

PARENT & STUDENT ACTIVITIES

Parents and students are encouraged to complete the following activities together. Activities are designed to help parents become more involved with their child's career exploration and generally require information from 2008 *MnCareers* or require using Minnesota-based career information products.

- **Worksheet #1: Employability Skills:** This activity works to match your son's or daughter's qualities and strengths with valuable employability skills — a good starting place to learn if his or her career choice is a good match for what they like and what they do well.
- **Worksheet #2: SCANS Skills Activity:** This activity shows how work and school expectations are similar. The activity focuses on connections between school and work and emphasizes current work habits that will help later on.
- **Worksheet #3: Me, Inc.:** This activity encourages your child to think of his or herself as their own CEO, accountant, public relations person or secretary. The exercise is designed to encourage a positive attitude toward the world of work.
- **Worksheet #4: Begin the Exploration — Overview of 2008 MnCareers:** This is an excellent starting point for both parents and their children to become familiar with 2008 *MnCareers*. The activity provides an overview of the publication.
- **Worksheet #5: Assessing Interests:** This helps parents link their child's interests to careers and discuss how their results match their future dreams and current positions.
- **Worksheet #6: Career Planning List:** This lists activities specifically related to career planning, with room to add more.
- **Worksheet #7: Where Are the Jobs?:** This activity works to acquaint parents and students with labor market information available in *MnCareers*.
- **Worksheet #8: Future Options:** This activity encourages communicating about future career options.
- **Worksheet #9: Career Goals:** This activity focuses on goal setting and lays the foundation for achieving career and education-related goals.
- **Worksheet #10: Adult Interview:** This interview activity focuses on the student learning about an adult's past career exploration.
- **Worksheet #11: Schools and Programs:** This introduces students and parents to the higher educational opportunities in Minnesota, including schools and educational programs.
- **Worksheet #12: Application Checklist:** This activity is a pre-made checklist to use for tracking progress as your child applies for higher learning.
- **Worksheet #13: Program Evaluation Chart:** This final activity lets you & your child decide the most important characteristic when choosing a school.

- **Worksheet #14: Career Research:** This activity gives parents to assist their child in researching an occupation they find interesting, using *MnCareers* and other state resources.
- **Worksheet #15: Future Careers:** This activity explores many of the options available to students after graduation from high school.
- **Worksheet #16: Building Your Money Smarts:** This activity focuses on the 7 steps to decision-making for education and works to build financial literacy.
- **Worksheet #17: Want it All vs. Need it All:** This activity works to differentiate between needs and wants particularly, when it comes to education.
- **Worksheet #18: Show Me the Money!:** This activity works towards financial literacy and savings, by finding things kids like to do to earn money.
- **Worksheet #19: Budgeting Basics:** This activity focuses on learning how to budget and keep track of money.
- **Worksheet #20: Create A Personal Budget:** In this activity, the child creates a monthly budget based on a chosen occupation's median wage. The parent completes a separate budget based on the wages from their first job after high school. Parents and students then compare budgets and discuss prevalent issues.
- **Worksheet #21: Keeping Track of Your Money:** A nice follow-up to any of the budget worksheets, this activity takes another realistic look at budgeting to increase financial literacy.
- **Worksheet #22: Spending Habits:** This activity forces kids to take a good, hard look at where their money goes and how to budget wisely.
- **Tips: How to Stay on Budget:** Here's a list of tips to use when completing budget exercises.
- **Money Management Mistakes to Avoid:** This worksheet provides a list of tips to use after completing budget worksheets.
- **Worksheet #23: Saving Basics:** This worksheet is essential for learning the 'basics' about saving for college or training.
- **Worksheet #24: Simple vs. Compound Interest:** This activity walks children and their parents through saving basics, teaching the differences in savings.
- **Worksheet #25: Look to the Future:** This activity demonstrates the relationship in earning power for those who go on to college – compared to those who don't.
- **Worksheet #26: Paying for College:** This fun cross-word puzzle highlights the basic ways to save for school.
- **Worksheet #27: How Much Does College Really Cost?:** This exercise works to define college costs and brainstorm ways to save.

WORKSHEET # 1: EMPLOYABILITY SKILLS

Very often the career choices that people make reflect their personalities, strengths, what individuals like and what they do well. Talk with your teen. Use the following activity to guide you and your teen through the process of looking at employability skills.



Read the following list of qualities. Then, choose three to five qualities that best describe your son or daughter and write them on a piece of paper.

Without telling your son or daughter the qualities you've chosen, ask your teen to do the same thing. Then, have your son or daughter choose three to five qualities that he or she feels would be the most self-descriptive.

After both of you have made your choices, use the questions below as talking points.

I am...

social	fun	laid-back	dependable	organized	precise
active	serious	hard-working	Shy	independent	mature
friendly	mathematical	Bold	Punctual	team player	sharing
responsible	cooperative	persistent	Helpful	outgoing	patient
motivated	curious	Studious	good listener	supportive	creative
kind	open-minded	Talkative	understanding	flexible	analytical
conscientious	trustworthy	deliberate	enthusiastic	energetic	free-spirited

- Have both of you tell why each of the qualities were chosen.
- Discuss how easy or difficult was it to choose just three to five qualities.
- Are these qualities a good match for your teen's career choice?
If your teen is unsure of direction right now, have them consider how these qualities might relate to various career options that he or she might want to learn more about.

WORKSHEET # 1, CONTINUED



Most people aren't fired because they lack specific job skills, but because they do not possess certain general employability skills, like getting along well with coworkers.

Five areas of employability skills are listed below; these are skills that employers and colleges **expect** from applicants.

The personal qualities your teen has are directly related to employability skills. For example, being patient, outgoing and curious could relate to having strengths in "Interpersonal Skills." Qualities such as being flexible, concise and open-minded might be related to strengths in the area of "Systems."

In the table below, have your teen write the personal qualities they have that relate to each defined skill area. Talk about how those strengths relate to success in school now and how they might impact future success in the workplace.

Employability Skills	Related Personal Qualities
Resources: identifies, organizes, plans and allocates resources such as time, money, materials and facilities and human resources.	
Interpersonal: works with others as a team member, teacher, leader and or negotiator, works well with various types of diversity.	
Information: acquires and evaluates, organizes and maintains, interprets and communicates information and can use a computer to process information.	
Systems: understands systems, monitors and corrects performance and improves design systems.	
Technology: selects and applies technology to tasks, maintains and troubleshoots equipment.	

Adapted from
It's the 11th Hour in Your Teen's High School Career
 [Ohio Department of Education]

WORKSHEET #2: SCAN SKILLS ACTIVITY

Here are some suggestions to help you and your teen think about SCANS skills (Secretary's Commission on Achieving Necessary Skills).

