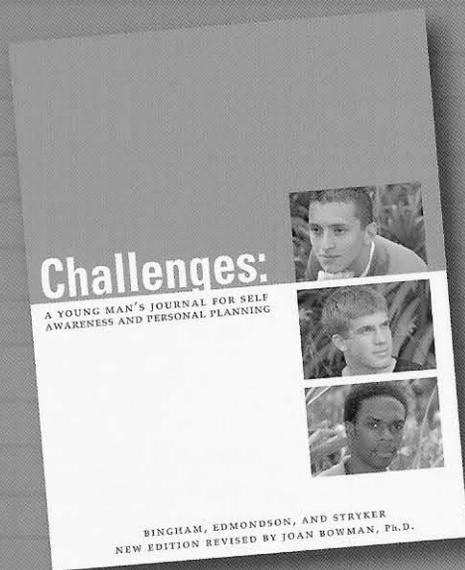


Workbook and Personal Journal

this journal belongs to _____



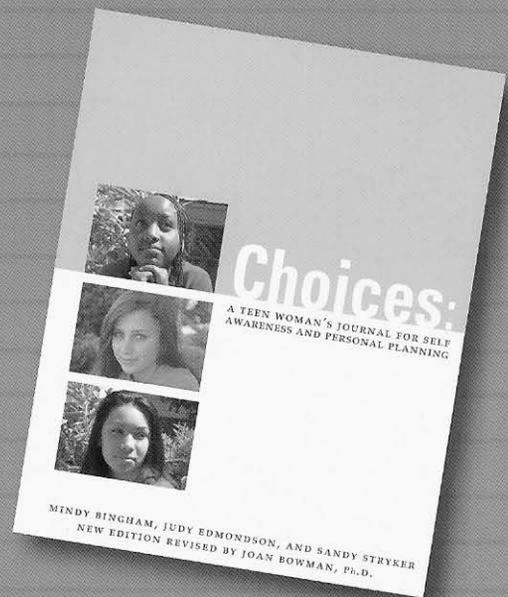
FOR THE TEXTS:

Challenges:

A YOUNG MAN'S JOURNAL FOR SELF AWARENESS AND PERSONAL PLANNING

Choices:

A TEEN WOMAN'S JOURNAL FOR SELF AWARENESS AND PERSONAL PLANNING



MINDY BINGHAM, JUDY EDMONDSON, AND SANDY STRYKER
REVISED BY JOAN BOWMAN, Ph.D.

Workbook

For the texts:

Choices: A Teen Woman's Journal for
Self-awareness and Personal Planning

Challenges: A Young Man's Journal for
Self-awareness and Personal Planning



Written by Mindy Bingham, Judy Edmondson
and Sandy Stryker
Edited by Bill Sheehan

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Updated 1994
ISBN 0-911655-25-5

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Published by Advocacy Press, P.O. Box 236,
Santa Barbara, California 93102

Advocacy Press is a division of Advocates for Girls, a non-profit corporation in support of Girls Incorporated of Greater Santa Barbara and Girls Incorporated.

Printed in the United States of America

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Workbook and Personal Journal

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Self Awareness and Personal Planning***

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Self Awareness and Personal Planning***

Written by Mindy Bingham, Judy Edmondson and Sandy Stryker
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New Edition

Revised by Joan Bowman, Ph.D.

Edited by Patricia Corrigan, Ph.D., Ronna Gordon, M.A., and Melissa Mellott, M.A.

Cover designed by Lora Tomova

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Updated 2006
ISBN 0-911655-74-3

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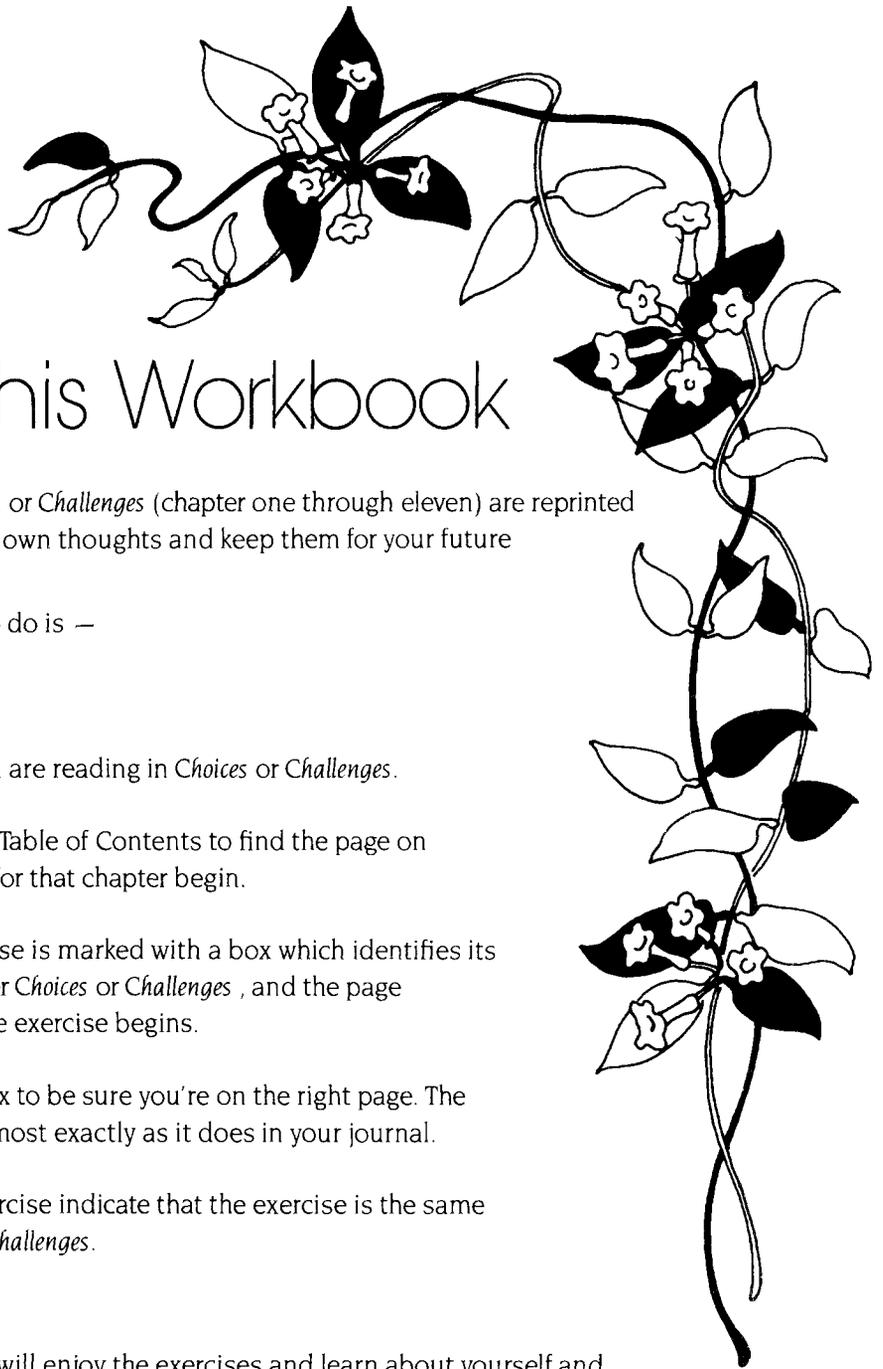
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Advocacy Press, Santa Barbara, California 93102

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How to Use This Workbook

All the exercises you see as you read *Choices* or *Challenges* (chapter one through eleven) are reprinted in this *Workbook* so that you can record your own thoughts and keep them for your future reflections.

To find a particular exercise, all you need to do is —

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Choices

- Note the chapter you are reading in *Choices* or *Challenges*.
- Turn to the *Workbook* Table of Contents to find the page on which the exercises for that chapter begin.

Challenges
18

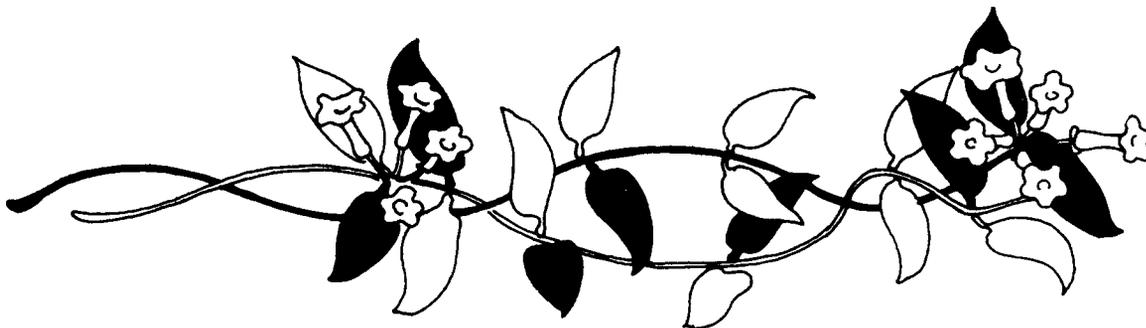
- Each *Workbook* exercise is marked with a box which identifies its source journal, either *Choices* or *Challenges*, and the page number on which the exercise begins.

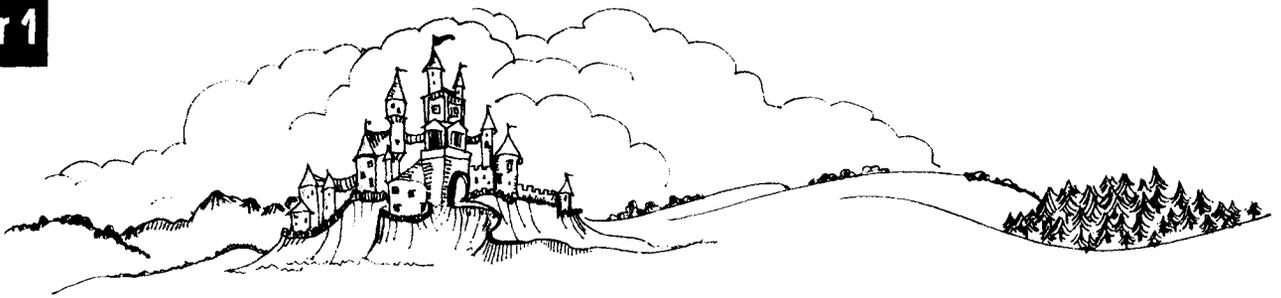
Challenges
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Choices

- Double check the box to be sure you're on the right page. The exercise will look almost exactly as it does in your journal.
- Two boxes by an exercise indicate that the exercise is the same in both *Choices* and *Challenges*.

We hope, as you use the *Workbook*, that you will enjoy the exercises and learn about yourself and your goals. The final chapters in both *Choices* and *Challenges* address life situations we all meet as we grow older. Because these go beyond the scope of this class, the exercises in Chapter 12 are not contained in the *Workbook*.

The exercises in the *Workbook* do not include the explanatory text in either *Choices* or *Challenges*. You may wish to purchase your own copy of the *Choices* or *Challenges* in which to transcribe your responses from the *Workbook*. Your *Choices* or *Challenges* journal will become a personal history to refer to in the future and pass on to loved ones.





ENVISION YOUR LIFE

Age	Where You Live	Jobs or Major Activities	People Closest to You
Present			
20			
30			
40			
60			

You've just speculated about your future. Let's explore a little more. Keep your mind open.
The sky's the limit!

Attitudes: How Will Yours Affect Your Future?

Your life choices are affected by attitudes – your own, and the world's. Because these attitudes play such an important part in your life, we must examine them carefully. Men and women today have more freedom and choices than ever before. Sometimes it can be confusing.

Since the changing roles of men and women will affect your future, it's important to know how you feel now. Your opinions will create your attitude toward relationships and work. To help sort out your opinions, complete the following exercise.

ATTITUDE INVENTORY

Instructions: Put a check mark in the column that best describes how you feel.

	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
1. Women with preschool children should not work outside the home.					
2. The mother should be awarded custody of the children when a couple is divorced.					
3. Divorced men should not have to assume support for their children.					
4. Boys are more intelligent than girls.					
5. If a working couple buys a house, the husband should make the house payments.					
6. At work, women are entitled to use sick leave for maternity leave.					
7. If a woman works outside the home, she should be responsible for the housework as well.					

Challenges

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Choices

	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
8. I would vote for a woman for president if she were the best candidate.					
9. Women are less responsible than men.					
10. It is important for a man to be "masculine" and a woman to be "feminine."					
11. Men should not cry.					
12. Money spent on athletics should be evenly divided between boys and girls.					
13. Both men and women can be good doctors.					
14. Wives should make less money at their jobs than their husbands.					
15. Boys should have more education than girls.					
16. Women should not hold jobs on the night shift.					
17. Men should not do clerical work because they lack the necessary hand dexterity.					
18. Women can be capable administrators.					
19. Women should concentrate on finding jobs in the fields of nursing, teaching, clerical and secretarial work since they already possess these skills.					
20. A wife and husband should take turns staying home with a sick child.					
21. A single man is not capable of taking care of an infant.					

As you look back over your answers, take a moment to think about why you feel the way you do. Talk to your friends about your thoughts. Then think about your answers again.

By constantly examining your feelings, you continue to grow and learn.

Attitudes and Opinions: Where Do They Come From?

16

Choices

Who is currently a member of your family (mother, father, step-parent, brother, sister, etc.)?

When you are an adult, whom will you include in your ideal family? For example, wife and two children? Wife but no children? Parents? Yourself only?

When you were growing up, what messages or information did you receive from your mother and other adult women about the importance of the following:

Success in school? _____

Appearance? _____

Marriage? _____

Career? _____

Children? _____

When you were growing up, what messages or information did you receive from your father and other adult males about the importance of the following:

Success in school? _____

Appearance? _____

Marriage? _____

Career? _____

Children? _____

17

Choices

Challenges

16

Attitudes and Opinions: Where Do They Come From?

Who is currently a member of your family (mother, father, step-parent, brother, sister, etc.)?

