead to question 18****

13. Are you planning on going to college? If yes, continue to question 14. If no, go to question 17.

14. Using the website www.collegedata.com and school-specific websites, explore three schools to attend. You **must** find a school that would accept you based on your current class rank and GPA *and* has the major for your chosen career.

College/University	Average SAT scores	Percent of freshman in the top 25%/ 50% of their class?	Public or private?	Does it provide a major in the fields you wrote down in question 1?	Cost of attendance per year? (Include tuition, room, board, books, and fees)	Cost of degree (cost of attendance X number of years to obtain a degree)
1.						
2.						
3.						

15. Now pick a college that you can go can both get into and has your major. Calculate the cost of going to that school. Remember that the length of time it takes to graduate is based on your major. For example, an Associate’s degree in carpentry will take 2 year; a Bachelors in psychology will take 4 years; a law degree will take 7 years; a medical degree will take at least 8 years of school, and three years of internship/residency. Please *show your work*.

16. The amortized cost of a loan is the sum of the principle plus compound interest. Calculate the amortized cost of attendance. Go to Google, and type in “student loan amortization calculator.” Go to the www.finaid.org link. For each college, type in the cost of degree from above and the monthly payments to determine the total cost of your degree. Assume it will take you 10 years to pay of your loan.

College name	Cost of degree	Amortized cost	Monthly student loan payment
1. _____	\$ _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____	\$ _____

please skip ahead to question 18

17. You will be entering the workforce as an “entry-level” worker. Now you need to start looking for a job. Using the Internet, go to www.indeed.com, and www.monster.com to begin looking for jobs. You must find three job for your particular field, *where no experience is required*. First, fill in the table below. Then print out those ads and attach them to this handout.

Job	Name of Employer	Location	Hourly wage/ Salary	Contact number/ email	Full-time or part-time

please skip ahead to question 18

The following information will be used in your conversation with your guidance counselor.

18. Career I chose: _____

19. College I chose (if applicable): _____

20. For college-bound students, what are the recommended units for your college, based on your CollegeData research?

Subject	Recommended Units	I currently have
English		
Mathematics		
Science		
Foreign Language		
Social Studies		
History		
Academic Electives		

21. What are some classes I should take at LHS or the Huot before I graduate?

a. _____

b. _____

c. _____

d. _____

22. I will be taking the following courses:

2nd semester Sophomore year	1st semester Junior Year	2nd semester Junior Year	1st semester Senior Year	2nd semester Senior Year

C. Get a job and a home

You will be entering the workforce as an “entry-level” worker. Now you need to start looking for a job. Using the Internet, go to www.indeed.com, www.monster.com, and www.caigslist.com to look for jobs.

1. You must find three job for your particular field, *where no experience is required*. First, fill in the table below. Then *print out those ads and attach them to this handout*.

Job Title	Name of Employer	Location (City, State)	Hourly wage/ Salary	Contact number/ email	Full-time or part-time

2. Geographical location has a large impact on financial status. Are you willing to move based on your job? What factors will determine whether and where you will move?

3. Find one place to rent and once place to buy and compare them. To find out what the monthly mortgage payment for Option 2, here is a mortgage calculator - <http://www.bankrate.com/mortgage.aspx>. A typical mortgage is a 30-year fixed rate – use this one.

Residence	Street Address	City	Distance from Work	Total Monthly Payment	Cost – 5 years	Cost – 10 years
Option 1: Apartment - rent						
Option 2: House - purchase						

4. Print the listings for both the apartment and the house. Attach the listings to part C.

5. Describe the residence and location that you will live.

7. List three hobbies/activities that you will be participating in on a monthly basis. Calculate the average monthly cost for each activity. Make sure to include all accompanying costs. For instance, if you're going to join a gym, what is the monthly gym membership rate?

Activity	Monthly Cost

D. Cover letter and resume.

In order to get a job, you will need to develop a cover letter and resume.

E. Car, car Insurance, and Health Insurance

1. Choose two (2) possible cars you might purchase. Put down the year, make, model, and price of each. Websites to use include www.cars.com, www.autotrader.com, and www.craigslist.com. Your car should be no more than 200 miles from where you chose to live. *Make sure to print out the advertisements!*

Car	Web Link	Year	Make	Model	Price
Choice #1					
Choice #2					

2. Out of the two choices in the question above, what car do you choose? Explain your reasoning.

3. Explore how you would finance this car. Car dealers often offer financing, but you can also go to a bank. You may want to look for banks both in the Laconia area, and the area where you'll be living.

Here is a link to an auto loan calculator so you can figure out how much your payments and interest will be - <http://www.bankrate.com/calculators/auto/auto-loan-calculator.aspx>

- What dealer or bank will finance the car?
- How much is the interest rate on the car?
- How many months would you finance the car for?
- How much extra would you pay in total interest?

4. Car insurance. For this portion of the project, use the website www.geico.com. Assume that you are the same age you would be when you start working. DO NOT PROVIDE THEM WITH ANY PERSONAL INFORMATION, EXCEPT THE ADDRESS WHERE YOU CHOSE TO LIVE.
 - List the web link to the company here:

 - How much is the car insurance per month? Print out the plan.

 - How much coverage did you get for the following:
 - Bodily Injury Liability:

 - Property Damage Liability:

 - Medical Payments:

 - Comprehensive:

 - Collision:

5. Health insurance. Go to the website <https://www.ehealthinsurance.com/individual-family-health-insurance>. Find an insurance plan *based on the state where you live*. Please include both the zip code for the location where you live and your household income. Print out your insurance information when you are finished.

F. TAXES!**1. Federal taxes: how much will you pay in federal income tax? Use the chart below. Show your work.**

Rate	Single Filers	Married Joint Filers	Head of Household Filers
10%	\$0 to \$8,925	\$0 to \$17,850	\$0 to \$12,750
15%	\$8,925 to \$36,250	\$17,850 to \$72,500	\$12,750 to \$48,600
25%	\$36,250 to \$87,850	\$72,500 to \$146,400	\$48,600 to \$125,450
28%	\$87,850 to \$183,250	\$146,400 to \$223,050	\$125,450 to \$203,150
33%	\$183,250 to \$398,350	\$223,050 to \$398,350	\$203,150 to \$398,350
35%	\$398,350 to \$400,000	\$398,350 to \$450,000	\$398,350 to \$425,000
39.6%	\$400,000 and up	\$450,000 and up	\$425,000 and up

2. How much will you pay in state income tax? Show your work, and attach the appropriate documentation.

G. Putting it all together

Create a **monthly** budget which must account for all of the following:

	Monthly income (determined by the job you chose in section B); make sure to divide by 12 months.	Web Link or Other Source
<u>Expense</u>	<u>Cost</u>	<u>Web Link or Other Source</u>
Income Tax. Make sure to divide by 12 months. (from section F)		
Property tax (for homeowners; from section C)		
Student loan payment (from section B)		
Mortgage payment or rent (include escrowed money if you have a mortgage; from section C)		
Cable / Internet		
Phone		
Heat / Air conditioning		
Water and sewer		
Car payment (from section E)		
Car insurance (from section E)		
Gas (from section E)		
Food		
Activities (from section C)		
Health insurance		
Other		
Total		
Discretionary income – what you have left over (= total income minus total expenses)		