- How do you use SCAN skills at home? Help your teen identify ways they use these skills.
- At school conferences, inquire which SCANS skills teachers and counselors use to help your child develop.
- Talk about how your family is a system. This is usually one of the more difficult SCANS skills for a young teen to understand.
- Which SCANS skills are critical in your own work? Talk about which ones might be critical for the career goal your teen is thinking about now.

The activity below shows how work and school expectations are similar. It will help your teen make better connections between school and work and emphasize that work habits learned now will help later on the job.

Parent / Guardian

Teen

What's Expected at Work?

Attendance:

Punctuality:

Completing Assignments:

Dependability:

Teamwork:

Follow-through:

Cooperation:

Respect for Authority:

What's expected at school/work?

Attendance:

Punctuality:

Completing Assignments:

Dependability:

Teamwork:

Follow-through:

Cooperation:

Respect for Authority:

What are the rewards for fulfilling your work and/or school responsibilities?

Adapted from
It's About Time
[Ohio Department of Education]

WORKSHEET #3: ME, INC.

Workers today have to fend for themselves in the marketplace. Even the boss who hired or fired you can't rely on job stability or company loyalty. So how does a jobseeker stay successful?



Have your child think of himself as a "company of one." Call it **Me, Inc.** Even if your teen has no plans of becoming an entrepreneur, the personality traits and attitude of the self-employed are good traits for any jobseeker to have when facing work transitions.

Self-employed people know that they're only as good as their last job. They don't rest on their laurels. They're always trying to please customers more and expand their services. That's how your child will have to be to gain success in the work world.

Imagine your child is the CEO, accountant, public relations person, secretary, etc. of Me, Inc. The product is your child — his skills, knowledge and abilities. The customers are potential employers, co-workers, teachers, fellow students and everyone else that plays a role in your child's career development.

Explain that when one thinks of himself as Me, Inc., one is more likely to have a positive attitude toward the world of work. You can take charge of your own career and not be a victim of the system, whether you're laid off, employed or changing fields.

How to put Me, Inc. into practice

Perform to the best of your ability. Be the kind of employee that employers want to hire and keep. Don't just put in a minimum effort. You can tell a lot about a person's character by their work ethic.

Take care of yourself, physically and mentally. Avoid over-working. Recent research found that people who work excessive hours report it negatively affects their health, not to mention quality of work.

Plan for bouts of unemployment. You'll probably lose your job at some time, so be prepared: develop your job-hunting skills, build a network of acquaintances and save money.

Learn to take adversity in stride. There's no shame in being laid off. It's too common a phenomenon for embarrassment. Just try to learn lessons from the experience.

Adapted from
Starting the Conversation: A Career Exploration Guide for Parents and Children
[Texas Workforce Commission]

WORKSHEET # 4: BEGIN THE EXPLORATION

Use your 2008 *MnCareers* to answer the following questions. The following activities will help you and your child to become more familiar with the occupation information in the *MnCareers* publication.

TABLE OF CONTENTS (PAGES ii-iii)

1. Radiologic Technologist occupations fall under which career cluster and can be found on which page(s)?

2. Where can you find more information about other Health Technician occupations?

WHAT DO I WANT TO DO WITH MY LIFE? (PAGES 1-18)

3. Following are letter codes used in the interest assessment in *MnCareers* on pgs. 4-7. Complete what each code stands for and list one occupational group related to the code. Give the page number of where to find specific occupations for each group.

	What the Code Means...	Occupational Group	Page Number
R			
I			
A			
S			
E			
C			

4. List 5 types of skills or knowledge that are in demand by employers with a brief description for each:

- A.
- B.
- C.
- D.
- E.

5. What CareerOneStop tool helps you find potential training resources to gain new skills?

WORKSHEET #4, CONTINUED

6. What is a nontraditional occupation? Identify and list three nontraditional occupations for each gender.

7. What does it meant to "test drive" a job? Name three popular work-based learning opportunities and ways in which you might use them to research a career path.

WHAT DO I NEED TO KNOW? (PAGES 19-96)

8. What is Employment Growth and why is it important to consider when thinking about a career?

9. What is Job Outlook Data and what does it tell you?

CAREE CAREER CLUSTERS (PAGES 24-96)

10. There are 16 career clusters detailed in *MnCareers*. Choose six for this exercise and for each one, name three to four specific occupations found within that field. See the example below.

Career Field	Occupational Group	Specific Occupations
Ex. Architecture & Construction	24	Bricklayers, Drafters, Electrician, Interior Designers

WORKSHEET #4, CONTINUED

11. Browse through all the occupations listed in each of the career fields. Choose **one** occupation that looks appealing and complete the following information:

Occupational title: _____

Employment: _____

Wages (low-end, median & high-end): _____

Interest profile: _____

Minnesota Growth: _____

Education requirements: _____

Job Outlook: _____

12. What types of skills are required for the occupation listed above?

WHERE DO I GO FROM HERE? (PAGES 83-105)

13. *MnCareers* lists a lot of possible future options. Name four future options listed in the publication. List two advantages for each.

14. Is higher education worth the investment? Provide two reasons why or why not.

15. What is the average unemployment rate for people with a bachelor's degree? What is the unemployment rate for those who did not graduate from high school?

WORKSHEET #5: ASSESSING INTERESTS

The interest assessment in *MnCareers* helps users match their interests to careers as a start to the career exploration process. But career assessments aren't just for students; adults can benefit from taking interest assessments, too.

Directions:

Parents and students can each take the interest assessment on page 4-7 in *MnCareers*. Complete all the steps in the assessment before answering the following questions.

1. What is your interest profile? Enter your 3-letter code here.

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2. What occupations are related to your interest profile?

3. Do you think your interest profile is a good match for you? Why or why not?

4. Does your interest profile match your current career path or future plans?

5. Guess the interest profile of the person you are completing this exercise with.

6. Why did you choose the above interest profile for that person?

ASSESSING INTERESTS, CONTINUED

Next, compare answers with the person you are completing this activity. After you've shared answers, complete the following questions together.

7. Were either of you surprised by the other's interest profile? Why or why not?

8. Was your guess correct, or close, to your partner's interest profile? If no, why not?

9. Students, does your parent's interest profile match the job they are currently doing? Why or why not?

10. Parents, is your child interested in any of the occupations related to their interest profile? If not, what occupations are they interested in?

WORKSHEET #6: CAREER PLANNING LIST

The following is a list of career planning activities. Some of them you might have already work on, while others you are just starting. Place a check (✓) next to an activity you've accomplished and summarize what you learned. Choose five activities you have not completed. Use *MnCareers* and other resources to determine how you can begin to work on each activity. Be sure to add this information to your portfolio.

