



L I F E S K I L L S
L I F E S K I L L S

H A N D B O O K S

Job Search

Workplace Readiness
Occupational Training
Applying for a Job
The Job Interview



21st CENTURY

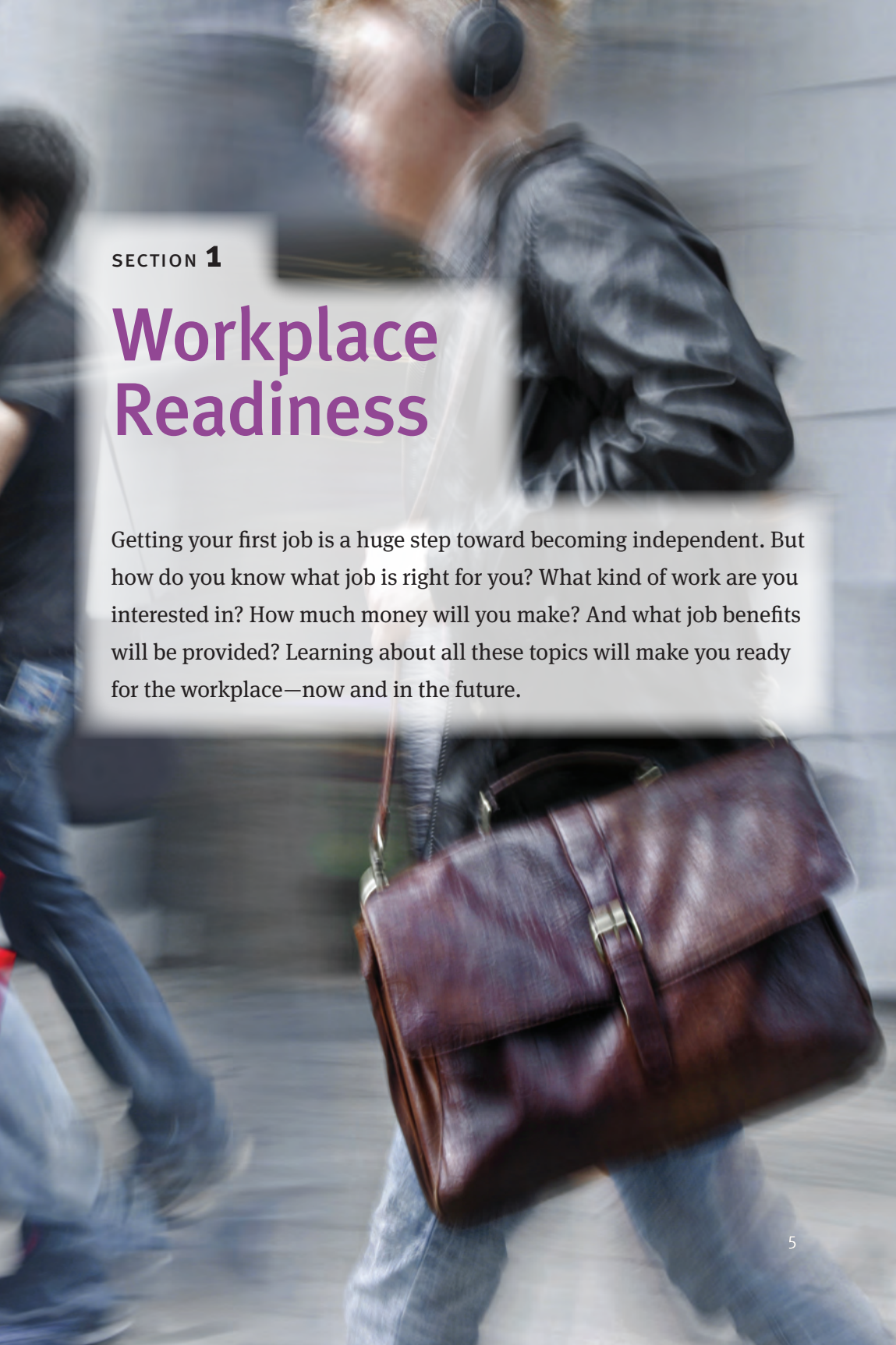
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SECTION **1**

Workplace Readiness

Getting your first job is a huge step toward becoming independent. But how do you know what job is right for you? What kind of work are you interested in? How much money will you make? And what job benefits will be provided? Learning about all these topics will make you ready for the workplace—now and in the future.



Planning for a Bright Future

Maura wasn't surprised when her high school guidance counselor told her she should be a veterinarian. That was the career recommended by a test she'd taken. The test was about personal interests and possible careers. But Maura had known long before taking the test that she'd like to work with animals.

Becoming a veterinarian would mean going to college for about 10 years. Maura had learned about the educational requirements by reading online. She'd also learned about where vets work and what kinds of





things they do. Wanting to know more, Maura visited several area animal clinics. She learned a lot by talking to the doctors about their work.

