To make an informed career decision, you'll need to think about your future lifestyle expectations. Do you want to start a family? Will you live in a big city, small town, urban or suburban neighborhood?

Learn more about making informed career decisions by watching this video and then expand your knowledge by completing this worksheet by yourself or with an adult!

Try It Yourself!

Answer each of the questions below. For each of the questions, think about what you expect to be doing when you are living independently on your own. Then, after you are done completing the handout, tally up your points using the answer key. Then answer the four questions at the bottom.

Questions:

1. Where do you plan to live when you are on your own?
   a. Small town
   b. Suburban neighborhood
   c. Large city

2. How often do you plan to eat out?
   a. Almost every day
   b. Once or twice a week
   c. Rarely - maybe twice a month

3. What kind of vehicle do you plan to drive?
   a. Fancy sports car or really nice SUV
   b. Decent mid-range vehicle
   c. Used vehicle
   d. I plan to take public transportation.

4. How will you spend your free time?
   a. Volunteering for a good cause
   b. Going out with friends or family
   c. Staying at home and watching shows or movies

5. How often will you get new clothes or shoes?
   a. Very frequently
   b. Once in a while
   c. Rarely
6. How often do you plan to take vacations?
   a. Rarely
   b. Occasionally
   c. Often

7. What kind of cell phone will you have?
   a. Just the basics
   b. A new one every three or four years
   c. The newest one - every time it comes out
Vocabulary:
- **Career**: A profession or field of employment for which one trains or obtains education, such as financial services, law, or medicine
- **Employment projection**: An estimation of how many people will be employed in a particular occupation or field in the future
- **Income**: The amount of money a person receives from all sources
- **Occupation**: A position of employment with specific duties and compensation

**Please select the correct answer for each of the following questions.**

1. Which of the following degrees generally requires the most time to be spent in school?
   a. Associate’s degree
   b. Bachelor’s degree
   c. Doctoral degree
   d. Master’s degree

2. As more people are living longer, experts expect that more people will be needed to fill jobs as home health aides. This is an example of an employment
   a. Requirement
   b. Projection
   c. Criteria
   d. Wage

3. What should people avoid doing if they expect to spend an above average amount when they live on their own?
   a. Research the expected income they will earn in a career of interest
   b. Consider their spending habits and how they can decrease them
   c. Count on their spending to decrease if they make less money
   d. Be cautious about taking on excessive debt to pay for higher education

4. When you get older, you’d like to be a professional soccer player and are interested in learning more about this career. When thinking about your potential future career, what factors should you consider?
   a. Earning potential
   b. Personal interests and skills
   c. Education/training requirements
   d. All of the above
ANSWER KEY
Circle the number associated with the answer you provided.

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<tr>
<th>Question</th>
<th>A</th>
<th>B</th>
<th>C or D</th>
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Total points: ___________________

Your future spending plans are...

<table>
<thead>
<tr>
<th>Total</th>
<th>Your future spending plans</th>
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<tbody>
<tr>
<td>18-21</td>
<td><strong>Very high.</strong> Your monthly expenses are likely to be considerably higher than average.</td>
</tr>
<tr>
<td>14-17</td>
<td><strong>High.</strong> Your monthly expenses are likely to be somewhat higher than average.</td>
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<tr>
<td>11-13</td>
<td><strong>Medium.</strong> Your monthly expenses are likely to be average.</td>
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<tr>
<td>6-10</td>
<td><strong>Low.</strong> Your monthly expenses are likely to be less than average.</td>
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Answer key
1. C - Doctoral degree
2. B - Projection
3. C - Count on their spending to decrease if they make less money
4. D - All of the above