(✓) when completed

Took an interest inventory	Took an aptitude or abilities test
What I learned:	What I learned:
Used a computerized system to research occupations & schools (like ISEEK or MCIS)	Informally interviewed someone in an occupation I find interesting
What I learned:	What I learned:
Checked out and read books on careers	Attended a job fair or career day
What I learned:	What I learned:
Talked to a college admissions representative	Reviewed career and educational plan with parents or mentor
What I learned:	What I learned:
Talked to a military recruiter	Browsed catalogs from higher education institutions
What I learned:	What I learned:

WORKSHEET #6, CONTINUED

<input type="checkbox"/>	Completed a job shadowing program	<input type="checkbox"/>	Prepared a resume
	What I learned:		What I learned:
<input type="checkbox"/>	Discussed career and educational plans with a school counselor or advisor	<input type="checkbox"/>	Used the Internet to search for career and educational resources
	What I learned:		What I learned:
<input type="checkbox"/>	Explored different forms of financial aid	<input type="checkbox"/>	Researched different scholarships and grants to help pay for college
	What I learned:		What I learned:
<input type="checkbox"/>	Visited schools I'm interested in attending	<input type="checkbox"/>	Interned at an interesting company
	What I learned:		What I learned:
<input type="checkbox"/>		<input type="checkbox"/>	
	What I learned:		What I learned:

Use this list and **expand** on your ideas throughout the year. Make sure to check each activity box after completing it and document what you learned. Fill in the two blank career-planning activities with additional ones not already on the list.

WORKSHEET #7: WHERE ARE THE JOBS?

Use *MnCareers* to find answers to the questions below.

- Using the table on page 10 in *MnCareers*, fill in the grid below. In the first column, select six occupations with a high growth rate. In the second column, list the employment numbers. Next, list growth rate and the median hourly wage.

Occupation with High Growth Rate	Number of Annual Openings	Growth Rate	Median Hourly Wage
		%	
		%	
		%	
		%	
		%	
		%	

- Categorize the job titles for Minnesota's **shrinking occupations** from page 10 into the correct career clusters (Agriculture, Communications, Business, Education, Finance, Government, Health Science, Hospitality, Human Services, Information Technology, Law and Public Safety, Manufacturing, Marketing and Sales, Science and Technology, Transportation). Use MCIS or ISEEK for occupations not listed in *MnCareers*.

- Based on the table in question 2, which career fields contain the **most** shrinking occupations? Which fields have fewer expected losses? Give at least one example of why you think these fields are changing.

WORKSHEET #7, CONTINUED

4. According to page 8 of *MnCareers*, what are the "real" odds of getting hired as a pro athlete? What do these odds tell you about popular occupations in general?

5. Many occupations in Minnesota have a large number of openings available right now. See page 11 in *MnCareers* and list six occupations with many openings.

6. Why should you be interested in occupations with high vacancies when considering a career?

WORKSHEET #8: FUTURE OPTIONS

There are many options for students to consider after high school. Below is an activity for parents and students to do together. Use *2008 MnCareers* or other resources provided to answer the questions below.

1. What's the name of the state office that can help you with questions and provide resources about financial aid? List two ways to contact this office.

2. Looking though the "Preparing" section of www.getreadyforcollege.org, list four critical skills you need to succeed in college in life.

1.

2.

3.

4.

3. List four different ways to obtain an application to any of Minnesota's state colleges or community and technical colleges.

1.

2.

3.

4.

4. List three benefits of becoming an apprentice.

1.

2.

3.

5. What are the two main parts of apprenticeship training? How long does each part typically last?

1.

2.

WORKSHEET #8, CONTINUED

6. What are three benefits to serving with AmeriCorps?

1.

2.

3.

7. Which Minnesota WorkForce Center location is nearest to you?

8. What types of items should you include in a career portfolio?

9. Name types of careers that can be learned through participation in the military.

10. What's another option after high school that hasn't been covered here? Do some research at the library, a career center or on the Internet about unexplored options. What steps do you need to take to prepare for this option?

WORKSHEET #9: CAREER GOALS

MnCareers introduces a variety of career opportunities and future options. So, what's next? Setting a career goal. Your goal(s) might be to narrow your career focus, find a school that will prepare you for the future or apply for financial aid. Whatever your goals, it's helpful to run through the following steps. This process helps you transform a goal into reality. But before you can do that, you need to know what a goal should be.

Any GOAL should be ...

⊖ **STATED IN CLEAR TERMS**

For example, I want to attend Winona State University in Winona, MN.

⊖ **BELIEVABLE**

You must believe that, someday, you will reach the desired goal.

⊖ **ACHIEVABLE**

You must have the interest, skills, abilities, strengths and resources (time, money, etc.) to make this goal happen.

⊖ **MEASURABLE**

There must be a way to measure your goal. It must be accomplished either by being observed, accomplished in a certain time frame, or be a quantity that can be calculated.

⊖ **DESIRABLE**

The goal must be something that you truly want to achieve.

Parents and students, list three important career goals you intend to achieve. For each goal, explain how it is believable, achievable, measurable, and desirable. Next, fill in three actions that will help you achieve your goal. Use MnCareers to help with factual data and ideas for action steps.

Goal 1:

Believable:

Achievable:

Measurable:

Desirable:

Action 1:

Action 2:

Action 3:

WORKSHEET #9, CONTINUED

Goal 2:

Believable:

Achievable:

Measurable:

Desirable:

Action 1:

Action 2:

Action 3:

Goal 3:

Believable:

Achievable:

Measurable:

Desirable:

Action 1:

Action 2:

Action 3:

WORKSHEET # 10: ADULT INTERVIEW

One of the best ways to understand career decision-making is to talk to someone about their experiences. Everyone has a unique story to tell, and this activity will help you gather information about how all your decisions fit together. Find an adult you trust; it may be your parent, guardian, teacher, counselor, or relative. Schedule a time when the two of you can sit down and talk for about 30 minutes. Take this exercise sheet along to remember what sorts of questions to ask and be sure to record your answers.

1. What types of classes did you take in high school? Did you take a class in career investigation?

2. What did you do after high school? Did you go on to college, start working, join the military, etc.?

3. How did you decide what to do after high school? What resources did you have available to help you make your decision?

4. At that time, what was the most important reason for making your decision? (For example, if you started working right after high school, was it because your family owned the business, or maybe because you needed to start earning money right away?)

5. What was your first job after high school?

6. What were the requirements for your first job? Did you meet the requirements? Or did you have to get additional work experience or education first?

WORKSHEET # 10, CONTINUED

7. What's your current occupation?

8. What type of path have you taken from your first occupation after high school to your current occupation? Have you continued to do the same thing? Have you switched jobs several times? What additional training or resources did you need?

9. If you've changed occupational paths several times, what caused you to make these changes?

10. Knowing what you know now, what would you do differently after high school?

11. What advice would you give someone like me about making a career decision?

WORKSHEET # 1 1: SCHOOLS AND PROGRAMS

Minnesota offers a variety of different educational programs and schools across the state to choose from. Use ISEEK (www.iseek.org) or MOHE's Web site (www.getreadyforcollege.org) to complete the following activity about schools and their academic programs. Also, ISEEK's Consumer Report offers comparison performance outcomes for program graduates. You can access that report at: www.iseek.org/sv/22035.jsp.

