



# ELECTIVE

STUDENT BOOK

## ► **Family and Consumer Science**

Unit 7

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# FAMILY AND CONSUMER SCIENCE

## GOALS AND CAREER PLANNING

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**LIFEPAC Test is located at the back of the booklet.** Please remove before starting the unit.

# Goals and Career Planning

## Introduction

Independent adults have many responsibilities. They must maintain their home, do their own shopping, pay bills, and care for their family members. A responsible adult must be self-disciplined, knowing they'll be held accountable for any poor choices. As you approach adulthood, you can begin planning for the life you'd like to lead in the near future. In this unit, you'll learn about setting goals, including goals for the lifestyle you'd like to have and the career that will help you achieve those goals. You'll learn about the steps to take to achieve any type of goal, how to stay motivated, and how to handle failure. You will also explore different types of careers and strategies you can use to research careers you are interested in. You'll research jobs to gain a clear, detailed understanding of the type of work, educational and training requirements, projected job availability, average pay, and other important information. With the knowledge you gain in this unit, you can begin setting your lifestyle and career goals and start working toward your future as an independent adult.

## Objectives

**Read these objectives.** The objectives tell you what you will be able to do when you have successfully completed this LIFEPAAC®. When you have finished this LIFEPAAC, you should be able to:

1. Understand the common responsibilities of independent adults.
2. Recognize traits of responsible independent adults.
3. Examine the concept of motivation.
4. Explain how motivation impacts goals.
5. Compare intrinsic and extrinsic motivation.
6. Recognize the importance of planning goals.
7. Understand the steps to successfully achieve goals.
8. Explore the concept of lifestyle goals.
9. Recognize the connection between career goals and lifestyle goals.
10. Compare definitions of work, a job, and a career.
11. Identify important information for researching careers.
12. Understand the importance of job outlook.
13. Identify reliable sources of information for researching jobs.
14. Recognize different factors that impact pay.
15. Compare and contrast job information.
16. Explain the importance of setting career goals.

# 1. BEING AN INDEPENDENT ADULT

Adults juggle a lot of responsibilities. They must learn to manage their time, remember appointments, meet deadlines, and more. Some responsibilities of independent adults include being financially independent, caring for your own home, and being personally **accountable** for your actions. Accountability is accepting the consequences for your choices or actions, which can be more serious as an adult. For example, taking out a auto loan for a car you can't afford can result in large monthly payments you're unable to make, leading to eventual repossession of the car. Those consequences can lead to other repercussions such as a bad credit score that may then prevent you from using credit in the future for an important purchase like a home loan.

Knowing you are ready to take on these responsibilities is something to consider before moving out on your own. You'll need to be self-motivated to take care of all the daily tasks independent adults encounter, and so, knowing yourself—what motivates you, how you react to challenges, how you handle multiple responsibilities— will help you identify areas of strength and **traits** that may require some development to meet the challenges of independence.

## Section Objectives

**Review these objectives.** When you have completed this section, you should be able to:

1. Understand the common responsibilities of independent adults.
2. Recognize traits of responsible independent adults.
3. Examine the concept of motivation.
4. Explain how motivation impacts goals.
5. Compare intrinsic and extrinsic motivation.

## Vocabulary

**Study these words to enhance your learning success in this section.**

**accountable**

**intrinsic**

**perspective**

**traits**

**extrinsic**

**motivation**

**self-discipline**

**intangible**

**perseverance**

**tangible**

**Note:** All vocabulary words in this unit appear in **boldface** print the first time they are used. If you are unsure of the meaning when you are reading, study the definitions given.