When you are an adult, whom will you include in your ideal family? For example, wife and two children? Wife but no children? Parents? Yourself only?

Challenges

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When you were growing up, what messages or information did you receive from your father and other adult males about the importance of the following:

"Being a man?" _____

Work? _____

Success? _____

Relationships/Marriage? _____

Expressing Emotion? _____

When you were growing up, what messages or information did you receive from your mother and other adult women about the importance of the following:

"Being a man?" _____

Work? _____

Success? _____

Relationships/Marriage? _____

Expressing Emotion? _____

What messages would you tell your daughter about the importance of the following:

Success in School? _____

Appearance? _____

Marriage? _____

Career? _____

Children? _____

18

Choices

What messages would you give your son about the importance of the following:

"Being a Man"? _____

Work? _____

Success? _____

Relationships/Marriage? _____

Expressing Emotions? _____

Challenges

18

Bridge the Generation Gap

Interview two women (your mother, another woman who is important to you, like your grandmother, a teacher you admire, or an employer). One of the women you interview should currently have a full-time job. Discover how they felt about being women as they were growing up and how they feel about the roles of women today.

PERSON I INTERVIEWED: _____

RELATIONSHIP: _____

DATE: _____

ASK THESE QUESTIONS:

Do you think girls are raised differently than boys? If so, in what ways?

Do you think you were treated differently because you were a girl?

Should young girls today prepare for a career outside the home? Why or why not?

If you could relive your life, what changes would you make in it?

Women play many important roles in their lives. Which do you think should be most important?

If you were going to give me one piece of advice about my future, what would it be?

Bridge the Generation Gap

Interview two men (your father, another man who is important to you, like your grandfather, a teacher you admire, or an employer). Discover how they felt about being men as they were growing up and how they feel about the roles of men today.

PERSON I INTERVIEWED: _____

RELATIONSHIP: _____

DATE: _____

ASK THESE QUESTIONS:

Do you think boys are raised differently than girls? If so, in what ways?

Do you think you were treated differently because you were a boy?

How will my life be different from yours?

If you could relive your life, what changes would you make in it?

Men play many important roles in their lives. Which do you think should be most important?

If you were going to give me one piece of advice about my future, what would it be?

21
Choices

Do You See Many Women Truck Drivers?

Is it right for *only* men to be truck drivers? What is there about the job that makes some people think it is unsuitable for a woman?

Would you like to be a truck driver? Why or why not?

Look back at what you just wrote. Were the reasons you gave based on what a truck driver actually does on the job?

Challenges
21

Do You See Many Male Nurses?

Is it right for *only* women to be nurses? What is there about the job that makes it unsuitable for a man?

Would you consider that kind of work if it were called by a different name such as medical attendant?

Would it be all right for your best male friend to want to be a nurse? Why or why not?

Look back at what you just wrote. Were the reasons you gave based on what a nurse actually does on the job?

Discovering Your Attitudes

Right now you have more choices about how to live your life than your parents and grandparents did. There are lots of images of what those choices might look like in movies, television, magazines and newspapers. The following exercise will help you discover how these images might influence your own attitudes about women/men and the choices you make. Select some pictures of women/men from a variety of magazines, newspapers, etc. On a separate piece of paper create a collage of the pictures you select. Keep the collage in your workbook for reference.

Who are the women/men you picked?

What are their roles or occupations?

Describe their appearance.

What do they have in common? How are they different?

What do you admire about these women/men?

What do you think your collection of pictures tells you about what you think women/men are valued for?

How do you think the media influences your thinking about women/men?

What do you know about these women's/men's values?

Do you think they are good role models?

Challenges

22

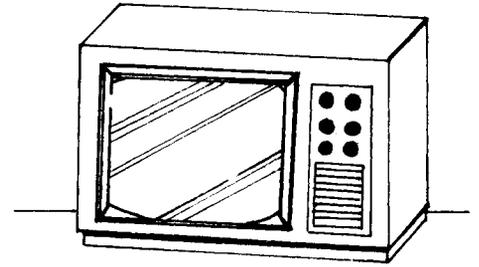
Choices

Challenges

23

Choices

What TV Tells You



Every time you watch TV you receive messages about which jobs are considered proper for men and women. Watch for two hours, then complete the following exercise. Repeat this activity several times during the next month, and see what pattern emerges.

SHOW

CHARACTER

SEX

ROLE OR OCCUPATION

COMMERCIAL

CHARACTER

SEX

ROLE OR OCCUPATION

What did you learn from this exercise?

What "Kid-Vid" (TV for Children) Tells You

The things you learned as a child about proper roles for girls and boys may still be influencing the way you think – and the way children today are learning to think. On Saturday morning, watch the kiddie shows and commercials. What do they tell you about differences between boys and girls? Record your observations below.

COMMERCIAL OR SHOW	CHARACTER	SEX	PRODUCT ADVERTISED OR CHARACTER'S ACTIVITY

What careers do commercials seem to encourage boys to pursue through their play?

What career options are shown for girls through play?

Have any of the advertisers shown girls playing with trucks, building materials or other "boy-oriented toys"?
Yes _____ No _____ If yes, which? _____

Have any of the advertisers shown boys playing with dolls, toy appliances or other "girl-oriented toys"?
Yes _____ No _____ If yes, which? _____

In the next exercise, see if you can fill in the names of both men and women who have become famous for their work in each of the categories listed. If it's easier to think of men than women (and more likely it will be), remember that is partly due to the emphasis history has given men's achievements.

Women and Men in History

EXPLORERS:

Female _____ **Male** _____

CHAMPIONS OF SOCIAL REFORM:

Female _____ **Male** _____

MUSICAL COMPOSERS:

Female _____ **Male** _____

NATIONAL LEADERS (prior to 1850):

Female _____ **Male** _____

FAMOUS KINGS AND QUEENS (prior to 1850):

Female _____ **Male** _____

COMMUNITY LEADERS:

Female _____ **Male** _____

CURRENT NATIONAL LEADERS:

Female _____ **Male** _____

LEADERS IN SCIENCE AND MEDICINE:

Female _____ **Male** _____

ATHLETES:

Female _____ **Male** _____

UNITED STATES SENATORS:

Female _____ **Male** _____

AUTHORS:

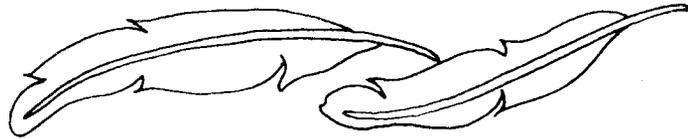
Female _____ **Male** _____

BROVERMAN SHORT FORM CHARACTERISTIC SCALE

This scale has seven spaces between each pair of opposing characteristics. For each pair, mark one of the seven spaces, basing your choice on which space best describes "normal" or typical males. Use the middle space only if you feel completely neutral or evenly divided.

MALE

Aggressive	_____	_____	_____	_____	Non-aggressive
Independent	_____	_____	_____	_____	Dependent
Emotional	_____	_____	_____	_____	Unemotional
Subjective	_____	_____	_____	_____	Objective
Submissive	_____	_____	_____	_____	Dominant
Excitable	_____	_____	_____	_____	Non-excitable
Competitive	_____	_____	_____	_____	Non-competitive
Easily hurt	_____	_____	_____	_____	Not easily hurt
Adventurous	_____	_____	_____	_____	Cautious
Leader	_____	_____	_____	_____	Follower
Not appearance oriented	_____	_____	_____	_____	Appearance oriented



BROVERMAN SHORT FORM CHARACTERISTIC SCALE

This scale has seven spaces between each pair of opposing characteristics. For each pair, mark one of the seven spaces, basing your choice on which space best describes "normal" or typical females. Use the middle space only if you feel completely neutral or evenly divided.

FEMALE

Aggressive	_____	_____	_____	_____	Non-aggressive
Independent	_____	_____	_____	_____	Dependent
Emotional	_____	_____	_____	_____	Unemotional
Subjective	_____	_____	_____	_____	Objective
Submissive	_____	_____	_____	_____	Dominant
Excitable	_____	_____	_____	_____	Non-excitable
Competitive	_____	_____	_____	_____	Non-competitive
Easily hurt	_____	_____	_____	_____	Not easily hurt
Adventurous	_____	_____	_____	_____	Cautious
Leader	_____	_____	_____	_____	Follower
Not appearance oriented	_____	_____	_____	_____	Appearance oriented

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Choices

Repeat the exercise again, this time rating a healthy adult. How would a well-adjusted, mature person rate on this scale?

BROVERMAN SHORT FORM CHARACTERISTIC SCALE

This scale has seven spaces between each pair of opposing characteristics. For each pair, mark one of the seven spaces, basing your choice on which space best describes "normal" healthy adults. Use the middle space only if you feel completely neutral or evenly divided.

HEALTHY ADULT

Aggressive	_____	Non-aggressive
Independent	_____	Dependent
Emotional	_____	Unemotional
Subjective	_____	Objective
Submissive	_____	Dominant
Excitable	_____	Non-excitable
Competitive	_____	Non-competitive
Easily hurt	_____	Not easily hurt
Adventurous	_____	Cautious
Leader	_____	Follower
Not appearance oriented	_____	Appearance oriented

After reviewing your answers, what do you conclude about a healthy adult?

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Choices

YOURSELF

Now rate *yourself*. For each pair of characteristics, mark the space you feel best indicates your personality.

Your Name _____

Aggressive	_____	Non-aggressive
Independent	_____	Dependent
Emotional	_____	Unemotional
Subjective	_____	Objective
Submissive	_____	Dominant
Excitable	_____	Non-excitable
Competitive	_____	Non-competitive
Easily hurt	_____	Not easily hurt
Adventurous	_____	Cautious
Leader	_____	Follower
Not appearance oriented	_____	Appearance oriented

Do *your* characteristics differ from those you attributed to a "Healthy Adult?" If so, maybe you should consider ways you can strengthen or change your characteristics to match your feelings about what is healthy.

The Working World

When I grow up, I want to be a _____. When you look at the working world today, most occupations are no longer dominated by one sex or the other. What do you see when you walk into a hospital? You see doctors, male and female, and nurses, male and female. When you walk into a bank, what do you see? It's male and female tellers, and male and female bank officers. Of course, some jobs still seem to be dominated by more of one sex than the other. Most secretaries are still women. Most truck drivers are still men. But even those numbers are changing. These days there are just no stereotypes anymore when it comes to men and women in the workplace.

Changes are taking place in all fields. At this point in your journal we hope you are saying to yourself, "I don't see jobs as either male or female." But sometimes, try as we may, those old stereotypes hang around as pictures in our brains. Below is a list of jobs. Write down your very first reaction — M for male or F for female.

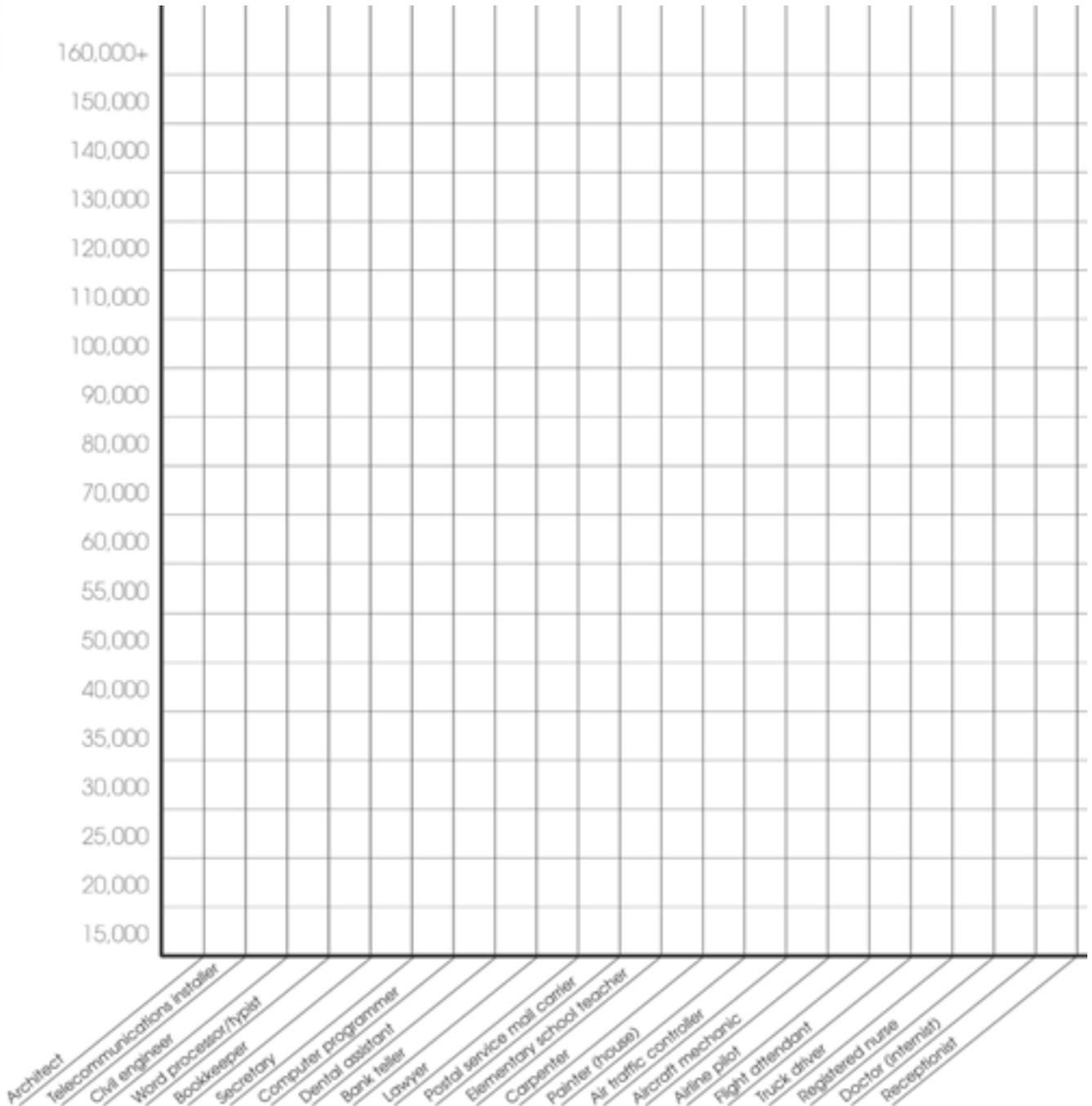
- | | |
|------------------------------------|---------------------------------|
| _____ Architect | _____ Elementary school teacher |
| _____ Telecommunications installer | _____ Carpenter |
| _____ Civil engineer | _____ Painter (house) |
| _____ Word processor | _____ Air traffic controller |
| _____ Bookkeeper | _____ Airplane mechanic |
| _____ Secretary | _____ Pilot |
| _____ Computer programmer | _____ Flight attendant |
| _____ Dental assistant | _____ Truck driver |
| _____ Bank teller | _____ Nurse |
| _____ Mail carrier | _____ Doctor |
| _____ Lawyer | _____ Receptionist |

What did you learn? Any old stereotypes still lurking?