1. Using page 104 of *MnCareers*, name and define the five types of schools in Minnesota.

2. Follow these four steps to complete the table below.

- A. Select three occupations that interest you.
- B. Find each occupation in ISEEK. After reading through the information, fill in one of the educational programs ("Areas of Study") that will help you prepare for this career.
- C. Select this area of study within ISEEK. List three schools offering the program.
- D. Now, use www.getreadyforcollege.org and locate each school that you listed. Fill in the tuition cost for one year (2007-2008) for a Minnesota resident.

Occupation	Educational Program	Name of School	Cost of Tuition 2007-2008
		A.	\$
		B.	\$
		C.	\$
		A.	\$
		B.	\$
		C.	\$
		A.	\$
		B.	\$
		C.	\$

3. Some occupations have many educational programs to choose from, while others don't have a clear connection to any. Did you have any problems matching your occupations with educational programs? Were you surprised by any of the related educational programs? Why or why not?

ACTIVITY # 1 1, CONTINUED

4. Choose another educational program that's appealing to you – selecting something different than the programs in question two. List four schools that offer this program. If possible, choose different types of schools that offer the program (two-year or four-year, private, state university, etc.). Fill in the information below for each school.

Educational Program: _____

School	Type of School	Address	Phone / Web site	To order a catalog, contact ...

5. What did you learn from this exercise? What other information about Minnesota schools and educational programs did you find?

WORKSHEET # 12: APPLICATION CHECKLIST

Directions: Below is a sample college application checklist to use for tracking your progress.

Name of School: _____

- Completed school visit (online and/or in person?)

Application:

- Have you carefully read the application form?
 Have you completed the application form?
 Have you proofread the application? Are all questions answered? Is spelling/grammar correct?
 Filing Deadlines: Regular admission: _____
 Early admission: _____
 Early action: _____
- Have you completed an interview (if required)?
 Have you signed application?
 Have you included the application fee?

Essay:

- First draft of the application essay?
 Received input on first draft of essay?
 Essay revised to your satisfaction?
 At least two other people have proofread your essay?

Grades and Test Scores:

- Official high school transcript sent?
 ACT and/or SAT scores sent (if applicable)?
 SAT II or AP test scores sent (if applicable)?

Letters of Recommendation:

Requested from:	Date requested:	Date sent to School:	Date Thank You was sent to recommender:
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

Financial Aid:

- Completed Free Application for Federal Student Aid (FAFSA)?
 Completed any other required financial aid forms?
 Searched for scholarships?
 Completed other scholarships and/or loan applications?
1. _____
2. _____
3. _____
- Kept copies of all forms, applications and letters sent?

Adapted from
Career Related Tools for Promoting College
[Minnesota Higher Education Services Office]

WORKSHEET # 13: PROGRAM EVALUATION CHART

Directions: Place a star by the five school characteristics you consider most important. Evaluate each program in all the areas listed below on a scale from 1 – 4 (with 4 being excellent). Then, compare your evaluations of each school. Pay particular attention to those five starred characteristics that are most important to your personal needs and interests.

School Characteristics	school name here					
Admission options						
Academic programs and atmosphere						
Strength of faculty (reputation)						
Quality of programs						
Financial aid opportunities						
Price of the school						
Ability to transfer credits						
Academic facilities (lecture halls, library, labs)						
Recreational facilities (student center, pool, gymnasium)						
Student body (diversity)						
Student services and activities						
Performance standards						
Financial condition						
Size of the school (student population)						
Student-faculty ratio						
Location and setting of campus						
Health facilities						
Housing facilities						
Cultural and social entertainment opportunities						
Food service						
Availability of computer and Internet access						
Opportunities to participate in clubs and activities						
Opportunities for working part-time						
Access to counseling programs (personal, career or academic)						
Special Requirements: 1)						
2)						
3)						

Adapted from
Career Related Tools for Promoting College
 [Minnesota Office of Higher Education]

WORKSHEET # 14: CAREER RESEARCH

By now you've explored a variety of careers. Choose one occupation you still would like to learn more about. With help from your parent(s), use *2008 MnCareers* and additional resources like ISEEK, MCIS, CareerOneStop, **getreadyforcollege.org**, other family members, career resource centers, the Internet, library, career counselors or others to answer the following questions.

Title of Occupation:

1. Why are you interested in this occupation?

2. Give a description of the occupation, including main duties and responsibilities.

3. What are the education and training requirements?

4. Are there other requirements, such as licensure or certification, for this occupation? If yes, what steps must be taken to meet the requirements?

5. Does the occupation match your profile on the interest assessment in *MnCareers*? If yes, list your interest profile and three other related occupations. If not, what is the difference between your profile and the interest code for this occupation?

6. What are the low-end, median and high-end wages?

7. What is the job outlook for this occupation?

WORKSHEET # 14, CONTINUED

8. What are the opportunities for advancement in this field?

9. List at least three other occupations that are similar or related to this occupation. Briefly describe their duties and responsibilities.

10. Are there job opportunities in Minnesota for this occupation? What about in your region of the state? List at least three companies or businesses in your area that are hiring employees for this occupation.

11. What school subjects or courses would be helpful in preparing for this occupation?

12. For the occupation you've selected, will you interact with other people a little or a lot? Explain.

13. Do you have the requirements (ability, skills, interest, etc.) to work in this occupation? Why or why not?

14. Name three educational programs related to your occupation. Remember: these educational programs can include classes at private vocational schools, apprenticeship training or military training.

WORKSHEET # 14, CONTINUED

15. Find three schools or institutions that offer at least one of the educational programs you listed in question 14. Provide the street address, Web site address and phone number for each school.

16. What's the total cost of training for each school you listed above? Be sure to include estimated costs for tuition, materials, books and supplies. Be sure to consider annual shifts in tuition rates.

17. List three resources you can use to learn about financial aid. What are some of the financial resources available to help you pay for the educational training you listed above?

18. Talk to someone employed in your occupation. If you cannot locate anyone, talk to an adult who knows a little bit about that occupation. Ask them at least five questions that you still have regarding your chosen occupation. Then record your questions and answers below.

19. List at least three other resources besides *2008 MnCareers* that you used for this research. What information did each provide about your occupation?

WORKSHEET # 15: FUTURE CAREERS

Parents, you've probably already started thinking about future career choices for your child. And they've started exploring different occupations too. How do they compare? Fold this paper in half and separate the columns. Ask your son or daughter to list five careers he or she finds interesting. Without looking at the other column, parents, write down five careers you think your child is well suited for. Together, discuss the responses. What have each of you learned from this exercise?

STUDENT	PARENT
What careers are you considering for the future? Why do you like each career, or why do you think it would be a good fit for you?	What careers are likely choices for your child? Why do you think your child would be well-suited for the careers you listed?
1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
What have you learned from this exercise?	What have you learned from this exercise?
1. 2. 3. 4.	1. 2. 3. 4.