**Circle the letter of the correct answer.**

- 1.8** Being responsible for your own \_\_\_\_\_ is part of living as an independent adult.
- a. food and clothing shopping
  - b. financial tasks
  - c. cleaning tasks
  - d. all of the above
- 1.9** Part of adulthood is being \_\_\_\_\_ your actions.
- a. accountable for
  - b. happy with
  - c. quick with
  - d. unsure of
- 1.10** \_\_\_\_\_ a trait NOT associated with responsible adults.
- a. Self-discipline
  - b. Compassion
  - c. Indifference
  - d. Accountability
- 1.11** Accountability is \_\_\_\_\_ the consequences of your actions.
- a. denying
  - b. accepting
  - c. delivering
  - d. waiting for
- 1.12** Having a(n) \_\_\_\_\_ and self-discipline helps independent adults responsibly handle tasks with multiple deadlines.
- a. empathetic outlook
  - b. strong work ethic
  - c. tolerant attitude
  - d. laid-back attitude
- 1.13** \_\_\_\_\_ is a characteristic of a responsible adult.
- a. Procrastination
  - b. Reliability
  - c. Dishonesty
  - d. Unaccountability
- 1.14** You can begin preparing for independent adulthood now by \_\_\_\_\_.
- a. practicing self-discipline and a strong work ethic
  - b. ignoring all obligations until they become urgent
  - c. avoiding too many responsibilities
  - d. taking on tons of responsibilities
- 1.15** Responsible adults handle interactions with sometimes difficult interactions by \_\_\_\_\_.
- a. isolating themselves
  - b. responding with aggression
  - c. practicing compassion
  - d. avoiding them

## MOTIVATION AND GOALS

**Motivation** is the reason you choose to do something. Motivation accounts for the effort you put into starting something, the reason you continue doing a task, and the intensity of the effort you give the task. Motivation is also fueled by desires and emotions. Understanding motivation and the different theories of it can be a powerful tool for understanding people and the reasons they live and act as they do.

**Goals.** Your motivation can be seen through your goals. Your goals don't have to be things that take years to accomplish. A goal can be something as simple as cleaning out your closet, buying new shoes, or training your new puppy. Goals can also be **intangible**, or something you can't touch. You may have a goal of feeling a sense of peace or a sense of accomplishment. Wanting to feel peace could lead a person to set aside five minutes every day for meditation to reduce stress. Wanting to feel accomplished could motivate a person to run a few miles each morning or study hard to earn at least a 3.0 GPA rather than settling for Cs and Ds.

Setting goals is great because it means you've committed yourself to achieve something. Goals are actions to be accomplished. They are measurable, which means you can know exactly when you've reached the goal. Setting and achieving goals will help you feel successful and allow you to accomplish your personal desires and objectives.

You've probably heard the words **intrinsic** and **extrinsic** before. These terms apply to the reasons that compel you to do something. If you are intrinsically motivated, you desire to do something from your inner will. In other words, it's in your basic nature to be naturally motivated toward a task. For example, if you like reading a particular book series and each night you read a few chapters, you are intrinsically motivated to read. If you have a school assignment that is dependent upon you reading a book, you are probably extrinsically motivated, meaning that the motivation comes from outside yourself. The teacher's grading policy may spark you to action (i.e., reading the book) so that you wouldn't get a zero for not doing the assignment.

Many goals and actions you perform every day are both intrinsically and extrinsically motivated. The easiest way to determine the reason behind your actions is simply to ask, "Am I doing this for myself, because I want to?" or "Am I doing this because it's expected or required or because I'll get rewarded in some way?"

Here are some examples of extrinsically and intrinsically motivated actions.

| Intrinsic Motivation                                       | Extrinsic Motivation                                           |
|------------------------------------------------------------|----------------------------------------------------------------|
| reading for pleasure                                       | reading an assigned article for a good grade                   |
| making crafts because you enjoy being creative             | lifting weights to show off muscles                            |
| exercising because you feel good afterward                 | losing weight because the doctor says to                       |
| learning to play the banjo because you love the instrument | learning to play the banjo because your parents bought you one |
| studying hard to really understand the material            | studying hard because you earn money for good grades           |
| taking a nap to feel rested                                | buying flowers for your girlfriend as an apology gift          |

Write *T* for True or *F* for False.