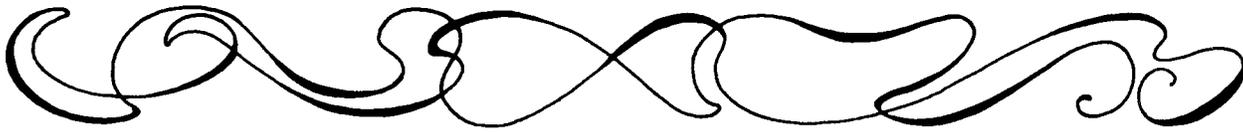
AVERAGE ANNUAL SALARIES

Architect	\$64,900	Carpenter	\$36,100
Telecommunications installer	\$44,400	Painter (house)	\$30,900
Civil engineer	\$64,600	Air traffic controller	\$93,200
Word processor and typist	\$28,400	Airplane mechanic	\$42,500
Bookkeeper	\$28,700	Airplane pilot	\$129,900
Secretary	\$26,500	Flight attendant	\$47,700
Computer programmer	\$64,500	Truck driver	
Dental assistant	\$28,200	(heavy and tractor-trailer)	\$34,300
Bank teller	\$20,900	Registered nurse	\$51,200
Lawyer	\$91,900	Doctor (internist)	\$160,100
Postal Service mail carrier	\$39,200	Receptionist	\$22,200
Elementary school teacher	\$44,400		

Using the figures listed on page 19, complete the graph of salaries on this page. Use a pen for each dot that represents what used to be considered a “woman’s job” as identified by the symbol F. Use a pencil for each dot that represents what used to be considered a “man’s job” as identified by the symbol M. Connect the pencil dots with pencil and the pen dots with pen (colored pens or pencils may be used instead of plain pens and pencils).



What does the information on this graph tell you?



How much do you know about working women today? Take this quiz to find out.

WOMEN IN THE WORKFORCE

1. The number of women who will work for pay at some time in their lives is:
 - a. 29 out of 100
 - b. 50 out of 100
 - c. 78 out of 100
 - d. 99 out of 100
2. As of 2001 what percentage of the family income is earned by wives?
 - a. 34 percent
 - b. 50 percent
 - c. 18 percent
 - d. 23 percent
3. For every dollar that a man earns, how much does a woman earn?
 - a. 57 cents
 - b. 76 cents
 - c. 67 cents
 - d. 93 cents
4. Women make up what percentage of the total workforce?
 - a. 47 percent
 - b. 24 percent
 - c. 5 percent
 - d. 52 percent
5. Nontraditional jobs usually pay how much more per hour than traditional jobs?
 - a. Between \$5 and \$7 more
 - b. Between \$10 and \$15 more
 - c. Between \$35 and \$40 more
 - d. Between \$20 and \$30 more
6. In 2002, women with college degrees earned how much more than those with only high school diplomas?
 - a. 35 percent more
 - b. 52 percent more
 - c. 76 percent more
 - d. 81 percent more
7. How much harder is it for women 16 and over who have only a high school diploma to find a job than women 16 and over who have a college degree?
 - a. twice as hard
 - b. two and a half times as hard
 - c. three times as hard
 - d. three and a half times as hard
8. What percentage of women who are mothers are in the work force?
 - a. 75 percent
 - b. 50 percent
 - c. 95 percent
 - d. 35 percent
9. In 2004, how many businesses in the United States were owned by women?
 - a. 1.5 million
 - b. 3.2 million
 - c. 6.7 million
 - d. 15.4 million
10. In 2001, how much less average income did a female-headed household make than an average family income in a married-couple household?
 - a. 29 percent less
 - b. 63 percent less
 - c. 16 percent less
 - d. 47 percent less

Check Choices page 42 for answers.

Learning to "Be A Man"

Look over the following statements. Check the ones *you* honestly believe are true.

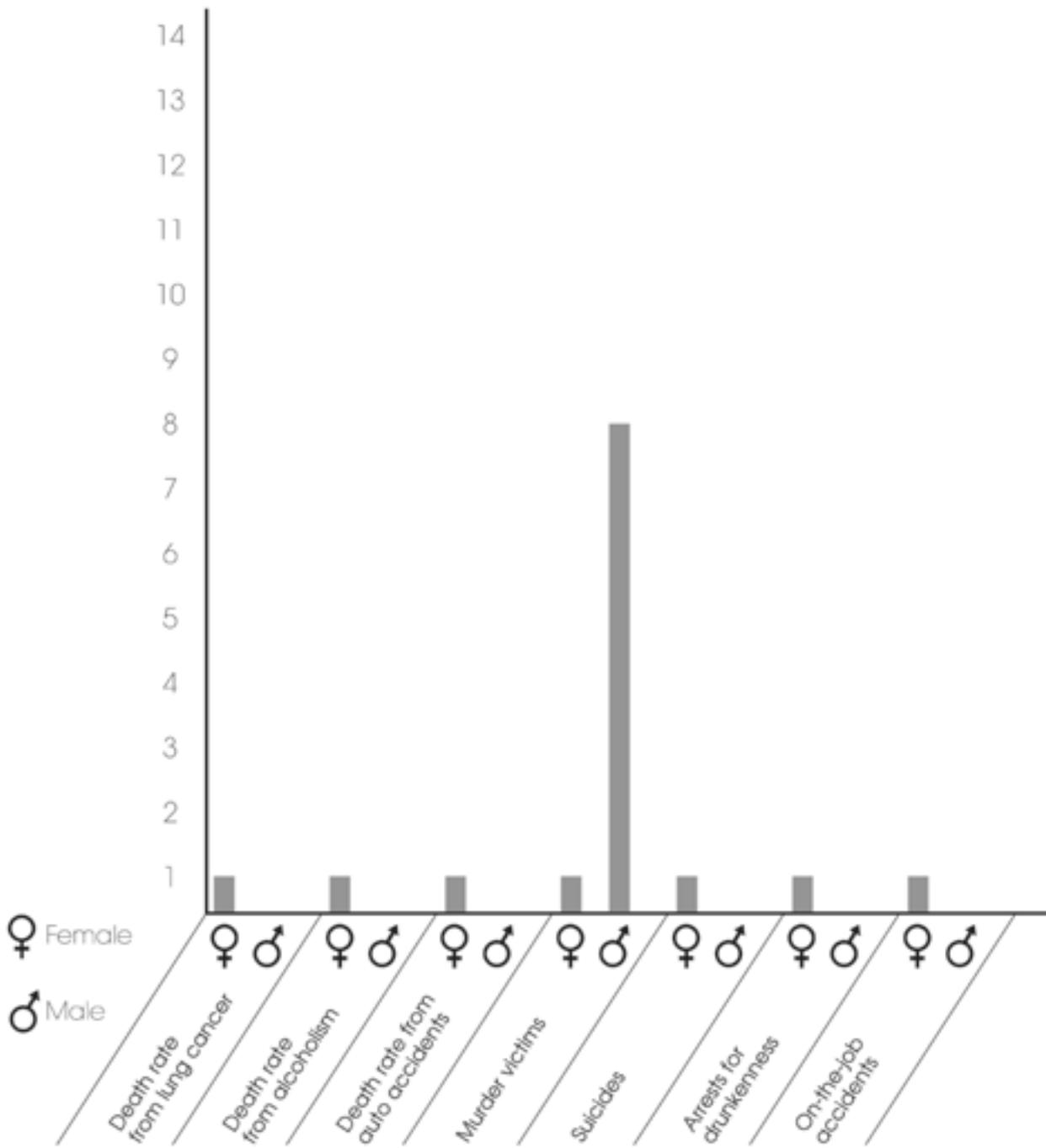
- _____ 1. The more pain I can take, the more manly I am.
- _____ 2. Showing feelings is feminine.
- _____ 3. The more alcohol I can hold, the more manly I am.
- _____ 4. Only girls depend on others.
- _____ 5. A real man doesn't need much sleep.
- _____ 6. A man should take care of himself without help.
- _____ 7. Winners never quit; quitters never win.
- _____ 8. A man shouldn't cry.
- _____ 9. Dieting is for girls.



THE HAZARDS OF BEING A MAN

1. The annual death rate from lung cancer is nearly 2-1/2 times higher for males than females.
2. Men are three times more likely to die from alcoholism than women.
3. Men are twice as likely as women to be killed or injured in an automobile accident.
4. Men are eight times more likely than women to be the victims of murder.
5. The rate of suicide is five times as high for men as for women.
6. Men are six times more likely to be arrested for drunkenness than women.
7. Men are ten times more likely to be victims of on-the-job accidents than women.

On the chart, create a bar graph using the statistics from the previous page. You will note that the level on the graph for women is drawn for you as a constant of one. All you need to do is draw a bar line to the point on the graph that indicates the ratio amount. An example would be to draw the bar for the male murder victims to the level of 8 as shown.



What does the information on this graph tell you?

How do *you* feel about expressing emotion? Answer the questions below.

Do you think boys are raised to think differently about their emotions than girls are? If so, how?

Should a man control his emotions at all times? Why or why not?

How do *you* feel when you are with a close male friend who is very upset emotionally and shows it openly?

Under what circumstances do you think it is all right for a man to cry?

Who was the first person to say to you something like, "Now, now, be a man and don't cry"?

What are acceptable ways to show anger or rage? What are some unacceptable responses to show anger or rage?

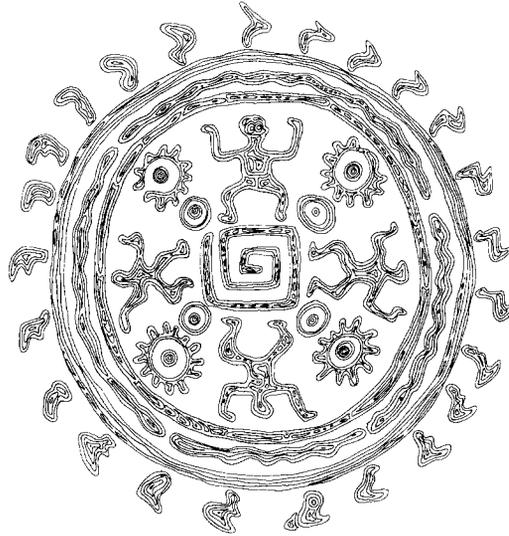
Do you think that bottling up emotions can cause physical illness?

How do you think a father should express his love for his son?

Do you think society has placed more restrictions upon you as a male regarding expressing emotions than upon females? If so, in what ways?

Does expressing emotions openly make you any less a man?

The Meaning of "Success"



Now it's your turn! How will you know when you are successful in the following areas? How do *you* define success within each area? Is one area more important than the other?

Relationships/Family/Friends _____

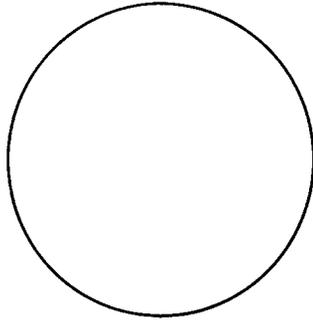
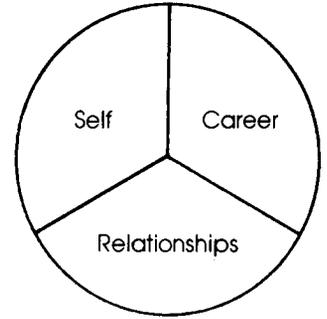
Work/Career _____

Community/Country _____

Personal Happiness _____

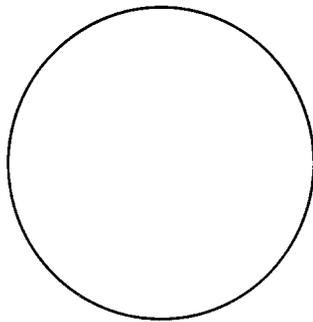
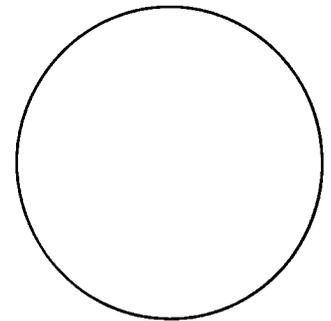
Greatness is not so much a certain size as a certain quality in your life.
— Phillips Brooks

Balancing Your Life



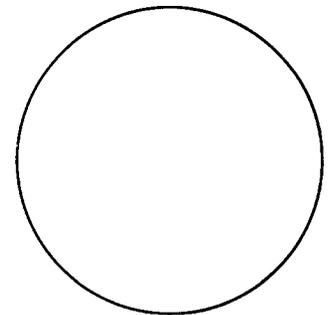
This man spends 60 hours per week at work. He travels a lot on business and is active in his community. What do you think his profile looks like?