Adapted from
Youth Decisions
 (J. Davis and M. Dickmeyer).

WORKSHEET # 16: BUILDING YOUR MONEY SMARTS

You might not be ready for a full-time job or be preparing for college right now, but it's never too early to get money smart! Most people spend money as soon as they earn it (through working) or receive it (as a gift). It's HOW you decide to spend your money that make you money smart.

Directions: Using the seven steps to decision-making, solve the problem below (see page 12 of *Facilitator's Guide*).



1. Identify the decision you want to make.
2. Gather information.
3. Identify your options.
4. Weigh your options.
5. Choose an option.
6. Act on your choice.
7. Evaluate your decision.

You just registered for a cool science class in college and need to buy a textbook AND school supplies. You have exactly \$35. A brand new textbook costs \$29.95. A used textbook costs \$20. What should you do?

1) Identify the decision you want to make:

Should you buy the new textbook but no supplies or should you buy a used textbook and supplies?

2) Gather information:

You have enough money to buy the new textbook and some supplies OR a used textbook and all your supplies, but not both.

3) Identify your options:

- a) Buy new textbook and no supplies.
- b) Buy used textbook and some supplies.

4) Weigh your options.

Why I should buy the new textbook	Why I shouldn't buy the new textbook	Why I should buy the used textbook	Why I shouldn't buy the used textbook	Why I should	Why I shouldn't

WORKSHEET # 16, CONTINUED

5) Choose an option.

My decision is to _____

because _____.

6) Act on your choice.

7) Evaluate your decision.

What were the results of your decision?

Would you make the same decision next time? Why or why not?



Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET # 17: WANT IT ALL VS. NEED IT ALL

When it comes to money, people usually spend money on what they **need** or **want**. What's the difference between a need and a want?

- ❖ I think a **need** is _____.
- ❖ I think a **want** is _____.

Does everyone have the same needs and wants? Why or why not?

Area of your life	Needs	Wants
Personal	1. Clothes 2. Food	1. Designer jeans 2. Pizza
School	1. Notebook 2. Pencils	1. Notebook with cool cover 2. Glow in the Dark pencil

Directions: List three needs and three wants in your personal and school life.

Area of your life	Needs	Wants
Personal	1. 2. 3.	1. 2. 3.
School	1. 2. 3.	1. 2. 3.

We all have both needs and wants. What can you do **now** to meet your future needs and wants?

Is going to college a need or a want? Explain your statement. _____

WORKSHEET # 18: SHOW ME THE MONEY!



Let's face it. Everyone needs money to survive. We need money to pay for shelter, food, clothing, and other necessities. There are several ways to get money. You can:

- Earn money by working
- Receive money through the exchange of goods or services
- Receive money from someone as a gift

Anyone at any age can earn money. Put a check (✓) in the box next to *what you like to do* or *what you don't like to do*. You can add other ways to earn money on the blank lines.

	What I like to do	What I <u>don't</u> like to do
Baby-sit	<input type="checkbox"/>	<input type="checkbox"/>
Clean	<input type="checkbox"/>	<input type="checkbox"/>
Collect loose change	<input type="checkbox"/>	<input type="checkbox"/>
Create a Web page	<input type="checkbox"/>	<input type="checkbox"/>
Fix bicycles	<input type="checkbox"/>	<input type="checkbox"/>
Have a garage sale	<input type="checkbox"/>	<input type="checkbox"/>
Invent something	<input type="checkbox"/>	<input type="checkbox"/>
Make/sell cookies or food	<input type="checkbox"/>	<input type="checkbox"/>
Make/sell crafts	<input type="checkbox"/>	<input type="checkbox"/>
Mow lawns	<input type="checkbox"/>	<input type="checkbox"/>
Paint houses	<input type="checkbox"/>	<input type="checkbox"/>
Rake leaves	<input type="checkbox"/>	<input type="checkbox"/>
Run a lemonade stand	<input type="checkbox"/>	<input type="checkbox"/>
Sell old books and toys	<input type="checkbox"/>	<input type="checkbox"/>
Shovel snow	<input type="checkbox"/>	<input type="checkbox"/>
Tutor	<input type="checkbox"/>	<input type="checkbox"/>
Walk dogs/pet-sit	<input type="checkbox"/>	<input type="checkbox"/>
Wash cars	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>

WORKSHEET # 18, CONTINUED

When you have a **goal** you want to reach, it's a good idea to **plan ahead** and **figure out the steps** to reach that goal. Setting goals increased your likelihood of getting what you want out of life.

Directions: In the following activity, figure out how much work you need to do to save for each goal if you received these amounts:

I make:	If I:
\$1.50	Walk the dog
\$1.50	Sell an old toy
\$3.00	Mow a lawn
\$4.50	Wash a car
\$6.00	Shovel snow

1. Your favorite video game costs \$18 and you want to make the money by washing cars. How many cars will you need to wash to make enough money to buy the video game?

2. If you sell five toys and shovel snow once, will you have enough money to buy the video game?

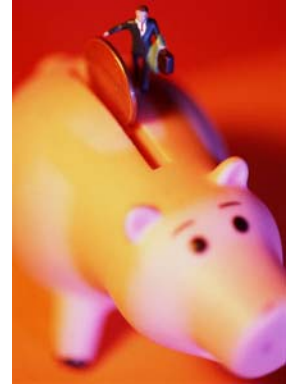
3. If you mow three lawns, what else could you do to earn the \$18 you need to buy the video game?

Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET # 19: BUDGETING BASICS

A **budget** helps you keep track of their money.

A budget tracks how much money you have coming in (income, allowance, gifts) and how much you have going out (expenses for needs and wants). How much you can save will depend how much you are able to put away and still pay for other expenses.



What are some items you budget for each week or month? _____

Did you overspend or under-spend on any of your budgeted items? _____

What happens if you don't keep track of how you spend your money? _____

Put a true (T) or false (F) next to each statement. Using a budget will help me:

- _____ Figure out how much money I have available to spend.
- _____ Find out if I like school.
- _____ Decide what I want to do with my money.
- _____ Save money for college.
- _____ Learn if I get good grades.
- _____ Help me stay out of financial problems.

Building a budget plan is as easy as 1-2-3:

1. Choose a time frame for your budget.
2. Estimate what your income and expenses will be for the chosen time frame. What are your priorities?
3. Make sure your expenses aren't more than your income. Remember to include savings in your plan.

WORKSHEET # 19, CONTINUED

You have \$20 in savings for college and you just received \$50 from your aunt for your birthday. Make a budget to decide how you will spend or save your money. An example has been set-up for you below.

