

PICTURE YOUR FUTURE

Imagine the lifestyle you'll want to lead when you're on your own. Then picture what life will be like if you decide to have a family someday.

There's a price for everything. To discover how much it might cost you to live as a single young adult, then as part of a family, do steps 1 and 2.

To consider some careers you might like and how to get the education needed, do steps 3 and 4. Will the career you like right now pay the bills? Does the career cluster you're interested in offer similar opportunities, but higher pay? Or are you willing to adjust your lifestyle to do what you'd like?


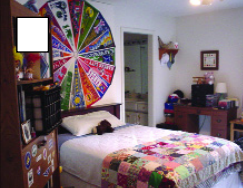













To help you answer those questions, take some time to do this short exercise. Then take the career preferences quiz on page 8, read about careers in this publication, research the Web sites you find, and interview teachers, school counselors and family members.

As time goes on, your career interests may evolve or change based on new learning and new experiences. If that happens, simply adjust parts of the plan that need to be changed. However, at the end of this experience you'll have a clearer view of where you're going. Get the picture?



I. Check Your Choices

Have you pictured your future? Take a moment to check the lifestyle choices you'd make when you're on your own. Price them, figure how much these choices will cost you and complete an annual budget. How? Just fill in the form next to the household expenditures chart on the next page.

TRANSPORTATION Annual \$ ____	HOUSING Annual \$ ____	FOOD Annual \$ ____	CLOTHING Annual \$ ____	ENTERTAINMENT Annual \$ ____
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UTURE



3. Complete a Budget

Figure and list annual expenses as a single young adult.

Item	Amount
Food at home	\$ _____
Food away from home	_____
Housing	_____
Apparel and services	_____
Transportation	_____
Health care	_____
Entertainment	_____
Personal insurance, pensions	_____
Other expenditures	_____
Total annual expenditures	\$ _____

Your annual take-home pay	\$ _____
Less annual expenses (see above)	- _____
Balance (+/-)	\$ _____

Will you have a family someday?
What do you need to earn?

Average Annual Household Expenditures	
Item	Amount
Food at home	\$ 3,129
Food away from home	2,211
Housing	13,432
Apparel and services	1,640
Transportation	7,781
Health care	2,416
Entertainment	2,060
Personal insurance, pensions	4,055
Other expenditures	4,094
Annual after-tax expenditures	\$40,817

2003 Average Annual Household Expenditures, U.S. Department of Labor Bureau of Labor Statistics (<http://bls.gov/news.release/cesan.nr0.htm>). Average household includes 2.5 persons, 1.3 earners and 1.9 vehicles. Before-tax income was \$51,128.

3. Consider a Career

Classes I like: _____

Activities I enjoy: _____

Skills I'm good at: _____

Related jobs I might like (our quiz and stories will help): _____

Ways to gain experience (student organizations, volunteer experiences, part-time work): _____

4. Plan for Education

Education I need (on-the-job training, high school career technical programs, specialized training, apprenticeship, community college, four-year college, other): _____

Exams required to graduate, enter an apprenticeship or go to a career technical school or college (see your school counselor): _____

Learning costs (estimated total tuition, fees, books, room, food, transportation, other expenses; divide by projected number of years in school for annual costs): _____

Finding money (scholarships, financial aid, parent help, work-study programs, part-time work): _____