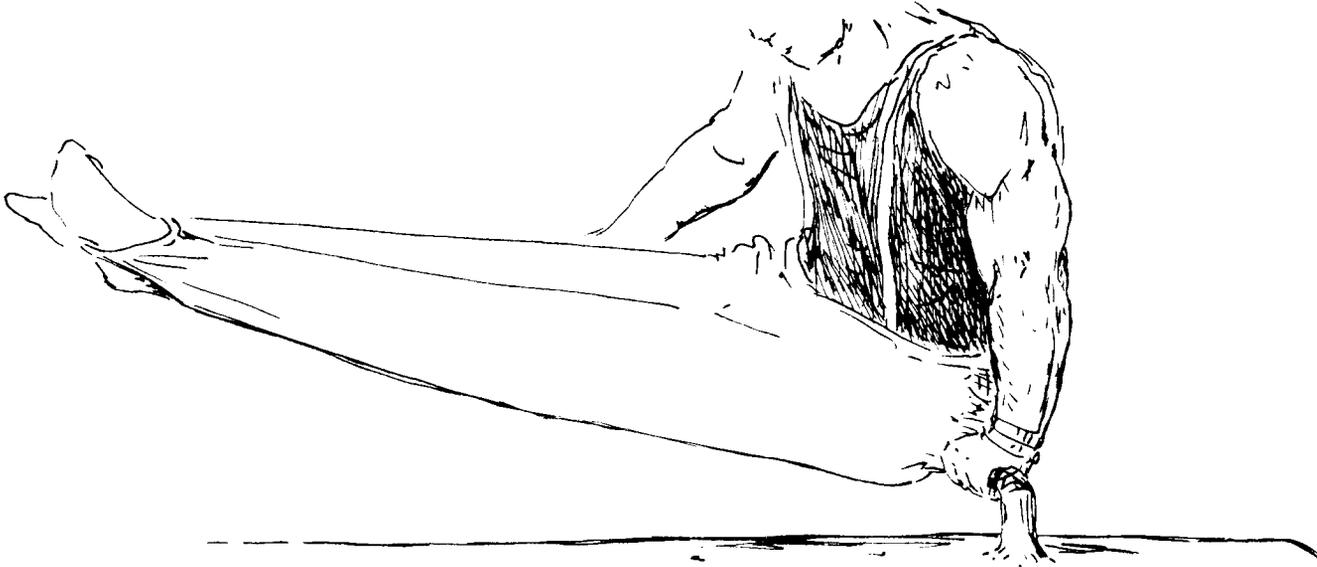
This man works in a bank. He's the most popular man in the office and sometimes his work suffers because he is overly social. People expect him to take care of their needs and he never says "no." Draw his profile.



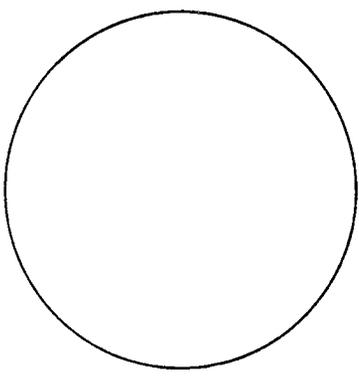
This man spends most of his time at the local gym. He writes mystery stories about two hours per day. Very little time is spent with his family. How would you draw his profile?

This man is an accountant for an oil company. He plans his days very carefully, spending time with his family, completing tasks at work and keeping physically active and healthy. He strives to restore balance whenever his life gets out of control. Show how his profile looks.



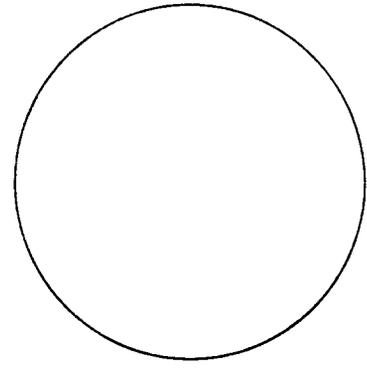


Is your life in balance? Draw solid lines in the circle below to show what percentage of your time you are currently devoting to career, relationships and self. Do you like what you see? If not, draw a chart showing how you would like to balance your life, using a broken line. Write a description like the ones on the preceding page to explain how you currently spend your time and energy.



Now interview a man who is over 30 years old and complete a chart for him below. Write a narrative that explains the chart and why you gave each area of his lifestyle the wedge size shown.

Name _____ Age _____



Interviews

Challenges

47

Choices

Name _____ Age _____ M or F _____

What are you planning to do after high school? _____

What do you think you will be doing at age 30?

Name _____ Age _____ M or F _____

What are you planning to do after high school? _____

What do you think you will be doing at age 30?

Name _____ Age _____ M or F _____

What are you planning to do after high school? _____

What do you think you will be doing at age 30?

Name _____ Age _____ M or F _____

What are you planning to do after high school? _____

What do you think you will be doing at age 30?

Name _____ Age _____ M or F _____

What are you planning to do after high school? _____

What do you think you will be doing at age 30?

Name _____ Age _____ M or F _____

What are you planning to do after high school? _____

What do you think you will be doing at age 30?

Do you see patterns emerging for the young men and young women? If so, what are they?

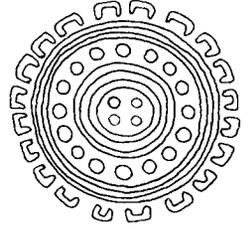
Challenges

48

Choices

50
Choices

True Stories: Could This Happen to You?



Ann's Story

What would you do if you were Ann? _____

How could Ann have better prepared herself to deal with this situation?

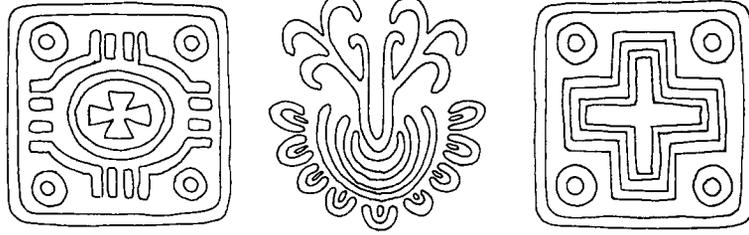
Challenges
50

Richard's Story

What would you do if you were Richard? _____

How could Richard have better prepared himself to deal with this situation?

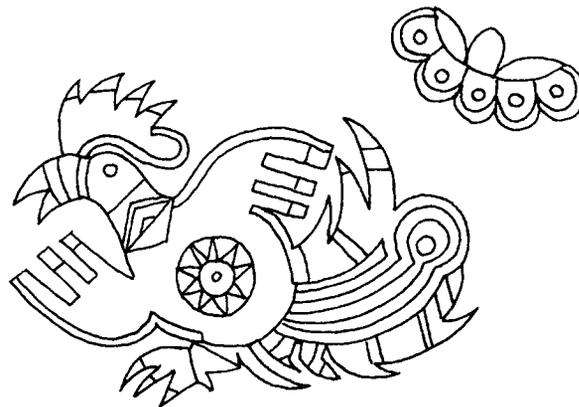




Maria's Story

Could what happened to Maria happen to you? _____

Why or why not? _____



Manuel's Story

Is Manuel making the right decisions? _____

What other choices does he have? _____

52
Choices

Marilyn's Story

Do you know anyone in a similar situation? _____

What could Marilyn have done to help herself? _____

Challenges
52

John's Story

Do you know anyone in a similar situation? _____

Could this happen to you? _____

What could John and Tracy do? _____

Tracy's Story

Do you know anyone in a similar situation? _____

Could this happen to you? _____

Why or why not? _____

53

Choices

Louis' Story

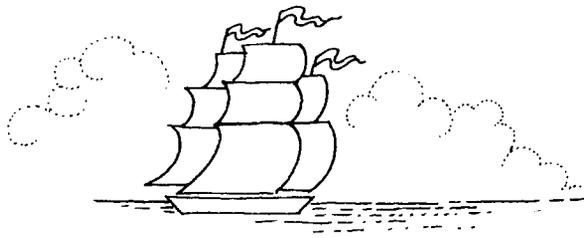
Do you know anyone in a similar situation? _____

What are some possible solutions to Louis' problem? _____

Challenges

53

54
Choices



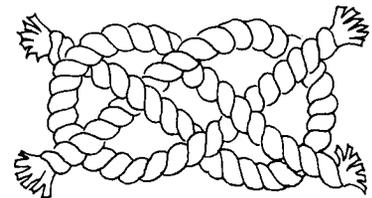
Toni's Story

Does Toni have a problem? Or is it her family and friends who need to change? _____

Can you see yourself living happily as a single woman? _____

Why or why not? _____

Challenges
54



Tony's Story

Does Tony have a problem? Or is it his family that needs to change? _____

Can you see yourself living happily as a single man? _____

What if you changed your mind when you were forty or fifty? Would there be any problems? _____

Challenges

56

Choices

Budgeting Your Life Style

When you write your budget, assume that you are age 28 and supporting yourself. Look back at the exercise, "Your Life -- Present and Future Visions." If you expect to have children in your twenties, assume that you now have them. List their sex and approximate ages below.

Number of children _____

Sex(es) _____

Age(s) _____

Challenges

57

Choices

1. Housing RENTING A HOME

To select an apartment or home to rent, decide what your requirements will be at age 28 (number of bedrooms, location, pets accepted, and so forth). Then check the "Apartments for Rent" or "Homes for Rent" section of the classified ads in a newspaper. Compare features and prices before selecting one you think you would like.

In the space below, paste in two or three classified ads offering housing that might be suitable. Circle the monthly payment listed.

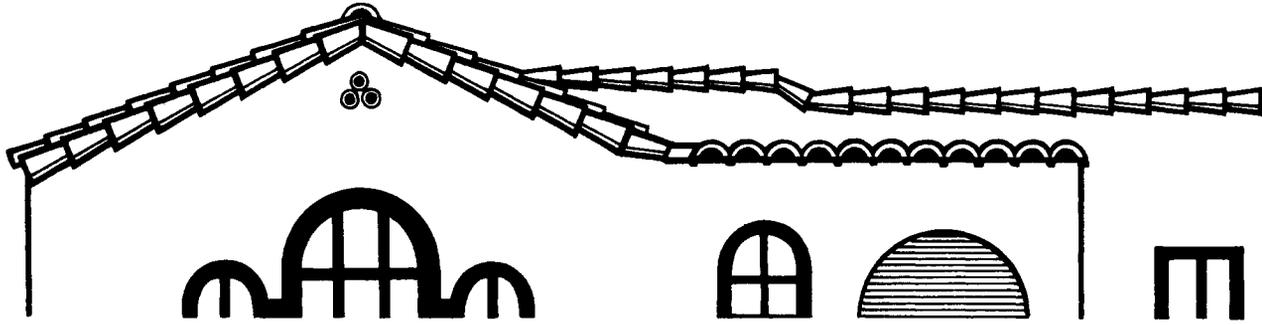
BUYING A HOME

If you are considering buying a home, turn to "Houses for Sale" in the classified advertisement section of a newspaper. You can look at real estate ads in the paper and find local real estate website addresses and search online for properties for sale. A house of your own will be more expensive than an apartment. However, owning a house offers many advantages, such as tax benefits and as a long-term investment. Pick out several houses in different price ranges that appeal to you. Cut out these ads and paste them below, circling the listed selling price.

Challenges

58

Choices



The purchase price of the home I would like to buy is \$_____.

1. Multiply the purchase price by .20 to get the down payment.

Purchase price	\$ _____
Multiplied by 20%	_____ x .20
Equals down payment	\$ _____

2. Subtract down payment from the purchase price.

Purchase price	\$ _____
Minus down payment	\$ _____
Equals loan	\$ _____

3. Divide the amount of your loan by 1,000.

Loan	\$ _____
Divided by 1,000	_____ ÷ 1,000
Equals number of thousands	_____

4. Choose an amount from the interest rate table on page 59.

At _____% interest the amount per thousand is _____.

5. Multiply the amount per \$1,000 by the number of thousands in your loan.

Amount per thousand	\$ _____
Multiplied by number of thousands	_____
EQUALS MONTHLY PAYMENT	\$ _____

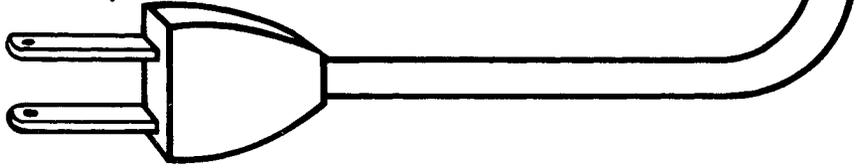
OTHER HOUSING EXPENSES

Challenges

64

Choices

If you choose to buy a house, or if the ad for the apartment you chose did not say "utilities included," add in the utilities listed below. Estimate the costs by asking your family or friends how much their utility bills are.



UTILITIES

Gas	\$ _____ per month
Electricity	\$ _____ per month
Water	\$ _____ per month
Garbage	\$ _____ per month
Sewer	\$ _____ per month
TOTAL UTILITIES	\$ _____ per month

For an approximate monthly phone bill, call the phone company to get the basic rates. Don't forget to budget for long distance calls.

Telephone	\$ _____ per month
-----------	--------------------

If you expect to have cable TV or special television, determine the cost by calling the local television company.

Cable TV	\$ _____ per month
----------	--------------------

Challenges

65

Choices

To find your total housing costs, add the items listed below.

MONTHLY RENT OR HOMEOWNERS' EXPENSES

Total monthly cost of residence (house or rental)	\$ _____
Total utilities	\$ _____
Phone	\$ _____
Cable TV	\$ _____
TOTAL HOUSING COSTS	\$ _____ [1]

Enter at (1) in "Your Monthly Budget" on page 47.

Challenges

68

Choices

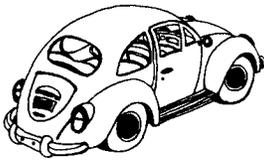
Every car needs tune-ups, oil and filter changes, and a certain amount of regular maintenance. Tires wear out, and the life of a battery is about three to five years. All these things add to the cost of driving a car. Such costs vary with the size and the complexity of the car. Nevertheless, you can get a rough average by knowing how many cylinders a car's engine has. Choose the monthly average for your car from the list that follows.