Time period: _____

Item	Amount budgeted	Actual amount spent	Amount spent above or below the amount budgeted
Savings for college	\$10	\$10	\$0
Baseball cap	\$8	\$12	Above budget by \$4
Candy	\$2	$\$3 + \$4 + \$2 = \9	Above budget by \$7
Eating out	\$5	$\$2 + \$4 = \$6$	Above budget by \$1
Mom's birthday present	\$10	\$18	Above budget by \$8
CDs	\$15	\$0	Below budget by \$15
TOTAL	\$50	\$ _____	_____ by _____

Which items did you prioritize money for? Did you overspend or save? _____

What happens when you overspend on some items? _____

Do you think it is OK to overspend? Why or why not? _____

If you continue to tap into your college savings fund, what will the consequences be?

Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET #20: CREATE A PERSONAL BUDGET

Will the occupation you're interested in pay enough for your monthly expenses? Create a monthly budget to make career goals that fit your current and future financial needs. If you are not currently employed, create a future budget based on a desired occupation.

Make copies of this page to make a few budgets. Create one that you can use now, and other budgets based on your projected expenses and income a few years from now. See how your budget changes when you add or cut monthly expenses or use wages from different jobs.

Occupation _____ Occupation Median Wage \$ _____
 (Occupation titles and wages are listed on pages 24-96 of *2008 MnCareers*.)

Gross Pay vs. Net Pay

Gross monthly income is your hourly wages times the number of hours you work in an average month or your annual salary divided by 12.	\$ _____
Payroll deductions include Federal and State taxes, social security plans and insurance costs (typically 30 percent of your gross monthly income).	\$ _____
Net monthly income is your total take-home pay minus payroll deductions. This is the number to use for your monthly budget.	\$ _____

When estimating your monthly expenses, determine how much you spend in each category based on an honest look at your spending habits. Base this budget on your **net income**, not your gross income.

Monthly Expenses

Housing includes monthly rent or mortgage payments (preferably no more than 30 percent of your income).	
Food expenses vary for single people and families. Be sure to include eating out.	
Utilities are services in your home like electricity, heating costs, telephone service, Internet service, cable TV, etc.	
Transportation costs include public transportation fares or car payments, gas and insurance. Also include car repairs and other costs needed to maintain a vehicle.	
Savings , whether in a bank account or investments, are important for unexpected emergencies, large purchases and retirement.	
Clothing includes work and casual clothes, shoes, coats and accessories. If you don't buy clothes every month, estimate your yearly expenses and divide by 12.	
Entertainment includes money spent on going to the movies, DVD rentals, concerts, going to clubs, buying books, video games, etc. Multiply your weekly expenses by four to get a monthly average.	
School payments include tuition, student loans, books and supplies.	
Debt includes credit card bills and other monthly payments.	
Miscellaneous expenses cover all the other things you might spend money on regularly, like cell phone, cosmetics, household cleaning supplies, pet products, prescriptions, other medical costs, etc.	
Total Monthly Expenses =	
Net Income – Monthly Expenses =	

WORKSHEET #21: KEEPING TRACK OF YOUR MONEY

In order to have control of your money, you need to know where it's going!

Directions: For the next two weeks, keep track of everything you spend. For this activity, you will create your own budget. Include a start and end date for this activity on the **Budget Period** line. On the **Amount Available** line, write how much money you have to spend during this period.

Under **Items**, list the items on which you usually spend your money. You might add additional items later. Under **Amount Budgeted**, write down the maximum amount you plan to spend for each item. Then record how much you actually spent every day under **Actual Amount Spent**. Now, subtract your **Actual Amount Spent** from your **Amount Budgeted**, and write the amount under **Spent above or below budgeted amount**.

Budget Period: _____ **Amount Available:** \$ _____

Item	Amount Budgeted	Actual Amount Spent	Spent above or below budgeted amount

What was it like to follow to a budget? Was your budget realistic? _____

What patterns do you see in your spending habits? Where did you overspend or under spend?

Were you able to save any money? Why or why not? _____

What would you change in your budget? _____

Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET #22: SPENDING HABITS

Did you know that your spending habits can make or break your budget? Some people spend more money in certain areas than others.

Directions: Circle ONE item from each row you would most likely buy if you had an extra \$50 to spend. In the first row, circle the item you would buy first. You can circle the same item in more than one row if you would buy that item repeatedly or would spend most of the \$50 on that same item.

Clothes	Video Games	CDs/Music	Savings	Books	Hobbies	Movies/DVDs	Food
Video Games	Food	Hobbies	Movies/DVDs	Savings	Books	CDs/Music	Clothes
CDs/Music	Savings	Books	Hobbies	Movies/DVDs	Food	Clothes	Video Games
Savings	Books	Hobbies	Movies/DVDs	Food	Clothes	Video Games	CDs/Music
Books	Hobbies	Movies/DVDs	Food	Clothes	Video Games	CDs/Music	Savings
Hobbies	Movies/DVDs	Food	Clothes	Video Games	CDs/Music	Savings	Books
Movies/DVDs	Food	Clothes	Video Games	CDs/Music	Savings	Books	Hobbies
Food	Clothes	Video Games	CDs/Music	Savings	Books	Hobbies	Movies/DVDs

Now, count the number of times you circled each item and write the total next to the item below:

_____	Hobbies	_____	Savings
_____	Video games	_____	Food
_____	CDs/music	_____	Clothes
_____	Movies/DVDs	_____	Books

The items that you scored the highest in are areas you are most likely to spend your money impulsively. When you make an unexpected purchase, it is called **impulse buying**. This means you did not budget for or intend to buy an item but saw and bought it immediately simply because you wanted it.

Which factors often influence your decision to buy an item? _____

Thank about your spending over the past few months. Is there anything you bought that you haven't used yet?

Remember, sticking to a budget and deciding how you are going to spend your money ahead of time will help you to determine if you really need something. When you see something you really want, don't buy it right away. Wait, go home and think about whether or not you really need the item you're tempted to buy. Will you have to give up something else if you buy the item?

Adapted from
Financing Your Future
 [Minnesota Office of Higher Education]

TIPS: HOW TO STAY ON BUDGET



Parents, if your child is still having trouble adjusting their budget so their total monthly expenses don't exceed their net monthly income, here are some tips on how they can cut back within each category of monthly expenses.

Housing: Get a roommate. Not only will you split the cost of rent, but you'll also be able to save money on utilities and other household bills.

Food: Eat in! Even a \$.99 burger at a fast food restaurant is more expensive (and less healthy) than several sandwiches that you can fix at home. If you have to be away from home at lunch, pack a lunch to bring with you.

Transportation & Maintenance:

Ride the bus, carpool or buy a fuel-efficient car. When it comes to cars these days, bigger might appear to be better, but an SUV will cost you a lot more in gas than a smaller car.

Utilities: You can really save money by remembering to turn your lights off when you exit a room in your house or apartment.

Savings/Retirement:

This is one place you don't want to skimp. Commit to stocking away a small amount each month – even if you have to give up a mocha latte or two.