Ten years was a long time, for sure! But Maura had a plan for how to become a vet. She'd gotten a job in one of the clinics she visited. She planned to work there the summer after high school and then during college. She would start attending college at the local university. But to go to veterinary school,



she would have to move out of state. Getting good grades in her early college years would help her get into vet school. And having experience working in an animal clinic would help her get another part-time job after she moved.



Maura's plan covered both her education and her work experience. She was sure that following that plan would help her reach her goal of becoming a veterinarian.



CHAPTER 1

Aptitude Tests and Interest Inventories



In the world of work, you have many different job choices. But what kind of job will be best for you? Which **trade** or **profession** will give you the most satisfaction? Which **occupation** will best match your skills and interests?

Trade

A job that requires skill in work done by hand or using machines. Examples include electrician, carpenter, machinist, and plumber.

Profession

A job that requires knowledge and skills developed through formal education and training. Examples include accountant, teacher, lawyer, and doctor.

Occupation

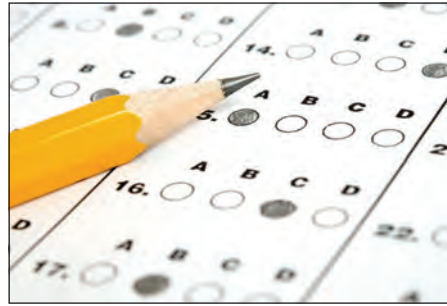
A person's main job or usual business. Most people earn their living through their occupation.



Learning About Your Skills and Interests

You can learn the answers to these questions by taking two kinds of tests:

→ **Aptitude tests:** The word *aptitude* means “skill” or “ability.” An aptitude test helps determine what you’re good at. This kind of test isn’t like a math or history exam. It’s often given on a computer with special software or on a special Web site. The questions on an aptitude test are designed to discover your natural abilities. They’re also designed to see how quickly or easily you figure things out or learn new information.



→ **Interest inventories:** An inventory is a survey or checklist. An *interest inventory* might ask you to read a list of activities and check the ones you’d like to do. After you answer all the items, you’ll get an evaluation of your answers. It will suggest kinds of jobs that seem right for you. For instance, it might tell you that you should work outdoors or that you like to help people.



[FACT]

Types of Aptitude Tests

As many as 5,000 different aptitude tests are available. All of them evaluate one or more of the following areas:

1. **Verbal ability:** How well you communicate
2. **Numeric ability:** How well you do basic math
3. **Abstract reasoning:** How well you understand complex concepts and solve problems
4. **Spatial ability:** How well you mentally work with shapes
5. **Mechanical ability:** How well you understand mechanics and engineering
6. **Data checking:** How well you find errors in numbers and other detailed information

Sample Questions

Here are some questions similar to those you might find on an aptitude test:

1. DeShawn is shorter than Dan.
Devon is shorter than DeShawn.
Who is the shortest of the three?
 - a. DeShawn
 - b. Dan
 - c. Devon
 - d. None of the above
2. What number should come next in this series: 1 1 2 3 5 ?
 - a. 7
 - b. 10
 - c. 8
 - d. 9
3. *Lake* is to *puddle* as *wide* is to
 - a. river
 - b. short
 - c. narrow
 - d. tiny
4. Which word should come first alphabetically?
 - a. bland
 - b. blame
 - c. bran
 - d. blank



Here are some questions like those you might find on an interest inventory:

1. Which would you rather do?
 - work with people
 - work with machines
2. Where would you prefer to work?
 - indoors
 - outdoors
3. Which of the following do you most enjoy?
 - watching sports on TV
 - reading a book
4. When you are feeling sad, what would you rather do?
 - be by yourself
 - be with other people





Taking Aptitude Tests and Interest Inventories

School guidance counselors can usually give various kinds of aptitude tests and interest inventories. Your counselor can interpret your answers and help you decide which careers you might look into.

Also check the library for books about aptitude tests and interest inventories. Look for explanations of how they work. You can find these tests and inventories online, too. If you want to, you can test yourself. Then you can match your results with different job types and career categories.

No matter how you go about it, exploring your aptitudes and interests is an important first step in a job search.





Uses of Aptitude Tests

According to the American Management Association, 70% of US employers use some kind of skills test. One of the most common uses of these tests is to review job applicants. For most jobs, employers test applicants in at least basic math and language skills. For some jobs, specific skills tests are given, too. For example, suppose you're applying for a job in engineering or electronics. You would likely be given a test of mechanical ability.



Preparing for an Aptitude Test

It would be difficult to prepare for an aptitude test by studying all the material it might cover. You can prepare, though, by understanding what the test will be like:

- **Multiple-choice questions:** Most aptitude tests ask multiple-choice questions. To get credit for a question, you must select the correct answer from among several choices.
- **Strictly timed format:** Most aptitude tests follow specific time requirements. A typical test might allow you 30 minutes to complete 30 questions.
- **Exam conditions:** Some aptitude tests must be taken on paper at a testing center. Others can be taken online from home or work.