Engine cylinders	4	6	8
*Average maintenance cost per month	\$53	\$98	\$92
Monthly car maintenance	\$ _____		

*Based on driving 15,000 miles per year. Source: www.ouraaa.com, *Your Driving Costs*, 2004

After you have learned the license and insurance costs per year, add them together and divide the total by 12 months to get the cost per month.

Yearly costs:



Car license	\$ _____
Insurance	\$ _____
Total yearly costs:	\$ _____
Costs per month (divide by 12):	\$ _____

Challenges

69

Choices

As an alternative to owning a car, public transportation may be available to you. Multiply the cost of one bus, subway, or train ride by the expected number of rides in one month.

Public transportation cost per month: \$ _____

To find your total transportation costs, add the following items.

Monthly car payments	\$ _____
Gasoline	\$ _____
Car maintenance	\$ _____
License and insurance	\$ _____
Public transportation	\$ _____
TOTAL TRANSPORTATION COSTS	\$ _____ [2]

Enter at (2) in "Your Monthly Budget" on page 47.

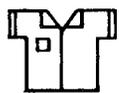
3. Clothing

Multiply the number of dresses you will purchase in a year by the average cost of a dress. Do the same for the other items listed below. Then add your totals to get your grand total for a year.

	Number of Purchases	x	Average Cost	=	TOTAL
Dresses	_____	x	\$ _____	=	\$ _____
Skirts	_____	x	\$ _____	=	\$ _____
Tops	_____	x	\$ _____	=	\$ _____
Pants	_____	x	\$ _____	=	\$ _____
Coats	_____	x	\$ _____	=	\$ _____
Bathing suit	_____	x	\$ _____	=	\$ _____
Pajamas	_____	x	\$ _____	=	\$ _____
Underwear	_____	x	\$ _____	=	\$ _____
Shoes	_____	x	\$ _____	=	\$ _____
Miscellaneous	_____	x	\$ _____	=	\$ _____
GRAND TOTAL					
for a year				\$	_____



71
Choices



	Number of Purchases	x	Average Cost	=	TOTAL
Shirts	_____	x	\$ _____	=	\$ _____
Pants	_____	x	\$ _____	=	\$ _____
Sweaters	_____	x	\$ _____	=	\$ _____
Suits	_____	x	\$ _____	=	\$ _____
Coats/Jackets	_____	x	\$ _____	=	\$ _____
Bathing suit/shorts	_____	x	\$ _____	=	\$ _____
Pajamas	_____	x	\$ _____	=	\$ _____
Underwear/Socks	_____	x	\$ _____	=	\$ _____
Shoes	_____	x	\$ _____	=	\$ _____
Miscellaneous	_____	x	\$ _____	=	\$ _____
GRAND TOTAL					
for a year				\$	_____

Challenges
71

Divide the grand total by twelve to learn the monthly average for your clothing expenses.

Grand total of \$ _____ divided by twelve equals:

TOTAL COST PER MONTH \$ _____

Challenges
71
Choices

Challenges

72

Choices

Children

BOY

	Number of Purchases	x	Average Cost	=	TOTAL
Pants	_____	x	_____	=	_____
Shirts	_____	x	_____	=	_____
Shoes	_____	x	_____	=	_____
Underwear	_____	x	_____	=	_____
Socks	_____	x	_____	=	_____
Jackets	_____	x	_____	=	_____
Shorts	_____	x	_____	=	_____
Bathing suit	_____	x	_____	=	_____
Miscellaneous	_____	x	_____	=	_____
GRAND TOTAL					\$ _____

Grand total \$ _____ divided by 12 equals

TOTAL COST PER MONTH \$ _____



Challenges

73

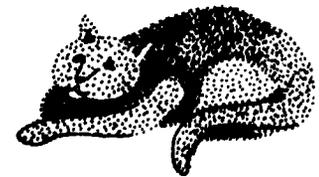
Choices

GIRL

	Number of Purchases	x	Average Cost	=	TOTAL
Dresses	_____	x	_____	=	_____
Pants	_____	x	_____	=	_____
Tops	_____	x	_____	=	_____
Coats, jackets	_____	x	_____	=	_____
Shoes, boots	_____	x	_____	=	_____
Bathing suit	_____	x	_____	=	_____
Pajamas	_____	x	_____	=	_____
Underwear	_____	x	_____	=	_____
Miscellaneous	_____	x	_____	=	_____
GRAND TOTAL					\$ _____

Grand total \$ _____ divided by 12 equals

TOTAL COST PER MONTH \$ _____



Add up all the monthly figures for you and your children to find your total clothing costs.

Your clothing \$ _____
 Child \$ _____
 Child \$ _____
TOTAL CLOTHING COSTS PER MONTH \$ _____ [3]

Enter at (3) in "Your Monthly Budget" on page 47.

4. Food

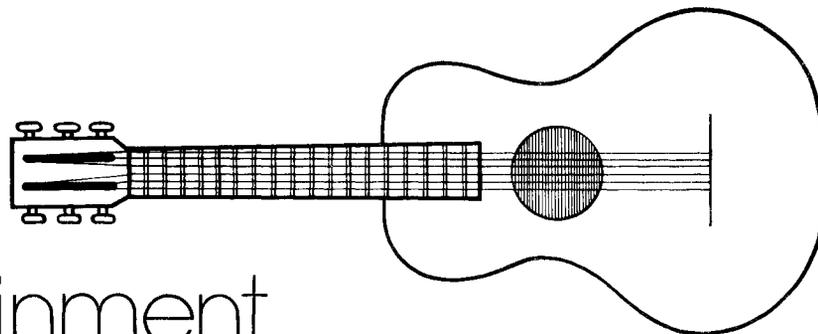


Estimate your weekly cost and multiply the total by four to reach a monthly figure.

Food bill per week	\$ _____
Multiply by 4	\$ _____ x 4
Monthly cost	\$ _____
TOTAL FOOD COSTS PER MONTH	\$ _____ [4]

Enter at (4) in your Monthly Budget on page 47.

5. Entertainment



Movies, concerts, etc.	\$ _____ per month
Restaurants	\$ _____ per month
Children's entertainment and memberships	\$ _____ per month
Vacation	\$ _____ per month
Hobbies	\$ _____ per month
Other entertainment	\$ _____ per month
TOTAL ENTERTAINMENT COSTS	\$ _____ [5] per month

Enter at (5) in your Monthly Budget on page 47.

Challenges

76

Choices

6. Furnishings

TOTAL FURNISHING COSTS PER MONTH

\$ _____ [6]

Enter at (6) in your Monthly Budget on page 47.

7. Health Care

TOTAL HEALTH CARE PER MONTH

\$ _____ [7]

Enter at (7) in your Monthly Budget on page 47.

8. Child Care

Total number of hours of care per week _____

Multiplied by cost per hour \$ _____

Equals cost per week \$ _____

To find the cost per month, multiply the cost per week by four. _____ x 4

TOTAL CHILD CARE COSTS PER MONTH

\$ _____ [8]

Enter at (8) in your Monthly Budget on page 47.

Challenges

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Choices

9. Savings

TOTAL SAVINGS COSTS PER MONTH

\$ _____ [9]

Enter at (9) in your Monthly Budget on page 47.

10. Miscellaneous

Toys \$ _____ per month

Gifts \$ _____ per month

Pets \$ _____ per month

Anything else \$ _____ per month

TOTAL MISCELLANEOUS COSTS PER MONTH

\$ _____ [10]

Enter at (10) in your Monthly Budget on page 47.



Your Monthly Budget

To determine your total monthly expenses, use the lines you see here to record the amount you arrived at for each preceding numbered section. Adding up all these figures will give you the total amount you can expect to spend in a month, according to your budget.

MONTHLY BUDGET

Housing	(1)	\$ _____
Transportation	(2)	\$ _____
Clothing	(3)	\$ _____
Food	(4)	\$ _____
Entertainment	(5)	\$ _____
Furnishings	(6)	\$ _____
Health care	(7)	\$ _____
Child care	(8)	\$ _____
Savings	(9)	\$ _____
Miscellaneous	(10)	\$ _____
	TOTAL	\$ _____

Challenges

79

Choices

Now Find a Job



Select a job you think you will qualify for when you are 28 and write the job title and salary in the space provided.

Title _____ Salary _____

Will this job enable you to live the way you want?

To qualify for the job you have chosen, how should you prepare?

Cut out three or four employment ads from the classified section and paste them below.

Challenges

84

Choices

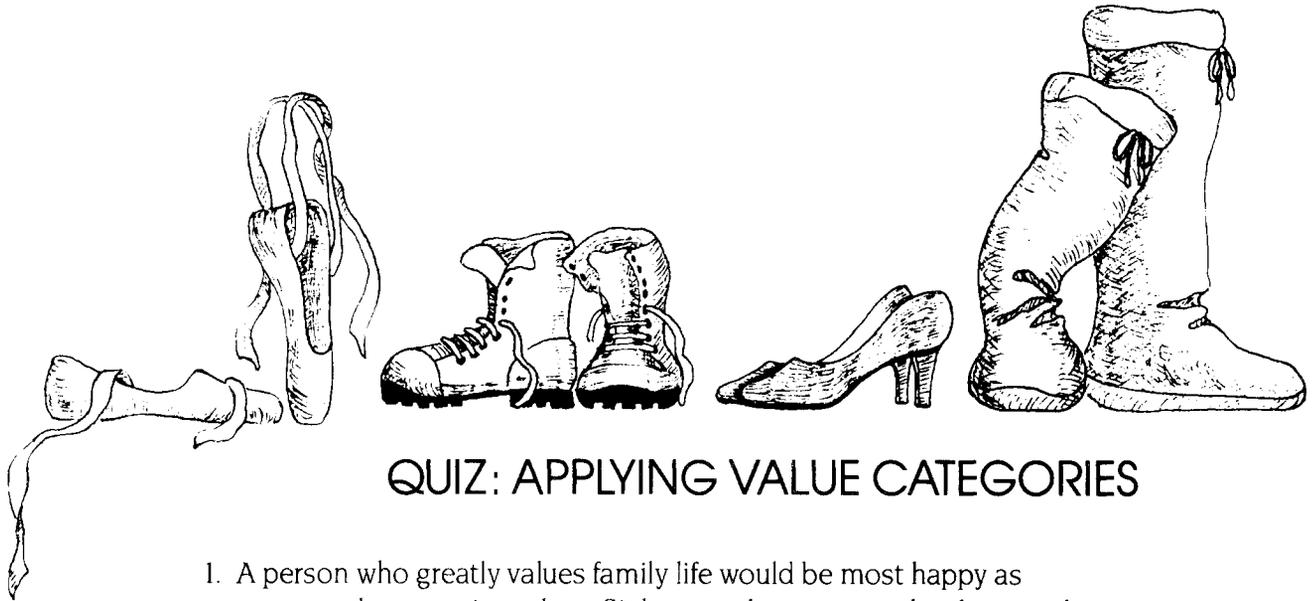
Turn back to the first page of this exercise. Above the words "Very True," write a 9. Above the words "Sometimes True," write a 6. Above the words "Not Sure," write a 3. Above the words "Not True," write a 0. Do the same for each page of the exercise.

Now, for each number listed below, write the numerical value of the response you selected. For example, if on number 1 you selected "Sometimes True," put a 6 on the line next to number 1. When all the lines have been completed, total the numerical responses under each heading.

Family	Adventure	Knowledge	Power	
5 _____	3 _____	9 _____	7 _____	
20 _____	15 _____	22 _____	23 _____	
29 _____	16 _____	30 _____	35 _____	
39 _____	24 _____	40 _____	44 _____	
47 _____	38 _____	54 _____	50 _____	
66 _____	61 _____	71 _____	74 _____	
79 _____	73 _____	76 _____	94 _____	
85 _____	86 _____	88 _____	103 _____	
Total _____	Total _____	Total _____	Total _____	
Moral Judgment and Personal Consistency	Money or Wealth	Friendship and Companionship	Recognition	
17 _____	1 _____	2 _____	8 _____	
18 _____	11 _____	26 _____	10 _____	
21 _____	13 _____	27 _____	19 _____	
31 _____	33 _____	51 _____	43 _____	
48 _____	56 _____	72 _____	58 _____	
84 _____	57 _____	83 _____	70 _____	
89 _____	67 _____	93 _____	82 _____	
102 _____	91 _____	101 _____	96 _____	
Total _____	Total _____	Total _____	Total _____	
Independence and Freedom	Security	Beauty or Aesthetics	Creativity	Helping Others
34 _____	32 _____	4 _____	6 _____	12 _____
41 _____	45 _____	25 _____	14 _____	42 _____
53 _____	49 _____	36 _____	28 _____	62 _____
60 _____	55 _____	46 _____	37 _____	63 _____
69 _____	64 _____	75 _____	52 _____	65 _____
87 _____	90 _____	81 _____	59 _____	68 _____
92 _____	95 _____	98 _____	78 _____	77 _____
97 _____	99 _____	104 _____	100 _____	80 _____
Total _____	Total _____	Total _____	Total _____	Total _____



Here's a quick exercise to help demonstrate how each value relates to career choices. Check the choice that would be most reasonable for a person with the value stated in each question.