- 2.1 \_\_\_\_\_ Knowing where you are is the first step in achieving goals.
- 2.2 \_\_\_\_\_ Having a general idea of your end goal is enough to get started.
- 2.3 \_\_\_\_\_ Defining your goal in detail helps in building a clearer path towards achievement.
- 2.4 \_\_\_\_\_ Identifying the steps you need to take to complete a goal will help you achieve it.
- 2.5 \_\_\_\_\_ If your goal is to get an A on your final exam, you just need to start studying and you'll achieve it.

**Use detail in defining your goal.** The last step will naturally lead you to this one. You know what you want to achieve, so now take the time to define the goal in detail. Building on your reflection of what you want to achieve, think in detail about how to define your goal. Continuing with the half marathon goal, your definition might now be something like: Engage in cardiovascular exercise four days a week and strength building exercise two days a week and eat nutritious meals that provide long-term energy to build the strength and cardiovascular endurance to successfully complete a half marathon within one year.

**Make it measurable.** This step helps you assess your progress toward your end goal. If your goal isn't something you can measure it's hard to know if you're making progress. For example, if you wanted to buy a new car and the car you want costs \$16,000, you can easily make your progress measurable by breaking the total amount you need to save into measurable increments. Perhaps you have the means to save \$500 per month, which would equal \$6,000 saved per year. That means it would take you 32 months to save the full amount. But don't forget that when purchasing a car, there are additional expenses like tax, title, and license. You can research those amounts and add that to your total and still come up with a monthly savings plan to meet that goal. You can also work backwards. For example, if you need to purchase a new or used car within two years, you can research the total amount you'll need to save to buy a reliable vehicle and figure out how much you would need to save each month to have enough within two years. So, if you find that you can purchase a reliable automobile for \$12,000 and you have 24 months to save to meet your two-year goal, you can divide \$12,000 by 24 months. You would need to save \$500 per month to have \$12,000 at the end of the two-year period. And of course, you would need to account for any additional expenses of tax, title, and license. With measurable goals, you can check your progress each month and make sure you are staying on track to buy your car.



**Where will you live?** That question covers more than just which city, state, or country. Start with where you live now. Do you live in a small town where most people know one another, or do you live in a big city where you could not possibly get to know even a small fraction of the residents? Maybe you live in a town with a population somewhere between these two.

Is cultural diversity important to you? What about entertainment and social activities? Are you drawn to a peaceful and tranquil setting? Perhaps your career requires you to work in a larger city, but you want to live in the country. Certainly, commuting to and from work is an option to consider. And a growing number of people consider their living and working options as global. Global living can take the form of living in another country or selecting a career where global travel is a necessary part of their work.



Once you have determined features you want in a future location, choose some areas that fit closely, then do some research. Think of some things that you might want to know about the city and area surrounding where you will live. You might want to know the following:

- **Climate:** What is the climate in this area? What are the average high and low temperatures? How much precipitation does the area receive? Does the area have distinct seasons? What type of natural disasters can be experienced in this location?
- **Housing options:** Are houses and/or apartments plentiful? What are the housing costs?
- **Economy:** What is the economy like in this area? Is the unemployment rate low or high? What are the major companies in the area? Would you have to move if you lost your job or wanted to work for a different company?
- **Municipal utilities:** Are there city water, sewer, trash disposal, recycling, and technology services available in the area?
- **Safety:** What is the crime rate in the immediate and surrounding area? What is the size of the police force and the fire department?
- **Education:** Are there quality public and private schools, colleges, universities, and trade centers within a practical distance?
- **Health services:** How far would you need to travel to receive basic, emergency, and specialized medical care?

As previously mentioned, some careers require you to live in a certain geographic location. An oceanographer would need to live near a coastline, a logging equipment operator would need to work in forested areas, and a farmer would need to work in farming areas.

The location of a particular company is anything but random. Like you, companies choose the best environment when deciding where to locate their business. They consider all the items listed in the housing discussion and many more. It is likely that you will discover your future work site is located on or near access to a highway. Think about why being located close to transportation options is vital to business. Easily accessed transportation options like freeways and highways make businesses easily accessible! You'll also want to think about this accessibility in the context of where you live.

