

Lesson 1: The Path to Success CAREER PRE-ASSESSMENT



Name:		

Gardening Animals Science	Protecting the Environment Recycling Preventing Pollution	Being Outdoors Analyzing Food Nutrition
Business Keeping Track of	Organizing Events Selling Products	Math Entertainment
Money Being the Boss	Working with Others	Being Friendly
Computers	Communicating	Newspapers/
Video Games	The Internet	Magazines Television
Art	Multimedia	Performing
Building Things	Working with My	Science Fairs
FixingThings	Hands	Building &
Transportation	Solving Problems Scientific Research	Architecture Science, Technology Engineering, & Math
Health	The Human Body	Solving Problems
Working with People	Taking Care of People	Counseling Others
Doing Lab Work	Nutrition	Science
Working with People	Books & Reading	English
Government	Rules & Laws	Caring for Others
Positively Influencing	Public Speaking	Other Cultures



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Answer Key

Most checks in



You are interested in the "Agriculture, Food, and Natural Resources" career field! Jobs that might suit you include: ecologist, farmer or livestock manager, botanist, environmental advocate, wildlife biologist, veterinarian

Be sure to study extra hard in: biology, environmental science, business, government

Look for opportunities: working with animals, protecting the environment, shadowing work with livestock or crops

Student organizations that may interest you: 4-H, Citizen Science Association, Future Farmers of America, Junior Achievement, Business Professionals of America

B

You are interested in the "Business, Management, and Administration" career field!

Jobs that might suit you include: banker, entrepreneur, store/hotel manager or owner, marketing manager, accountant, finance director, investment fundmanager

Be sure to study extra hard in: math, government, psychology

Look for opportunities: starting a business, managing your own savings or checking account, planning events, serving as a leader of a club

Student organizations that may interest you: Junior Achievement, Business Professionals of America, Boy Scouts or Girl Scouts

C

You are interested in the "Technology, Communications and Information Systems" career field!

Jobs that might suit you include: game designer, website developer, performing artist, social media marketer, data systems designer

Be sure to study extra hard in: technology, physics, math, visual or performing arts, speech/public speaking

Look for opportunities: creating a webpage, using multimedia in school projects, joining the school play, working on the student newspaper

Student organizations that may interest you: Drama Club, Speech and Debate, Business Professionals of America, Computer Club





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Answer Key

Most checks in



You are interested in the "Engineering, Manufacturing, and Technology" career field!

Jobs that might suit you include: engineer, construction manager, statistician, architect, auto mechanic, pilot

Be sure to study extra hard in: math, physics, technology, art

Look for opportunities: entering science fairs, learning CAD, visiting a repair shop, apprenticeship

Student organizations that may interest you: Math Club, Engineering Club, Science Club

E

You are interested in the "Health Science" career field!

Jobs that might suit you include: physician, dentist, nurse, laboratory scientist, athletic trainer, medical assistant, midwife, physical therapist

Be sure to study extra hard in: biology, health, anatomy/physiology

Look for opportunities: volunteering at a hospital or nursing home, attending health fairs, managing a sportsteam

Student organizations that may interest you: Health Club; Science Club; Family, Career, and Community Leaders of America

F

You are interested in the "Human Services" career field!

Jobs that might suit you include: educator, politician, foreign ambassador, daycare owner, police officer, librarian, counselor, event specialist

Be sure to study extra hard in: English, social studies, psychology, government, foreign languages

Look for opportunities: coaching a team, volunteering at a local politician's office, providing child care, learning a language

Student organizations that may interest you: Future Teachers of America, Big Brothers/Big Sisters, Speech and Debate, ROTC, Mock Trial

EQUAL MIX OF MORE THAN ONE?

You have multiple career interests! Write down your top three as possible career fields and look into each in more detail.





Lesson 2: Bread and Butter **TAX IMPACT**



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Explore and select a career for this activity at www.careeronestop. org/GetMyFuture/default.aspx. Use the *See more wages* button in the *How much does it pay?* box in the Occupation profile you select to see the yearly salary.

Education:

Salary:

Locate your salary in the Taxable Income column.

The tax is:

EXAMPLE:

If my salary is \$35,000, then I am looking at the second row. The tax is: \$907.50 plus 15% of the excess over \$9,075.

Compute to determine how much you will pay in taxes:

\$35,000 - \$9,075 = \$25,925 x .15 = \$3,888.75 + \$907.50 = I will pay \$4,796.25 in taxes

Compute to determine how much income you will have after taxes:

\$35,000 - \$4,796.25 = I will have \$30,203.75 left Compute to determine how much you will pay in taxes:

Taxable Income Is:	The Tax Is:
Not over \$9,075	10% of the taxable income
Over \$9,526 but not over \$38,700	\$952.50 plus 12% of the excess over \$9,525
Over \$38,701 but not over \$82,500	\$4,453.50 plus 22% of the excess over \$38,700
Over \$82,501 but not over \$157,500	\$14,089.50 plus 24% of the excess over \$82,500
Over \$157,501 but not over \$200,000	\$32,3089.50 plus 32% of the excess over \$157,500
Over\$200,001 but not over \$500,000	\$45,689.50 plus 35% of the excess over \$200,000
Over \$500,001	\$150,689.50 plus 37% of the excess over \$500,000

Compute to determine how much income you will have after taxes:

Compute to determine the percentage of your salary that is federal income tax:

\$4,796.23/\$35,000 = .137 x 100 = 13.7% of my earned income goes to federal income tax

Compute to determine the percentage of your salary that is federal income tax:





SAMPLE Financial Values

Education

Charitable Giving
Retirement

Lesson 3: Designing a Dream FINANCIAL VALUES AND GOALS



Record your top two financial values and give a justification for each. See table for examples.

Financial Goals:

paying for part of my college tuition

donating money and time every holiday season

saving enough money to live a comfortable life

Family	buying my mom a car			
Investment	making money by investing in a company's stock			
Entertainment	buying a gaming system			
Travel	visiting my relatives in another state			
Lifestyle	buying a home			
MY #1 FINANCIAL VALUE:		MY #2 FINANCIAL VALUE:		
because		because		
Financial Goal:		Financial Goal:		
Possible Cost:		Possible Cost:		
Long-Term or Short-Term?		Long-Term or Short-Term?		
Possible Roadblock	to My Goal:	Possible Roadblock to My Goal:		
Roadblock Solution:		Roadblock Solution:		