QUIZ: APPLYING VALUE CATEGORIES

1. A person who greatly values family life would be most happy as
 - a. a merchant marine
 - b. a flight attendant
 - c. a school counselor
2. An adventurous person might consider a career as
 - a. an accountant
 - b. an overseas diplomat
 - c. a florist
3. Knowledge and continued learning would be most important in
 - a. college teaching
 - b. working on an assembly line
 - c. typing
4. A person concerned with power would be best advised to seek a college degree in
 - a. philosophy
 - b. business administration
 - c. English
5. Moral judgment plays an important part in
 - a. cosmetology
 - b. counseling
 - c. welding
6. Those most concerned with money might want to be
 - a. social workers
 - b. corporation heads
 - c. playground supervisors
7. Companionship would be an important part of a job as
 - a. a phone installer
 - b. a tour guide
 - c. a jewelry repair person
8. Recognition would be most likely gained as
 - a. an athlete
 - b. a plumber
 - c. a mail deliverer
9. Valuing aesthetics would be especially important for
 - a. a truck driver
 - b. a veterinarian
 - c. an art critic
10. A person with a need for some creativity might be happiest as
 - a. waitress
 - b. a cook
 - c. a cashier
11. Those who want to help others would get the most satisfaction from
 - a. film editing
 - b. scoring music
 - c. driving an ambulance
12. A person who values independence should investigate a career as
 - a. a secretary
 - b. a free-lance writer
 - c. an accountant
13. Security would be one advantage to a job as
 - a. an assembly line worker
 - b. a model
 - c. a manager with a well-established company

Return to the Values Survey and look at the three categories for which your value scores were highest and write them here.

Challenges

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Choices

What about you? Can you come up with some careers that have elements of each of the top three values?

How do your present values relate to careers you might choose? Quickly think of jobs which encompass your values. Get your family or friends to help, and complete the sentences below.

Challenges

104

Choices

I should look into finding out more about becoming a _____

because I value _____

and this career would allow me to _____

I should look into finding out more about becoming a _____

because I value _____

and this career would allow me to _____

Did you come up with any new careers you'd like to investigate further?

Set Your Own Goals

Direct practice is the most effective method for learning to set and use goals and objectives.

Write two goals that you would like to achieve for each time period listed here. As you write, consider whether or not the goal can be measured. That is, will you be able to tell without a doubt if your goal has been reached?

Today's Goals

EXAMPLE: Finish my paper for English.

1. _____

2. _____

This Week's Goals

EXAMPLE: Run a total of 20 miles.

1. _____

2. _____

This Year's Goals

EXAMPLE: Write for catalogues of five colleges or trade schools I might want to attend.

1. _____

2. _____

"By the Time I'm 25" Goals

EXAMPLE: Earn a Master's Degree in Business Administration.

1. _____

2. _____

Challenges

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Choices

Challenges

109

Choices

EXERCISE 1: Diagramming Goals and Objectives

Challenges
111
Choices

Goal: Win a piano competition next April.

Objective: Learn two piano concertos by September.
Practice one hour a day, six days a week.

Goal: Buy a car before Christmas.

Objective: Save \$50 a month for the next 10 months.
Visit two car lots by mid-November.

Goal: Get in shape for a backpacking trip in six weeks.

Objective: Go on a one-day hike each week for the next five weeks.
Do 100 leg lifts a day for the next six weeks.

Goal: Get an "A" in history this semester.

Objective: Complete each history assignment by the day it is due.
Read all assignments before each class. Study history one hour a night all semester.

Now write and diagram *two objectives* for each of the following goals. Make sure that each of your objectives includes all three of the diagram components.

Goal: Get a part time job this summer.

Objective: _____

Objective: _____

Goal: Increase my typing speed by 20 words a minute.

Objective: _____

Objective: _____

Goal: Get an "A" in my math class this semester.

Objective: _____

Objective: _____

EXERCISE 2: Writing Goals and Objectives

1. Write one goal with two objectives that involves high school.

Goal: _____

Objective: _____

Objective: _____

Objective: _____

2. Write one goal with two objectives that involves friends.

Goal: _____

Objective: _____

Objective: _____

Objective: _____

3. Write one goal with two objectives that relates to your future.

Goal: _____

Objective: _____

Objective: _____

4. Write one goal and two objectives that relate to your achieving success in some area of your life.

Goal: _____

Objective: _____

Objective: _____

Challenges

112

Choices

Challenges

113

Choices

Challenges

117

Choices

Sandy's Story

Have you ever felt like Sandy? Have you ever felt as if the world was spinning away from you and you didn't know what to do? Sometimes the constant decisions of daily living make people feel that way. Think about a typical day for a student; you, if you like. Write down ten decisions you might make during a typical day.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Challenges

118

Choices

Decision Making: A Lifelong Process

Making decisions starts in infancy and continues throughout our lives. The kinds of decisions we make change as our lives progress. For comparison, list some decisions a person might make at the ages given here.

- 5 years old _____

- 15 years old _____

- 20 years old _____

- 40 years old _____

Not Deciding is Making a Decision

Challenges

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Choices

Can you explain why this statement is true? A few examples might help.

Young adults who are sexually active but who have avoided deciding to use birth control methods have made a decision. They have decided to risk pregnancy and parenthood.

By not registering to vote, or by not learning enough about the candidates and issues to know how to vote, you make a decision. Your unspoken decision is to let others choose the candidate and issues for you, to give up your right to influence the election.

Your Explanation

Decision-Making Process

Challenges

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Choices

STEP 1: State the decision to be made.

1. _____

2. _____

3. _____

4. _____

5. _____

STEP 2: Find and List Alternatives.

Challenges

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Choices

If you were in Sandy's position, which would you choose? _____

Why? _____

Challenges

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Choices

Like Sandy, you make decisions many times every day. To be successful at most of them, like deciding what to wear, what to eat, who to go out with, or where to go after school doesn't require stating your goals. Yet goals are involved just the same. To see what we mean, list four things you consider when you make the decisions listed here.

A. Deciding what to wear:

1. _____
2. _____
3. _____
4. _____

B. Deciding what to eat:

1. _____
2. _____
3. _____
4. _____

C. Deciding who to go out with:

1. _____
2. _____
3. _____
4. _____

D. Deciding where to go after school:

1. _____
2. _____
3. _____
4. _____

Now state one goal for each decision in the preceding list.

1. _____
2. _____
3. _____
4. _____

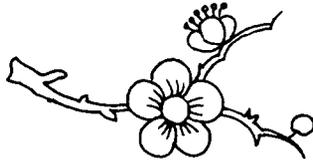
Challenges

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Choices

What Can You Do?

DECISION 1



What is the decision to be made? _____

Goal? _____

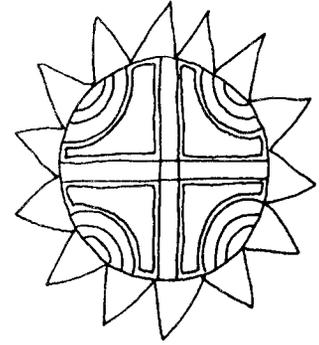
Now list your alternatives and their pros and cons.

Alternative Decisions	Advantages	Disadvantages
1. _____		
2. _____		
3. _____		

Challenges

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Choices

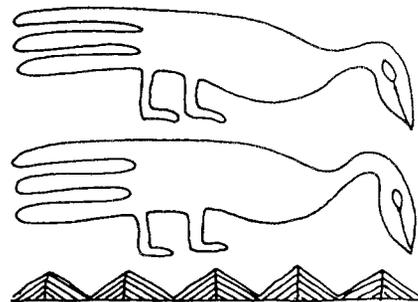


DECISION 2

What is the decision to be made? _____

Goal? _____

Alternative Decisions	Advantages	Disadvantages
1. _____		
2. _____		
3. _____		

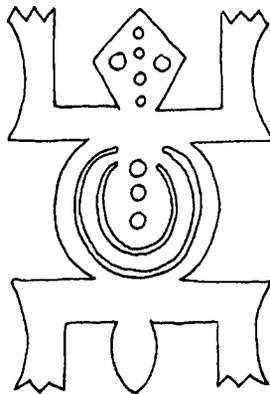


DECISION 3

What is the decision to be made? _____

Goal? _____

Alternative Decisions	Advantages	Disadvantages
1. _____		
2. _____		
3. _____		



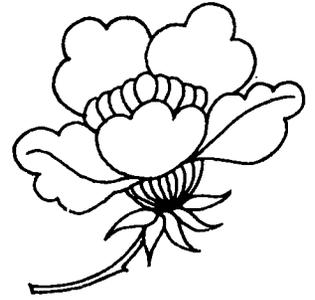
DECISION 4

What is the decision to be made? _____

Goal? _____

Alternative Decisions	Advantages	Disadvantages
1. _____		
2. _____		
3. _____		

Information Gathering



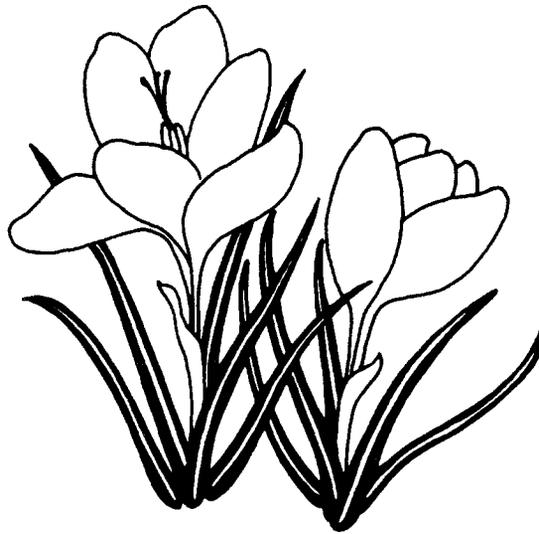
What information do Sam and Meredith need before making their decision? _____

The decision Sam and Meredith will be making is personal, yet it will probably be influenced by others. Their parents and friends, for instance, will no doubt exert strong pressures.

List some objections they might hear from parents and friends who oppose the marriage.

List some statements they might hear in favor of the marriage.

The purpose of examining pressures is to emphasize that decisions are not made in a social vacuum. Being aware of pressure helps keep it under control. This awareness is extremely important in the next step of the decision-making process. Let us look at that step right now.



STEP 3: Evaluating Alternatives

Antony and Maritza's goal: To attend college.

What are their alternatives? _____

What do they need to know to evaluate their alternatives? _____

List the advantages and disadvantages of each alternative that can be determined from what you know about the situation.

Alternatives	Advantages	Disadvantages

STEP 4: Consider the Odds.

Let's review the decision-making steps. They'll be a valuable aid to you throughout your life, whatever the decisions you need to make.

1. State the goal to be achieved or the problem to be solved.
2. List alternatives.
3. Evaluate the alternatives.
4. Consider the odds or chances of each outcome occurring.

The four steps appear simple, yet you undoubtedly know from your own experiences that making a decision is often difficult. Decisions are difficult because each of us is a complex individual with unique needs, values, and his or her own personality. This is why we need to learn how to gather and evaluate information.

It's time to practice making a real-life decision for yourself. In the space below, use the four-step process to make a decision about a goal you want to reach or a problem you need to solve within the next three months.

1. Decision to be made: _____

Alternative	Advantages	Disadvantages	Probable Outcome
1.			
2.			
3.			
4.			

Strategies — Decision-Making Patterns

Challenges

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Choices

There are many decision-making patterns. We'll list some in a moment that you might recognize in your own behavior. Most don't work as well as the four-step process you just learned. In fact, sometimes they can lead to disastrous results. Most of us have a tendency to use one or more of these patterns from time to time. Do you? Some of the patterns most often used are described below. See if you can think of other examples for each. Take them from your own experience, examples in this book, or any other source you'd like.

WISH PATTERN

Definition: Choosing an alternative that could lead to the most desirable result, regardless of risk.

EXAMPLE: You choose someone to marry hoping to change his or her bad habits.

ESCAPE PATTERN

Definition: Choosing an alternative in order to avoid the worst possible result.

EXAMPLE: You do not go to a party because you are afraid everyone will laugh at the way you dance.

SAFE PATTERN

Definition: Choosing the alternative that is most likely to bring success.

EXAMPLE: You take an art class knowing you are a good artist, rather than taking another subject in which you do not know how well you will do.



IMPULSIVE PATTERN

Definition: Giving a decision little thought or examination; taking the first alternative; not looking before you leap.

EXAMPLE: You move out of your dormitory room into an apartment without first determining the advantages and disadvantages.

FATALISTIC PATTERN

Definition: Letting the environment decide; leaving it up to fate.

EXAMPLE: You do not take the time to learn to swim before you go on a dangerous boat trip.

COMPLIANT PATTERN

Definition: Letting someone else decide, or giving in to group pressure.

EXAMPLE: You go to a party because your friend wants to.

DELAYING PATTERN

Definition: Postponing action and thought; procrastinating.

EXAMPLE: You leave your graduation requirements until the last semester.

AGONIZING PATTERN

Definition: Getting so overwhelmed by alternatives that you don't know what to do.

EXAMPLE: You need to decide where you will go to college and you have so many college catalogues that you can't make up your mind.

PLANNING PATTERN

Definition: Using a procedure so that the end result is satisfying; a rational approach.

EXAMPLE: You decide to take a job with a company with much potential for advancement.

INTUITIVE PATTERN

Definition: Making a choice on the basis of vague feelings, or because "it feels right."

EXAMPLE: You choose a college because you like the campus. You don't talk to the instructors in your program, or find out about financial aid.

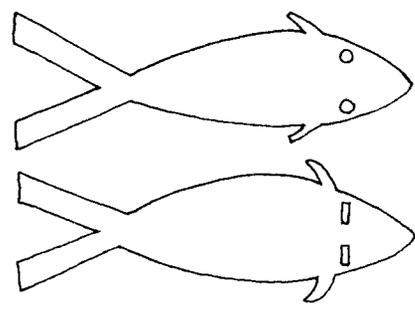


Which pattern do you think you use the most?

Challenges

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Choices



Risk Taking

Do you currently have a goal or problem which might involve some kind of risk? Are you agonizing over something that involves effort but might not be rewarded? Do you have to make a decision where there's a chance you'll lose something? Do you have to make a decision in an area in which you have limited experience? If so, use the four-step process to help you decide if you should take the risk, or, if there's a better way to get the results you want.

1. Goal to be reached or problem to be solved

Alternative	Advantages	Disadvantages	Probable Outcome
1.			
2.			
3.			
4.			

Aggressive, Assertive or Passive?