## SELF TEST 2

Write the letter of the vocabulary word that matches the correct definition (each answer, 3 points).

- |       |       |                                                                 |                     |
|-------|-------|-----------------------------------------------------------------|---------------------|
| 2.01  | _____ | series of related jobs based on training, tasks, and experience | a. commute          |
| 2.02  | _____ | the way a person chooses to live                                | b. lifestyle        |
| 2.03  | _____ | lists the costs of items you choose to spend money on           | c. job              |
| 2.04  | _____ | any task that is useful                                         | d. wages            |
| 2.05  | _____ | item or service that is desirable but not necessary             | e. career           |
| 2.06  | _____ | distance you travel to and from work                            | f. want             |
| 2.07  | _____ | item or service that is necessary or required                   | g. need             |
| 2.08  | _____ | money earned while working                                      | h. contribution     |
| 2.09  | _____ | work done for pay                                               | i. work             |
| 2.010 | _____ | giving time, money, goods or services to others                 | j. lifestyle budget |

Write **T** for True or **F** for False (each answer, 3 points).

- |       |       |                                                                                            |
|-------|-------|--------------------------------------------------------------------------------------------|
| 2.011 | _____ | Knowing where you are is the first step in achieving goals.                                |
| 2.012 | _____ | Not every job contributes to society in some way.                                          |
| 2.013 | _____ | Defining your goal in detail helps in building a clearer path towards achievement.         |
| 2.014 | _____ | You should only celebrate when a goal is completely achieved.                              |
| 2.015 | _____ | Breaking down long-term goals into short-term goals can help maintain motivation.          |
| 2.016 | _____ | Studying hard is all you need to do to accomplish a goal to get a good grade.              |
| 2.017 | _____ | Lifestyle is the big-picture concept formed by individual choices.                         |
| 2.018 | _____ | Researching typical costs for lifestyle choices helps you estimate the income you'll need. |
| 2.019 | _____ | A typical full-time job is defined as thirty hours of work each week.                      |
| 2.020 | _____ | A commute is the amount of walking you do on the job.                                      |

Consider the jobs listed in the following table. The table includes a short description of the job, education requirements, the job outlook, opportunities for advancement, the average salary, and other information. Which job looks like the best choice for you?

