Assess your personal interests, abilities and career goals

Based on your personal situation, answer the following questions:

1. What topics of study do or did you enjoy most in school?

2. What skills do you do well? What do you feel to be your most distinguishing skill or area of specialty?

3. What are your interests away from school or work?

4. Describe a situation in which you helped organize the work of others.

5. Describe a situation in which you worked with a team to achieve a goal.

6. Describe the kind of job you might like.

Based on your answers to the above items, describe two or three jobs that meet your criteria:
# Evaluating the current employment market

Select two career areas that interest you. Using library information, the internet and interviews with others, obtain answers to the following questions:

<table>
<thead>
<tr>
<th></th>
<th>Career 1</th>
<th>Career 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong></td>
<td>What are the general activities and duties of this job?</td>
<td></td>
</tr>
<tr>
<td><strong>2.</strong></td>
<td>What are the physical surroundings, work hours, and mental and physical demands of this type of work?</td>
<td></td>
</tr>
<tr>
<td><strong>3.</strong></td>
<td>What training and educational background is needed for this area of employment?</td>
<td></td>
</tr>
<tr>
<td><strong>4.</strong></td>
<td>Will these career areas be in demand in the future?</td>
<td></td>
</tr>
<tr>
<td><strong>5.</strong></td>
<td>What are the starting and advanced salaries for this industry?</td>
<td></td>
</tr>
<tr>
<td><strong>6.</strong></td>
<td>What makes these careers attractive to you?</td>
<td></td>
</tr>
</tbody>
</table>
Creating a resume

A resume is a personal data sheet commonly used to apply for a job. It lists your skills and experience so that future employers can see what you have already done and whether your experience meets the job’s requirements. Fill out the following categories to assist you in preparing your resume.

Education — degree/programs completed, school, location, areas of study, dates

Work experience — title, organization, dates, responsibilities

Other experience — (volunteer work, school and community activities) title, organization, dates, responsibilities

Honors/awards — title, organization, dates
Read and interpret pay stubs

Answer the following questions using the pay stubs on the following pages:

1. What is the name of Jane Brown's employer?

2. How much did Jane earn before taxes?

3. What is Jane's hourly wage?

4. List Jane's deductions.

5. What pay period does Peter Smith's check cover?

6. How much federal income tax has been taken out of Peter's check so far during 2009?

7. How much did Peter contribute to a retirement plan from this paycheck?

8. How much is Peter's take-home pay?

9. Where does Mary Stone work?

10. How much is Mary's salary?

11. How much money was deducted from Mary's paycheck?

12. How much has Mary been paid in total during 2009?
# Read and interpret pay stubs (cont.)

## Hamburger Palace Enterprises, Inc.

<table>
<thead>
<tr>
<th>Description</th>
<th>Hrs.</th>
<th>Amount</th>
<th>Tax</th>
<th>Current</th>
<th>YTD</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>20</td>
<td>120.00</td>
<td>12.72</td>
<td>174.90</td>
<td></td>
<td>MEALS</td>
<td>7.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Social Income Tax</td>
<td>7.44</td>
<td>102.30</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Medicare</td>
<td>1.74</td>
<td>23.93</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>State Income Tax</td>
<td>3.60</td>
<td>49.50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CURRENT</td>
<td></td>
<td>120.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>YTD</td>
<td></td>
<td>1650.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## The Banana Breadbox

<table>
<thead>
<tr>
<th>Description</th>
<th>Hrs.</th>
<th>Amount</th>
<th>Tax</th>
<th>Current</th>
<th>YTD</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>40</td>
<td>140.00</td>
<td>35.28</td>
<td>429.84</td>
<td></td>
<td>401(K)</td>
<td>30.00</td>
</tr>
<tr>
<td>Overtime</td>
<td>6</td>
<td>54.00</td>
<td>Social Sec</td>
<td>18.23</td>
<td>222.08</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td>194</td>
<td></td>
<td>Medicare</td>
<td>4.26</td>
<td>51.94</td>
<td></td>
<td></td>
</tr>
<tr>
<td>YTD</td>
<td>3382</td>
<td></td>
<td>State Income Tax</td>
<td>8.82</td>
<td>107.46</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Dance-O-Rama

<table>
<thead>
<tr>
<th>Description</th>
<th>Hrs.</th>
<th>Amount</th>
<th>Tax</th>
<th>Current</th>
<th>YTD</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>448</td>
<td>448.00</td>
<td>49.95</td>
<td>385.62</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary</td>
<td></td>
<td></td>
<td>Social Sec</td>
<td>27.79</td>
<td>361.09</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td>448</td>
<td>448.00</td>
<td>Medicare</td>
<td>6.50</td>
<td>84.45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>YTD</td>
<td>5824</td>
<td></td>
<td>State Income Tax</td>
<td>14.56</td>
<td>182.28</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Lesson 2 quiz: Making money

True/False

1. _______ The career planning process starts with assessing your personal interests, abilities and goals.
2. _______ Interviewing is the final phase of the career-planning process.
3. _______ Travel costs to work are considered to be “hidden” job costs.
4. _______ Worker’s compensation is a common employee benefit received by most workers.
5. _______ Gross pay results from deducting various deductions from your earnings.

Multiple choice

6. The first phase of the career-planning process is to:
   A. identify specific job opportunities.
   B. interview for available positions.
   C. assess personal interests and abilities.
   D. apply for employment positions.

7. After applying for an available position, the next step usually involves:
   A. interviewing.
   B. obtaining training for necessary skills.
   C. comparing employee benefits.
   D. preparing a personal data sheet (resume).

8. A hidden cost of a job might involve:
   A. gross pay.
   B. uniform fees.
   C. employee discounts.
   D. retirement benefits.

9. Which of the following would a working parent find most useful?
   A. stock options
   B. tax-deferred retirement plan
   C. Social Security benefits
   D. parental leave

10. A common deduction on a person’s pay stub would be:
    A. gross pay.
    B. unemployment tax.
    C. federal income tax.
    D. excise tax.
Lesson 2 quiz: Making money

True/False

1. _______ The career planning process starts with assessing your personal interests, abilities and goals.

2. _______ Interviewing is the final phase of the career-planning process.

3. _______ Travel costs to work are considered to be “hidden” job costs.

4. _______ Worker’s compensation is a common employee benefit received by most workers.

5. _______ Gross pay results from deducting various deductions from your earnings.

Multiple choice

6. The first phase of the career-planning process is to:
   A. identify specific job opportunities.
   B. interview for available positions.
   C. assess personal interests and abilities.
   D. apply for employment positions.

9. Which of the following would a working parent find most useful?
   A. stock options
   B. tax-deferred retirement plan
   C. Social Security benefits
   D. parental leave

10. A common deduction on a person’s pay stub would be:
    A. gross pay.
    B. unemployment tax.
    C. federal income tax.
    D. excise tax.

8. A hidden cost of a job might involve:
   A. gross pay.
   B. uniform fees.
   C. employee discounts.
   D. retirement benefits.