SITUATION 1

You have a lot of homework and your mother asks you to do the dishes.

Response

- _____ Why don't you do the dishes? Can't you see I have tons of homework?
- _____ All right, Mom.
- _____ I have a ton of homework tonight, and I'd rather not have to do the dishes so I can get my work finished.

SITUATION 2

Several friends at a party ask you to try drugs, but you don't want to do it.

Response

- _____ Well, just this once won't hurt.
- _____ You're all crazy! What do you want to do that for?
- _____ No thanks, I really don't want to try drugs.

SITUATION 3

Your teacher has made a mistake grading your exam.

Response

- _____ You cheated me out of ten points on this problem.
- _____ I've discovered an error in the way my test was corrected.
- _____ Do nothing.

SITUATION 4

Your boyfriend/girlfriend knows your parents will be out of town and wants to have a party at your house. You do not want to break your promise to your parents not to have a bunch of people over, but you don't want to make your boyfriend/girlfriend angry at you. You are not busy that night.

Response

- _____ My cousin's coming from out of town and I have to be with him.
- _____ How can you think of doing something like that? What would happen if anyone found out?
- _____ I don't feel right about doing that. Let's go to a movie instead.

SITUATION 5

Your friend wants to copy your homework and you believe that copying is wrong.

Response

- _____ I worked hard on this and I want the full credit for the assignment. I don't want to take the chance of getting caught.
- _____ Well, O.K. Be sure to change the words some.
- _____ That's cheating.

SITUATION 6

You would like to be nominated for student council.

Response

- _____ I think I am qualified and would like to be nominated for student council.
- _____ Don't nominate Mark; he's a creep.
- _____ You think to yourself, I hope someone nominates me.

SITUATION 7

Someone you do not want to go out with asks you to a dance. He/she is the first to ask you.

Response

- _____ I'm sorry, I already have a date.
- _____ What? Sorry, I'm busy.
- _____ Thanks for asking, but I'd rather not.

SITUATION 8

Your parents want you to attend the college they went to, but you would rather go somewhere else.

Response

- _____ I'll think about what you have said, but I need to make my own decision.
- _____ You always try to run my life. Get off my back!
- _____ If you're sure that's what is best.

SITUATION 9

You are talking to your boyfriend/girlfriend and suddenly realize that if you don't leave immediately you will be late for work. He/she wants to keep talking.

Response

- _____ I really ought to be going.
- _____ Oh no, you don't! You're making me late for work.
- _____ I know you want to talk more and we'll get together after I'm through working. See you.

SITUATION 10 (Challenges)

You want to enroll in home economics but people are trying to discourage you by calling you names and making fun of you. They do not think being good at household tasks is very important for a man.

Response

- _____ Get lost. I'll do as I please.
- _____ I want to learn to be a chef. You'll probably be surprised some day at what I can do.
- _____ Not enroll in the class.

SITUATION 10 (Choices)

You want to enroll in auto shop but people are trying to discourage you by calling you names and making fun of you. They do not feel being a mechanic is a reasonable occupation for a woman.

Response

- _____ You're all male chauvinist pigs. I can do anything you can do — only better.
- _____ I want to learn to be a mechanic. You'll probably be surprised someday at what I can do.
- _____ Not enroll in the class.

Challenges

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Choices

Write Your Own Responses

Get the idea? Now try the different roles.

For the following situations, write one aggressive, one assertive and one passive response. An example of each has been done for you.

Your sister is using the telephone and you want to use it.

Aggressive: "Give me that phone!"

Assertive: "I need to use the phone."

Passive: Sit patiently by the phone.

Your boyfriend/girlfriend wants to go to a movie you don't want to see.

Aggressive: "That's a dumb movie."

Assertive: "I would really like to see a different movie."

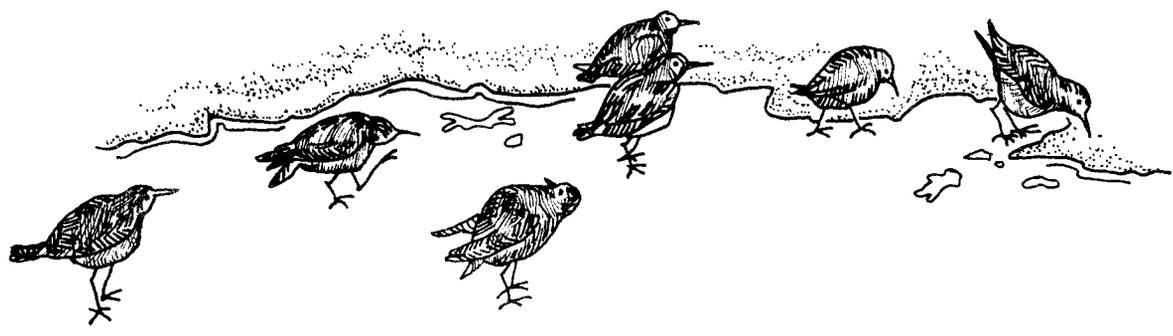
Passive: "If you really want to. . . ."

A friend offers you pizza you don't want.

Aggressive:

Assertive:

Passive:



You would like another helping of food when you are a guest at a friend's house and you know there is plenty of food.

Aggressive: _____

Assertive: _____

Passive: _____

You buy a new blouse/shirt but find a stain on it when you bring it home from the store.

Aggressive: _____

Assertive: _____

Passive: _____

You've been standing in line for hours to buy tickets for a rock concert and someone tries to push ahead of you.

Aggressive: _____

Assertive: _____

Passive: _____



Try to recall situations when you have responded in either an aggressive, assertive, or a passive manner. How did you feel about yourself in each situation?

Aggressive situation: _____

How did you feel? _____

Assertive situation: _____

How did you feel? _____

Passive situation: _____

How did you feel? _____



YOUR JOURNAL

Challenges

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Choices

First Day

Second Day

Third Day

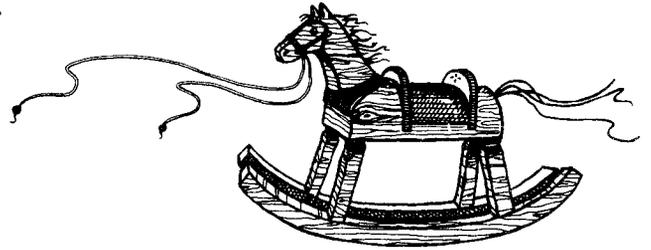
Fourth Day

Fifth Day



Ask a Mother

Ask a Father



Do you know someone with a child under six months of age? Talk with him or her about experiences and record the responses.

Name _____ Age _____

Place of residence _____

How long married? _____

Baby's name _____ Age _____

Why did you decide to have a child when you did? _____

How has the child changed your life? _____

What surprised you most about caring for a child? _____

How do you feel emotionally? _____

How much do you help with the baby? _____

If you had it to do over again, would you? _____

Having a Child is Expensive

Having and caring for a child takes money as well as commitment. How much will it cost? To get a rough idea, find the approximate prices for the services and products listed in this exercise.

The first expenses you need to consider are the costs of having a baby.

Call a local obstetrician and a hospital; then fill in the costs below.

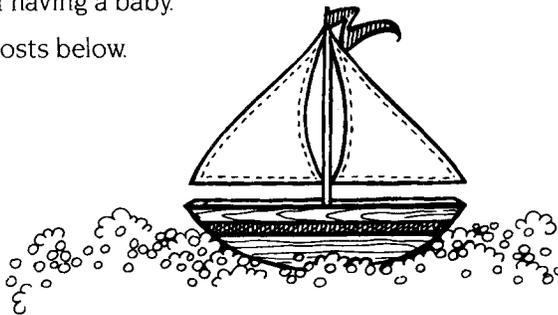
Average Maternity Costs

Prenatal care and delivery:

Doctor _____

Hospital _____

TOTAL _____



Find the cost of child care and babysitting

Newborns require a lot of equipment. Find the cost of the items on the following list by visiting local stores, checking newspaper ads, or asking someone who has recently purchased the items.

- Crib _____
- Crib bumper _____
- Crib sheets _____
- Mattress cover _____
- Stroller _____
- High chair _____
- Infant seat _____
- Playpen* _____
- Diapers (box of 36) _____
- Blankets _____
- Undershirts _____
- Sleepers _____
- Plastic pants _____
- Dress-up clothes _____
- Bottles _____
- Bibs _____
- Car seat _____
- Dressing table* _____
- Toys _____
- Miscellaneous _____
- Other _____
- TOTAL _____

* optional

Researchers tell us it costs a minimum of \$130,000 to raise a child in today's world. And that does not include the cost of a college education. Of course, that's spread out over many years — but it is a sizeable financial commitment. Not being prepared to meet that commitment may strain a marriage and is often responsible for break-ups. Being financially ready to have a child just makes good sense.

What Do I Really Want?



Challenges

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Choices

Deciding whether or not to marry and then whether or not to have children are very important choices with large consequences. Ask yourself the following questions when wrestling with these decisions.

What do I want out of life for myself? _____

Am I ready to marry? _____

Have my spouse and I discussed our views on work, religion, children and future goals?

Would having children fit in with our plans? _____

What if we have a child and then discover that we made a wrong decision?

Can we afford a child? _____

Do we know what it costs in money and energy to raise a child?

Do we like children and enjoy spending time with them?

How do we get along with our parents now?

Will our parents be able to help us with children?

If I were left alone, could I be the main source of support, both emotional and financial, for a child?

Challenges

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Choices

What Causes Unplanned Pregnancies?

What do you think are the major reasons for unplanned pregnancies?

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Choices

Create an assertive response that a girl could use to protect her rights and her body in each of the following situations:

Boyfriend: "If you loved me, you would!" _____

Boyfriend: "You're not a little girl anymore." _____

Boyfriend: "Everyone else is doing it." _____

Boyfriend: "We'll only go so far." _____

Challenges

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Create an assertive response that a young man could use when pressured to "go all the way" by his friends in the following situations:

Girlfriend: "Don't you love me enough?" _____

Girlfriend: "What are you, scared?" _____

Friends/Peers: "What are you, some kind of wimp?" _____

Friends/Peers: "Everyone else is doing it." _____

Babies Have Fathers Too

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Choices

The list you see here gives some possible characteristics. Circle the five that are most important to you at this point in your life, and cross out the five that seem the least important.

I would like my future husband to be:

- | | |
|-----------------|-----------------------|
| Considerate | Talented |
| Wealthy | Strong |
| Kind | Attractive physically |
| Aggressive | Happy-go-lucky |
| A good provider | Macho |
| Other _____ | |

I would like my future husband to have:

- | | |
|-----------------------|---|
| Good looks | Similar goals |
| An impressive job | Common interests |
| A good sense of humor | The ability to communicate well with me |
| Similar religion | |
| Same values | |
| Other _____ | |

- | | |
|-------------------|---------------|
| Undemanding of me | Devoted to me |
| Punctual | Successful |
| Full of surprises | Nonsexist |
| Intelligent | Forgiving |
| Hard-working | Well-dressed |
| Other _____ | |

- | | |
|-------------------------|------------------------|
| A college degree | Interesting friends |
| A fancy car | Eyes only for me |
| Good taste | A fondness for dancing |
| Optimism and confidence | Money |
| Other _____ | |

Babies Have Mothers Too

Challenges

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The list you see here gives some possible characteristics. Circle the five that are most important to you at this point in your life, and cross out the five that seem the least important.

I would like my future wife to be:

- | | |
|-----------------|-----------------------|
| Considerate | Talented |
| Wealthy | Strong |
| Kind | Attractive physically |
| Aggressive | Happy-go-lucky |
| A good provider | Sexy |
| Other _____ | |

I would like my future wife to have:

- | | |
|-----------------------|---|
| Good looks | Similar goals |
| An impressive job | Common interests |
| A good sense of humor | The ability to communicate well with me |
| Similar religion | |
| Same values | |
| Other _____ | |

- | | |
|-------------------|---------------|
| Undemanding of me | Devoted to me |
| Punctual | Successful |
| Full of surprises | Nonsexist |
| Intelligent | Forgiving |
| Hard-working | Well-dressed |
| Other _____ | |

- | | |
|-------------------------|------------------------|
| A college degree | Interesting friends |
| A fancy car | Eyes only for me |
| Good taste | A fondness for dancing |
| Optimism and confidence | Money |
| Other _____ | |

The Decision to Have a Child

One consequence of not having a child now is that you may have to make that decision again at a later date. How will you decide? Use the decision-making steps shown here to help decide, "When should I have children?"

STEP 1 State the problem to be solved.

When should I have children? _____

STEP 2 List alternatives. (Examples: When I'm 25, when I'm established in my career, when I've been happily married for two years.)

1. _____
2. _____
3. _____
4. _____

STEP 3 Evaluate alternatives and consider the odds.

Alternative	Advantages	Disadvantages	Probable Outcome
1.			
2.			
3.			
4.			

What About Your Goals?

In the space provided, write your present goal with respect to having children, and two objectives to help you reach it.

Today my goal with respect to having children is: _____

Objectives:

1. _____

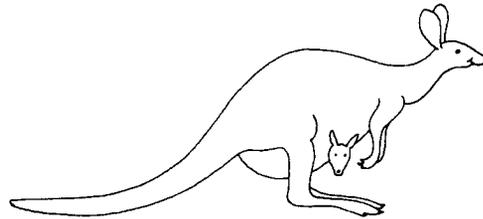
2. _____

Challenges

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Choices

Child Care



What child care resources exist in your community?
Would you feel comfortable using them? Write your thoughts here.

Your values will change and should constantly be re-examined in order to help you make decisions.