|                            |                                                                                                                                                                                                                  |                                  |                                                                |                                    |                                                                    |
|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------------------------------------------------|------------------------------------|--------------------------------------------------------------------|
| <b>Statistical Analyst</b> | <b>Description:</b> Uses math and computers to collect, study, and report on data                                                                                                                                |                                  |                                                                |                                    |                                                                    |
|                            | <b>Education:</b><br>Master's degree                                                                                                                                                                             | <b>Job Outlook:</b><br>very good | <b>Advancement Opportunities:</b><br>many                      | <b>Average Salary:</b><br>\$99,960 | <b>Other:</b><br>Little travel required                            |
| <b>Photographer</b>        | <b>Description:</b> Capture images that communicate a story or event. Creative and technical skills are essential for quality.                                                                                   |                                  |                                                                |                                    |                                                                    |
|                            | <b>Education:</b><br>High school diploma or equivalent                                                                                                                                                           | <b>Job Outlook:</b><br>average   | <b>Advancement Opportunities:</b><br>none                      | <b>Average Salary:</b><br>\$40,170 | <b>Other:</b><br>Need to be creative; some travel                  |
| <b>Carpenter</b>           | <b>Description:</b> Cut, size, and construct wood or other substances for building residences, businesses, roads, factories, ships, piers, bridges, and other structures.                                        |                                  |                                                                |                                    |                                                                    |
|                            | <b>Education:</b><br>Apprenticeship                                                                                                                                                                              | <b>Job Outlook:</b><br>average   | <b>Advancement Opportunities:</b><br>May advance to supervisor | <b>Average Salary:</b><br>\$51,390 | <b>Other:</b><br>May work outside                                  |
| <b>Chiropractor</b>        | <b>Description:</b> Work with patients to diagnose and treat problems with the spine, nervous, muscular, and skeletal systems to help other body systems function properly.                                      |                                  |                                                                |                                    |                                                                    |
|                            | <b>Education:</b><br>Doctoral or professional degree                                                                                                                                                             | <b>Job Outlook:</b><br>very good | <b>Advancement Opportunities:</b><br>May own your own practice | <b>Average Salary:</b><br>\$75,380 | <b>Other:</b><br>Should be understanding and empathetic            |
| <b>Biomedical Engineer</b> | <b>Description:</b> Develop devices and procedures that solve medical and health-related problems. Research and evaluate products used in biology and health, such as artificial organs and medical instruments. |                                  |                                                                |                                    |                                                                    |
|                            | <b>Education:</b><br>bachelor's degree; some jobs require a graduate degree                                                                                                                                      | <b>Job Outlook:</b><br>very good | <b>Advancement Opportunities:</b><br>many                      | <b>Average Salary:</b><br>\$99,550 | <b>Other:</b><br>May work more than 40 hours/week                  |
| <b>Financial Analyst</b>   | <b>Description:</b> Guide businesses and other organizations come up with investment strategies to meet their financial goals. Spend days in meetings and phone calls. Research business and industry.           |                                  |                                                                |                                    |                                                                    |
|                            | <b>Education:</b><br>Bachelor's degree                                                                                                                                                                           | <b>Job Outlook:</b><br>good      | <b>Advancement Opportunities:</b><br>many                      | <b>Average Salary:</b><br>\$99,220 | <b>Other:</b><br>Should be organized and like working with numbers |
| <b>Fitness Trainer</b>     | <b>Description:</b> Teach and help people with exercise and weight lifting.                                                                                                                                      |                                  |                                                                |                                    |                                                                    |
|                            | <b>Education:</b><br>High school diploma or equivalent                                                                                                                                                           | <b>Job Outlook:</b><br>very good | <b>Advancement Opportunities:</b><br>very little               | <b>Average Salary:</b><br>\$45,380 | <b>Other:</b><br>Should be able to lead and motivate               |

Projected in-demand occupations requiring a bachelor’s degree



General and operations managers



Registered nurses



Software developers



Accountants and auditors

Projected in-demand occupations requiring a graduate degree:



Lawyers



Educational, guidance, and career counselors



Nurse practitioners



Educational administrators

**Experience.** Experience is another factor that will affect your starting income. The more experienced you are, generally the higher the income you will receive. So, when you complete your research into potential jobs, keep in mind that the average income may not be your starting pay. The median or average income is the average of all incomes in that job, so it is the middle income of the highest and lowest income levels.

Write *T* for True or *F* for False.

- 3.18      \_\_\_\_\_      High demand for a job and a low supply of positions can make certain career fields competitive.
- 3.19      \_\_\_\_\_      Apprenticeships and internships provide a type of on-the-job training.
- 3.20      \_\_\_\_\_      Internships are always unpaid.
- 3.21      \_\_\_\_\_      Jobs that are in-demand often result in increased pay, bonuses, and reduced education requirements.
- 3.22      \_\_\_\_\_      Careers in education and the medical field are often in-demand.



### LET'S REVIEW!

In this final section, you learned about researching careers, including the type of information that is important to consider. Knowing what the job entails, the education and skills required, the outlook for the job, opportunities for advancement, average pay, typical geographic location, and travel requirements can help you find the career that meets your lifestyle goals. You also learned about potential research sources, including the College Board and U.S. Bureau of Labor Statistics websites, that provide reliable information that can help you evaluate these important aspects of researching careers.