Clothing: Make sure your clothes are worth their price. If the number of dollars an item costs equals the number of times you think you'll wear it, then go ahead and buy it. (For example, if you want to buy a \$40 sweater, ask yourself: will I wear this sweater 40 times? If the answer is no, put it back!)

Entertainment:

Everyone wants to have fun, but entertainment costs can skyrocket if you don't watch your spending. To save a few bucks, go to matinees rather than evening movies and skip the popcorn.

School Payments:

Explore scholarship options and remember that not all scholarships are based on athletic ability or GPA. Pay your tuition bills on time to avoid late charges.

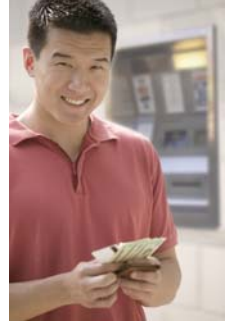
Miscellaneous:

When getting prescriptions, always ask if the medication you need comes in generic. Buy discount cleaning supplies and buy often-used items in bulk.

Adapted from
Louisiana Career Gear 2003/2004 Instructor's Guide
[Louisiana Works, Department of Labor]

MONEY MANAGEMENT MISTAKES TO AVOID

Parents, here are some additional money management tips to share.



1. **Not setting up a budget.** Working out your spending plan "on paper." It goes a long way toward helping understand what you have to spend and spending within your means.
2. **Not keeping track of account balances.** These days, with all the tools available through banks, credit unions and online, there's no excuse for not tracking balances, at least on a monthly basis. The consequences of not keeping track can be expensive as bounced check fees, ATM fees and over-the-limit fees escalate.
3. **Making poor choices about credit cards.** Credit card companies are offering fantastic "deals" to students, but as a rule it's better to avoid credit cards altogether! If you do decide to get a credit card, make sure your child pays the balance in full each month. There's nothing harder to pay back — or more expensive — than debt that piles up on a maxed out credit card.
4. **Letting friends talk your teen into spending money they don't have.** When friends try to pressure you to go out to eat, go to a movie, take a road trip, etc., be ready with some alternate ideas for entertainment that fits into your budget.
5. **Lending money to friends.** Giving someone a loan does not help them learn how to manage their own money and if there's any problem with them paying it back (as there usually is), it will stress a friendship, not to mention your own finances!
6. **Buying on impulse.** Always take a list — and stick to it — when you go shopping. Also, comparison shop and economize, even on everyday purchases.
7. **Not planning past immediate needs.** There's always emergencies and unexpected expenses. There will also be future expenses that you can start saving for now. Make saving a part of your plan.

One of the biggest pitfalls in budgeting for everyone is what's included in the "other" category. When you're developing a spending plan, identify what your expenditures are and what luxuries you can or can't afford ... make sure to control every dime and dollar. Here's just a partial list of things people spend change on, without thinking about how it adds up:

- gum or candy
- books, magazines, newspapers
- tickets for movies or sporting events
- CDs, DVDs, downloads
- cosmetics
- hobby items
- gifts and greeting cards.

Save your change and see what you really spend your cash on!

Adapted from
Student Career Guide: A Future by Choice, Not by Chance
[Utah Career Resource Network]

WORKSHEET #23: SAVING BASICS



Saving is the best way to make the most of your money. To save money is to put money aside for future use. You can save money at home or you can put your savings in a bank savings account. If you put your money into a savings account, the money earns interest.

Interest is the money that accumulates on money that's in the bank. The longer your money sits in the bank, the more interest you'll receive. The higher the interest rate, the more interest you earn.

Whether you want a new bicycle, your favorite group's latest CD, or money for college, saving is a good habit to learn.

Directions: Using the chart below, calculate how much you can save each month and accumulate in 10.

Savings each month		Number of months	=	Annual savings	x	Number of years	=	Total savings
\$10	x	12	=	\$120	x	10	=	\$1200
\$20	x	12	=		x	10	=	
\$50	x	12	=		x	10	=	
\$100	x	12	=		x	10	=	

1. If you saved \$50 every month, how much money would you have for college after 1 year? _____

After 5 years? _____

After 10 years? _____

2. If you saved \$100 every month, how much money would you have for college after 1 year? _____

After 5 years? _____

After 10 years? _____

Adapted from
Financing Your Future
 [Minnesota Office of Higher Education]

WORKSHEET #24: SIMPLE VS. COMPOUND INTEREST

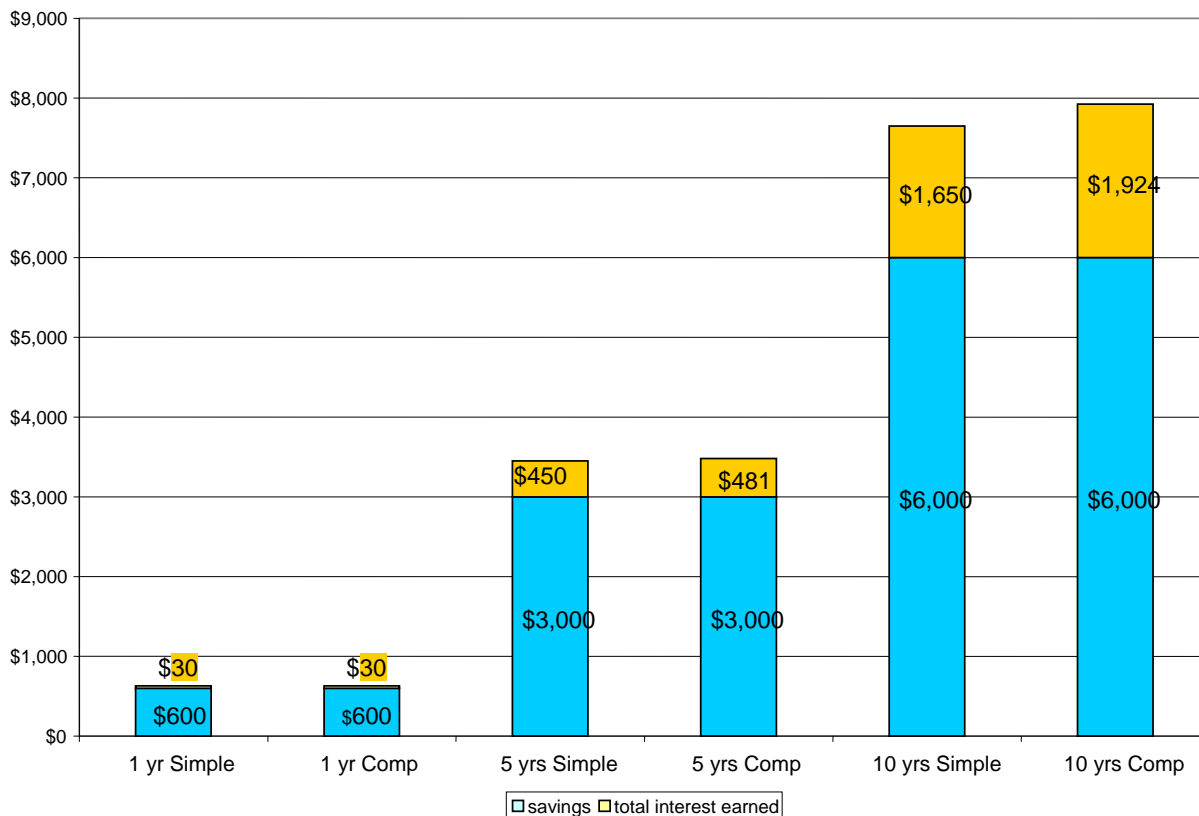
When you save, interest can help your money grow over time. There are two different types of interest.