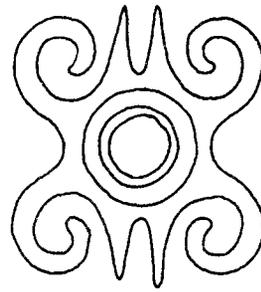
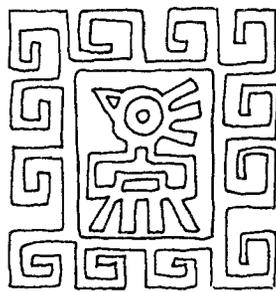
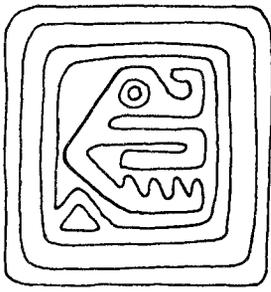
167

Choices

Would you like to have a job with flexible hours so that you and your spouse could share child-care chores? Would you feel guilty about leaving your child with a sitter? Would staying at home with a young child be too confining for you or your wife? What are your values? Write your thoughts below.

Challenges

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YOUR PRIORITIES FOR THE NEXT WEEK

1. List what you need to do in the next seven days.
2. Give your activities a priority rating of "A," "B," "C."

One week later

1. Did you accomplish all your "A" tasks? _____
2. Did the "C's" you left uncompleted really need doing? _____
3. Did you do "C's" and leave "A's" and "B's" undone? _____
4. Did you work on your "A's" first? _____
"B's" second? _____
"C's" third? _____
5. At the end of this week, how do you feel about what you accomplished? _____

A list like this allows you to plan your time more effectively, achieve the things that are most important to achieve at the time, and avoid procrastination of an important but maybe unpleasurable activity.

What Are Your Skills?

Challenges

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Choices

Activities	Skills	What Do You Like About This Activity?	Environment

What about school? What are your best subjects? Your worst? What is your favorite? Why?

Best subjects: _____

Why? _____

Worst subjects: _____

Why? _____

Favorite subjects: _____

Why? _____

Challenges

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Choices

Job Skills

Look back at your own list of skills. Do they seem to be more prevalent in one or two areas? Do you have a preference for dealing with people? Information? Things? When you learn something new, ask yourself how it relates to a skill.

Challenges

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Choices

Ask a Career Woman

What do the working women you know think about career choices? Interview two who are close to you, using these questions as a guide.

First Interview

Person interviewed _____

Job title _____ Date _____

Why did you choose the career you did?

What has been the most satisfying part of your job?

What has been the least satisfying, or the most frustrating part of your job?

If you had to do it over, would you choose the same job?

If not, what other choice would you make?

As a young woman ready to start preparing myself for a career, what advice would you give me?

Ask The Man Who Knows

Challenges

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One of the best ways of learning about the new options available to you is to talk with people who are trying to live their lives differently. Do you know any men with non-traditional jobs? (Nursery school teacher, bank teller, phone operator, etc.) Or a single father raising a family? A man who takes primary responsibility for the maintenance of the home (househusband)? Do you know couples who are trying to share equally in the economic and domestic responsibilities? These people are the new pioneers. They can teach you a lot. Interview at least one person, using these questions as a guide.

Person interviewed _____

Job Title/lifestyle _____ Date _____

Why did you choose the career/lifestyle you did?

What has been the most satisfying part of your change?

What has been the most difficult part of your experience?

If you had to do it over again, would you?

If not, what other choice would you make?

What advice would you give me, as a young man ready to start preparing myself for a career?

Challenges

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A Place of Your Own

Total Sale Price of a Home	Gross Family Income Required (with 20% down payment)	Career #1	Gender	Salary	Career #2	Gender	Salary
\$145,000	\$33,200	_____	___	_____	_____	___	_____
\$160,000	\$36,900	_____	___	_____	_____	___	_____
\$200,000	\$46,100	_____	___	_____	_____	___	_____
\$250,000	\$57,600	_____	___	_____	_____	___	_____
\$300,000	\$69,100	_____	___	_____	_____	___	_____
\$350,000	\$80,700	_____	___	_____	_____	___	_____
\$400,000	\$92,200	_____	___	_____	_____	___	_____

Are the careers you chose to meet the income requirements usually held by men or women? Under the column marked "Gender" above, write an F for traditionally female jobs, and M for traditionally male jobs. Do you see why it is important for you to encourage the women in your life to consider a career in a field that may still be thought of as "men's work"—one that pays a respectable salary? Your dream may depend upon it!

Challenges

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Choices

Are You Giving Up a High-Paid Future for a Part-Time Job?

1. Does my working part-time after school influence my decision about how difficult the courses I take are?

2. Does my working part-time after school affect the time I have available to do my homework and maintain my grades?

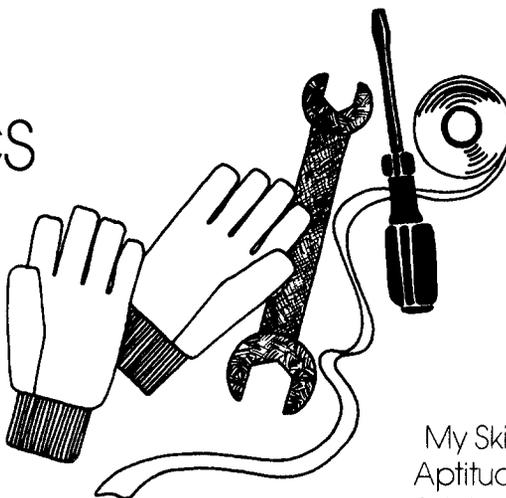
3. Does my after school job add to my job skills or train me for my chosen career field?

4. Do I need to work for economic reasons so that I can stay in school?

If you answered "yes" to question 1 or 2, or "no" to question 3 or 4, you need to re-evaluate your priorities.

Job Characteristics

My Goals



My Skills,
Aptitudes,
& Interests

My Family
Goals

My Values

Now that you've reviewed a few of your own characteristics, let's look at some that are job-related. Four important considerations are listed below, along with some of the choices that go along with them. Choose one or two phrases from each category that best describe what you want in a job or work situation.

Environment

- Outdoors
- Pleasant indoor environment
- Lovely office
- Shop/garage/warehouse
- Some outdoors/some indoors

Other _____

Compensation

- Security
- High emotional rewards
- Recognition in the community
- Excitement/adventure
- Weekly paycheck
- High pay
- Flexible time

Other _____

Responsibility

- Own boss
- Low stress
- Variety
- Power
- Freedom
- Team work
- Decision maker
- Few decisions made
- Support/assist/help

Other _____

Working with:

- People
- Adults
- Children
- Senior Citizens
- Poor
- Animals
- Machines
- Hands
- No one else

Other _____

Challenges

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Choices

Challenges

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Choices

Everyone Can't be a Superstar

Challenges

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Choices

Behind every television star there's a:

make-up artist
stunt person
wardrobe consultant
agent

hairdresser
photographer
manager
writer

personal secretary
answering service
accountant
caterer

Challenges

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Choices

Every brain surgeon needs a:

general physician
anesthetist
hospital
administrator
head nurse

dietician
pharmacist
secretary
x-ray technician

physical therapist
speech pathologist
occupational
therapist
counselor

Professional athletes use a:

coach
equipment manager
doctor
physical therapist

agent
sportscaster
referee/umpire
scoreboard operator

statistician
photographer
sportswriter
time keeper

If you can't be a rock musician, maybe you can be a:

disc jockey
recording technician
piano tuner
album cover designer

sound editor
record producer
song writer
cutting designer

concert co-ordinator
lighting director
costume designer
dancer

The President of the United States has at least one:

advisor
assistant
speech writer
security guard

chauffeur
pilot
chef
secretary

Director of Protocol
White House tour guide
interior designer
press secretary

The Chief Executive Officer of a major oil corporation is backed by a:

corporate planner
accountant
lawyer
marketing manager

lobbyist
geologist
petroleum engineer
publicity director

computer programmer
data entry operator
financial analyst
researcher

Challenges

200

Choices

What would you like to do? List two choices below. They might be in fields you've been thinking about for a long time, or they could be jobs that have occurred to you since you started doing these exercises. You don't have to know a lot about them. That's the purpose of this exercise. *Let your imagination soar here.*

- 1. _____
- 2. _____

Choose *one more* job from the following list. These are non-traditional careers that women often overlook even though they can be very rewarding and high-paying.

- | | | |
|----------------------------|---------------------|-------------------------|
| Carpenter | Pilot | Chef |
| Telecommunication repairer | Truck driver | Railroad conductor |
| Computer programmer | Doctor | House painter |
| Auto mechanic | Dentist | Mathematician |
| Electrician | Mechanical engineer | Broadcaster |
| Police officer | Chiropractor | Chief executive officer |
| Plumber | Architect | Air traffic controller |
| Taxi driver | Firefighter | Welder |

200

Choices

- 3. _____

Choose *one more* job from the following list. These are non-traditional careers that men often overlook even though they can be very rewarding.

- | | |
|---------------------------|---------------------|
| Nursery school teacher | Nurse |
| Fashion designer | Interior decorator |
| Secretary | Caterer |
| Telephone operator | Cruise director |
| Social worker | Flight attendant |
| Tailor | Dental hygienist |
| Hair stylist | Recreation director |
| Elementary school teacher | Piano teacher |
| Dancer | Marriage counselor |
| Travel agent | Sales clerk |

Challenges

200

- 3. _____

Gathering Job Information

Job title _____

1. List specific activities to be performed on the job. (Some examples would be: "Carpenter – measuring, sawing, hammering, sanding; Lawyer – researching, writing, interviewing clients, giving speeches in courtroom.")

2. What is the job environment? Is the job done indoors or outdoors? In a large office? In a noisy factory?

3. What rewards does the job provide? High salary? Convenient hours? Emotional satisfaction? Pleasant surroundings? Adventure?

4. Why would this job be particularly satisfying to *you*? Review your values, interests, and life goals for guidance [here](#).

5. How much training or education is required? Where could you get it? (Some examples are: a four-year degree from a university, six months at a business or trade school.) If possible, try to find a specific school or place where you could receive the training you would need. Not all colleges offer degrees in architecture, marine biology, and so forth.

6. Are there any physical limitations? If so, what are they? (Strength requirements, health requirements, 20/20 vision, etc.)

7. What is the approximate starting salary for this job? Mid-career salary?

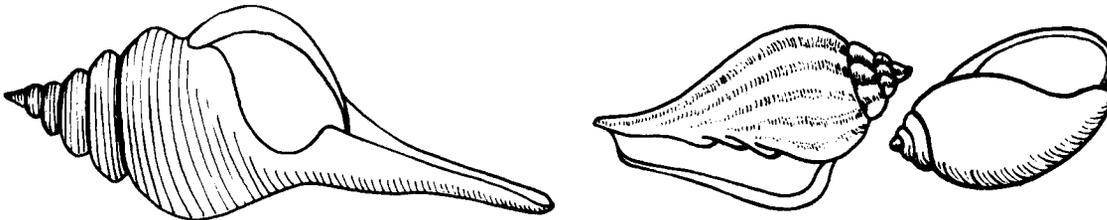
8. What is the projected outlook for this occupation? Will there be many jobs available when you are ready to enter the job market? Or are there few openings with much competition?

9. What aptitudes, strengths and talents are required?

10. How can you begin today to prepare for this career?

11. What classes do you need to take in high school to pursue this career?

12. Where would you find employment in this job in your community or state?



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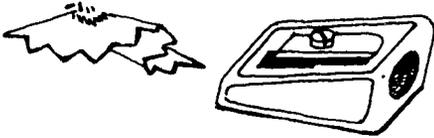
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Ask an Expert

Challenges

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Choices

INTERVIEW QUESTIONNAIRE

Job title _____

Male or female? (You shouldn't need to ask this one!) _____

How many years have you been in this job? _____

What is your personal educational history? _____

If you had your educational years to live over again, what would you do differently?

What advice would you give me as I begin my career search and preparation?

What do you like best about your job?

What do you like least about your job?

Do you foresee a career change before you retire?

If so, to what type of work? _____



Your Goals

By now you should have some ideas about what you want for your future, in terms of both your career and your family. What are your goals for high school and beyond?

HIGH SCHOOL YEARS

Goal _____

Objectives _____

Goal _____

Objectives _____

AFTER HIGH SCHOOL, COLLEGE, OR TRADE SCHOOL

Goal _____

Objectives _____

Goal _____

Objectives _____

To better understand the financial aid process, visit www.fafsa.ed.gov and use the written exercise below to compare costs of different colleges. Try to look at different types such as community colleges, vocational schools and universities.

ESTIMATED EXPENSES EXERCISE

Add your College Costs

Tuition	_____
Fees	_____
Housing	_____
Books	_____
Transportation	_____
Personal expenses	_____
Total expenses	_____

Subtract your Expected Family Contribution

(how much you and your parents are expected to pay for college)

Equals Your Financial Need

Visit the College Board's website at (www.collegeboard.org) to calculate a practice Expected Family Contribution.

Challenges

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Choices

What Are You Doing for the Rest of Your Life?

Exercises for the Future

The final chapter in *Choices* and *Challenges* addresses life situations we all meet as we grow older. Because these go beyond the scope of this class, the exercises are not contained in the *Workbook*. You may decide to purchase an individual copy of the journal so that you can refer to the text in the future. If so, consider transcribing your responses from the *Workbook* into your own book. For details on ordering *Choices* or *Challenges* turn to the next page.

Challenges

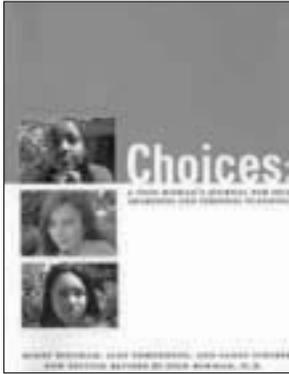
217
to
238

Choices

Special thanks to our artists Janice Blair, Wayne Hoffman and Itoko Maeno.

Continue the journey . . .

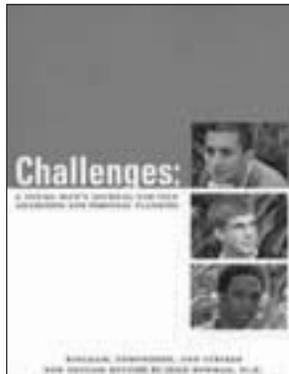
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