**Before you take this last Self Test, you may want to do one or more of these self checks.**

1. \_\_\_\_\_ Read the objectives. Determine if you can do them.
2. \_\_\_\_\_ Restudy the material related to any objectives that you cannot do.
3. \_\_\_\_\_ Use the **SQ3R** study procedure to review the material:
  - a. **S**can the sections.
  - b. **Q**uestion yourself again (review the questions you wrote initially).
  - c. **R**ead to answer your questions.
  - d. **R**ecite the answers to yourself.
  - e. **R**evise areas you did not understand.
4. \_\_\_\_\_ Review all vocabulary, activities, and Self Tests, writing a correct answer for every wrong answer.

FAMILY AND CONSUMER SCIENCE UNIT 7:  
LIFE PAC TEST

Write the letter of the vocabulary word that matches the correct definition (each answer 3 points).

- |     |       |                                                         |    |                 |
|-----|-------|---------------------------------------------------------|----|-----------------|
| 1.  | _____ | money earned while working                              | a. | career          |
| 2.  | _____ | series of related jobs based on training and experience | b. | traits          |
| 3.  | _____ | coming from an internal source                          | c. | accountable     |
| 4.  | _____ | accepting responsibility for your actions               | d. | perspective     |
| 5.  | _____ | way a person chooses to live                            | e. | extrinsic       |
| 6.  | _____ | sought after                                            | f. | self-discipline |
| 7.  | _____ | characteristics of a person                             | g. | lifestyle       |
| 8.  | _____ | coming from an external source                          | h. | wages           |
| 9.  | _____ | attitude or way of regarding something                  | i. | intrinsic       |
| 10. | _____ | ability to overcome challenges                          | j. | in-demand       |

Write *T* for True or *F* for False (each answer, 3 points).

- |     |       |                                                                                          |
|-----|-------|------------------------------------------------------------------------------------------|
| 11. | _____ | Learning about adult responsibilities can help you prepare for adulthood.                |
| 12. | _____ | You don't need to start developing traits of responsible adults until you're an adult.   |
| 13. | _____ | Connecting your goals to a higher cause can be intrinsically motivating.                 |
| 14. | _____ | Breaking down long-term goals into short-term goals can help maintain motivation.        |
| 15. | _____ | Knowing where you are is the first step in achieving goals.                              |
| 16. | _____ | You should only celebrate when a goal is completely achieved.                            |
| 17. | _____ | A typical full-time job is defined as thirty hours of work each week.                    |
| 18. | _____ | Tech advances, economic changes, and other factors can impact job outlook.               |
| 19. | _____ | High demand and low supply can make some careers more competitive.                       |
| 20. | _____ | Government and educational websites are most likely to have reliable career information. |

**Circle the correct answer** (each answer, 3 points).

21. Responsible adults are \_\_\_\_\_ for their own actions.  
a. taxable                      b. likeable                      c. accountable                      d. payable
22. Following a budget even when you're tempted to buy something not included shows \_\_\_\_\_.  
a. honesty                      b. self-discipline                      c. compassion                      d. accountability
23. \_\_\_\_\_ is an essential trait for handling failure as an independent adult.  
a. Perseverance                      b. Laziness                      c. Arrogance                      d. Happiness
24. A lifestyle budget is primarily used to \_\_\_\_\_.  
a. set boundaries for spending on luxury items  
b. identify costs of items for your chosen lifestyle  
c. plan for retirement savings  
d. prioritize wants over needs
25. Knowing a job's outlook is important to \_\_\_\_\_.  
a. determine if the job includes travel  
b. assess potential salary  
c. gauge advancement opportunities  
d. anticipate employment trends
26. The main purpose of the College Board website is to \_\_\_\_\_.  
a. accept college applications                      b. provide career counseling  
c. publish news articles                      d. provide college and career readiness information
27. The BLS Occupational Outlook Handbook provides \_\_\_\_\_.  
a. hiring services                      b. data on specific occupations  
c. on-the-job training                      d. internships
28. Like any other goal, setting goals for careers should start with \_\_\_\_\_.  
a. knowing where you are  
b. deciding on a plan  
c. knowing what you want to achieve  
d. monitoring your progress