Simple interest is the money earned on your original money. The interest earned on your original money does not earn interest.

Compound interest is different. When the money you save earns interest, the interest earned also makes interest. The earlier you start, the more you'll earn.



Directions: Using the charts below, answer the questions that follow.



WORKSHEET #24, CONTINUED

The table below illustrates how to calculate **simple interest**.

Example: You have \$100 in a savings account. How much it will be worth in one, three and five years at different interest rates?

Your money today	Annual % of interest	Annual interest earned	Number of years	Total interest earned	Your money today	Total value of your money
\$100	x 5%	= \$5	x 1	= \$5	+ \$100	= \$105
\$100	x 5%	= \$5	x 3	= \$15	+ \$100	= \$115
\$100	x 5%	= \$5	x 5	= \$25	+ \$100	= \$125
\$100	x 10%	= \$10	x 10	= \$100	+ \$100	= \$200

Directions: Using the table above and the following steps, figure out how much \$10 will be worth in five years at different interest rates?

1. Multiply **Your Money Today** by the **Annual % of Interest** to find your **Annual Interest Earned**.
2. Multiply your **Annual Interest Earned** by the **Number of Years** you will keep the money in the bank to find your **Total Interest Earned**.
3. Add the **Total Interest Earned** to **Your Money Today** to calculate the **Total Value of Your Money**.

Your money today	Annual % of interest	Annual interest earned	Number of years	Total interest earned	Your money today	Total value of your money
\$10	x 5%	=	x 5	=	+ \$10	=
\$10	x 8%	=	x 5	=	+ \$10	=
\$10	x 10%	=	x 5	=	+ \$10	=

WORKSHEET #24, CONTINUED

The table below illustrates how to calculate **compound interest**.

Example: High interest rates hurt you when you owe money but can help you when you save money. Compound interest is the way to go. If you put \$100 into a savings account that paid 10 percent compounded annually, you would earn a total of \$61.04 in interest in five years.

Year	Amount at start of year	Annual % of interest	Total interest	Amount at start of year	Total value of your money at the end of the year
1	\$100	x 10%	= \$10	+ \$100	= \$110
2	\$110	x 10%	= \$11	+ \$110	= \$121
3	\$121	x 10%	= \$12.10	+ \$121	= \$133.10
4	\$133.10	x 10%	= \$13.31	+ \$133.10	= \$146.41
5	\$146.41	x 10%	= \$14.64	+ \$146.41	= \$161.04

Directions: Based on the tables above, complete the following questions about simple interest and compound interest.

Why would you prefer a savings account that paid **simple** or **compound interest**? _____

List three habits that might prevent you from saving. _____

Are these good reasons not to save? Why or why not? _____

How could you deal with these reasons and still manage to save some money? _____

What are some things you might want to start saving for **now**? _____

Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET #25: LOOK TO THE FUTURE



When you think about your future, what do you see for yourself? Of course, everyone wants to believe he or she will be successful and able to do all the fun things that come with success, like traveling, raising a family, or just living comfortably. But success doesn't just happen. It requires careful planning and strategy.

CONSIDER THIS: High school graduates make more money than those who drop out of high school. College graduates make more money than high school graduates.

Median Earnings Per Year	Amount of Education
\$25,039	Less than High School Diploma
\$31,539	High School Diploma (or GED)
\$40,588	Associate Degree
\$50,944	Bachelor's Degree
\$61,273	Master's Degree

Earnings are for year-round, full-time employed workers age 25 and older. Source: www.postsecondary.org

What is the relationship between education and earnings? _____

The amount of education you choose goes a long way in determining the financial security you enjoy in life. Not all jobs require a college education, but graduating from college gives you more options and choices. It opens the door to more career options, better jobs, and more opportunities. It also means you're less likely to be unemployed or underemployed.

Adapted from
Financing Your Future
[Minnesota Office of Higher Education]

WORKSHEET #26: PAYING FOR COLLEGE



College costs money, but it doesn't have to be a puzzle.

Directions: Use the crossword puzzle below to untangle different ways to pay for college. Then use the remaining letters to solve the riddle.

s f u t u g r e c o l l e g e
 e c i v r e s y r a t i l i m
 g r h a a y d q l y p t y c e
 p t n o l q a w d r x a l d k
 h t n i l i y u o l t x s g g
 s q m i i a t a t f l c g n z
 r a s y y s r b w x k r n g c
 f b j c k j p s r p k e i u u
 f x k r n e n p h d q d v m i
 h n o a s r g b a i y i a y n
 w w o n w p m e f i p t s t c
 z l a b t k b q l h b s c j c
 e o o o r k m z f f y j c y w
 l n a w a h j x u t o i e u s
 e q j c s d d q b q f c j h d

family
grants

loans
military service

savings
scholarships

tax credits
work study

You are a _____!

Adapted from
Financing Your Future
 [Minnesota Office of Higher Education]

WORKSHEET#27: HOW MUCH DOES COLLEGE REALLY COST?

Directions: Read each definition and fill in the blanks next to each definition to learn the different costs associated with attending college.

Different College Costs

t__tion and f__s

r__m and bo a__

boo__ and su__lies

per__al ex__ses

trans__ation expenses

Definitions:

What it costs to take classes and use certain facilities at the school such as the library, health center, or student activities.

The price of housing, whether you're living in a dormitory on-campus or an apartment off-campus, and the price of meals, whether it's in the college cafeteria or buying food and cooking for yourself.

Includes books, pencils, paper, and whatever you need to complete your courses.

Includes what you will spend on laundry, clothing, recreation, insurance and other items.

The cost of ravel and commute from home to school or from school to home.

Directions: Think about the different costs of attending college and brainstorm ways you can save money in each area.

Room and Board	Books and Supplies	Personal Expenses	Transportation Expenses
Example: <ul style="list-style-type: none"> • Making dinner at home instead of eating out. • • • 	Example: <ul style="list-style-type: none"> • Buying used textbooks instead of brand new books. • • • 	Example: <ul style="list-style-type: none"> • Buying generic brand shampoo instead of brand names. • • • 	Example: <ul style="list-style-type: none"> • Walk or ride my bike instead of taking the bus to school. • • •

Adapted from
Financing Your Future
 [Minnesota Higher Education Services Office]