L I F E S K I L L S
H A N D B O O K S
21st CENTURY

Managing Money

Controlling Your Spending

Banking Basics

Buy Now, Pay Later

Improving Your Budgeting Skills



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SECTION 1

Controlling Your Spending

Controlling spending is hard for many people. Some people make bad spending choices over and over. Then, they never seem to have enough money for the things they need. Other people try to be careful. But they don't understand some basic ideas about smart spending. You can take control of your spending by correcting your bad habits and learning how to avoid costly mistakes.



It All Adds Up!

Erin was glad to get home! She'd had classes all morning and then worked an eight-hour shift at the store. Now, she was ready to relax. She'd have the apartment all to herself. Her roommate, Cassie, was working tonight.

But when Erin walked into the apartment, she immediately tensed up. The TV was blaring in the living room, and the lights were on all through the apartment. A nearly full can of soda was sitting on the kitchen counter. Next to it was an open container of takeout food from the deli.

“Cassie . . .” Erin muttered to herself, as she tossed the container into the wastebasket.





This wasn't the first time Erin had come home to a situation like this. Cassie was wasteful, in Erin's view. She didn't worry about what things cost. And she never planned how to spend what she earned. Last summer, she'd even bought a new car without giving it much thought.

Keeping up with the payments on that car was hard for Cassie. She also had some credit card bills to pay. More and more, she struggled to pay her share of the rent and utilities. Erin worried that soon, Cassie wouldn't have enough money. And then Erin would get stuck paying more than her share!

Erin didn't consider herself a financial genius. But she had common sense about spending money. She knew that it was easy to form bad habits. She also knew that little things add up. And she knew that she couldn't have everything she wanted.

She wished Cassie knew some of these things too.





CHAPTER 1

Developing Thrifty Habits



A *habit* is something you do all the time without really thinking about it. Some habits are good, but others are bad.

Do you have any bad habits when it comes to money? Do you waste money? If so, how much do you think you could save by correcting your bad spending habits?

Let's say that on average, you spend \$3 a day drinking energy drinks or soda. To be **thrifty**, you could start drinking tap water instead. In five days, you'd have an extra \$15. And in a year, you'd be \$1,095 richer!

Thrifty

Careful and smart with money.



Making Simple Changes

Clearly, having thrifty habits saves money. Making even simple changes, like turning off the lights, can add up to big savings. And once you get started, it becomes easy to think of new ways to save. But resisting the temptation to spend can be very hard.

In today's world, we're hit over and over again with clever and attractive **marketing schemes**. They're designed to convince us to spend our money on things we don't need and maybe can't even afford. How many advertisements, or ads, have you seen lately that suggest you go into debt to



purchase something?

Sometimes, your friends encourage your bad spending habits. Do you ever feel you must buy things to keep up with your friends? If so, you're feeling peer pressure. Giving in to peer pressure can be very expensive.

Marketing

The business of advertising and selling products and services.

Scheme

A plan or system, sometimes involving a secret or trick.



Learning to Be Frugal

It isn't easy to resist peer pressure. Most people want to do what everyone else does or to have what everyone else has. You need to convince yourself that it's important to be *frugal*.

Some people tighten their spending to save money for something special, such as college tuition. Others develop thrifty habits to avoid going into debt. They also know it's important to have money available for both emergencies and unexpected opportunities.

Think of reasons that could convince you to save money and to stop buying things you don't need. What could you go without in your life?



Frugal

Careful with money to the point of going without things.



Tips for Saving Money

Some wasteful habits are easy to change. Others are more difficult to correct and may take time and effort.

Read the following money-saving tips. Which of these suggestions would help you become more thrifty?

- Turn off lights, TVs, and radios whenever you leave home.
- Avoid buying snack foods from vending machines. Pack your own snacks and carry them with you.
- Stop spending money on candy and junk food.
- Walk or ride a bike instead of paying for gas or bus fare.
- Don't smoke. And if you already do, give it up.
- Pack your own lunch for school or work instead of buying it.
- When you shop, take just enough cash to buy the things you need. Leave your checkbook and debit and credit cards at home.



SALE UP TO 80%



Tips for Resisting Peer Pressure

- **Choose friends who influence you in good ways, not bad ways.** True friends will respect your values and decisions.
- **Avoid activities that involve things you don't want to do.** Think in advance about what might be involved, and decide whether you want to participate.
- **Make decisions that fit your values, and follow through with them.** Don't make decisions or change your mind based on other people's values and expectations.
- **Consider the possible consequences of your behavior.** Could you get in trouble? Could you get hurt or harm your health?
- **Practice ways to say "no."** Tell the truth or make up an excuse for not getting involved in something.





[FACT]



Average Living Expenses

Of course, there are some things in life we have to pay for, such as food, housing, clothing, and transportation. These costs are often called *living expenses*. The average person's living expenses total \$32,650 a year. Here's the breakdown of expenses:

- ① Food: \$6,372
- ② Housing: \$16,895
- ③ Clothing: \$1,725
- ④ Transportation: \$7,658

