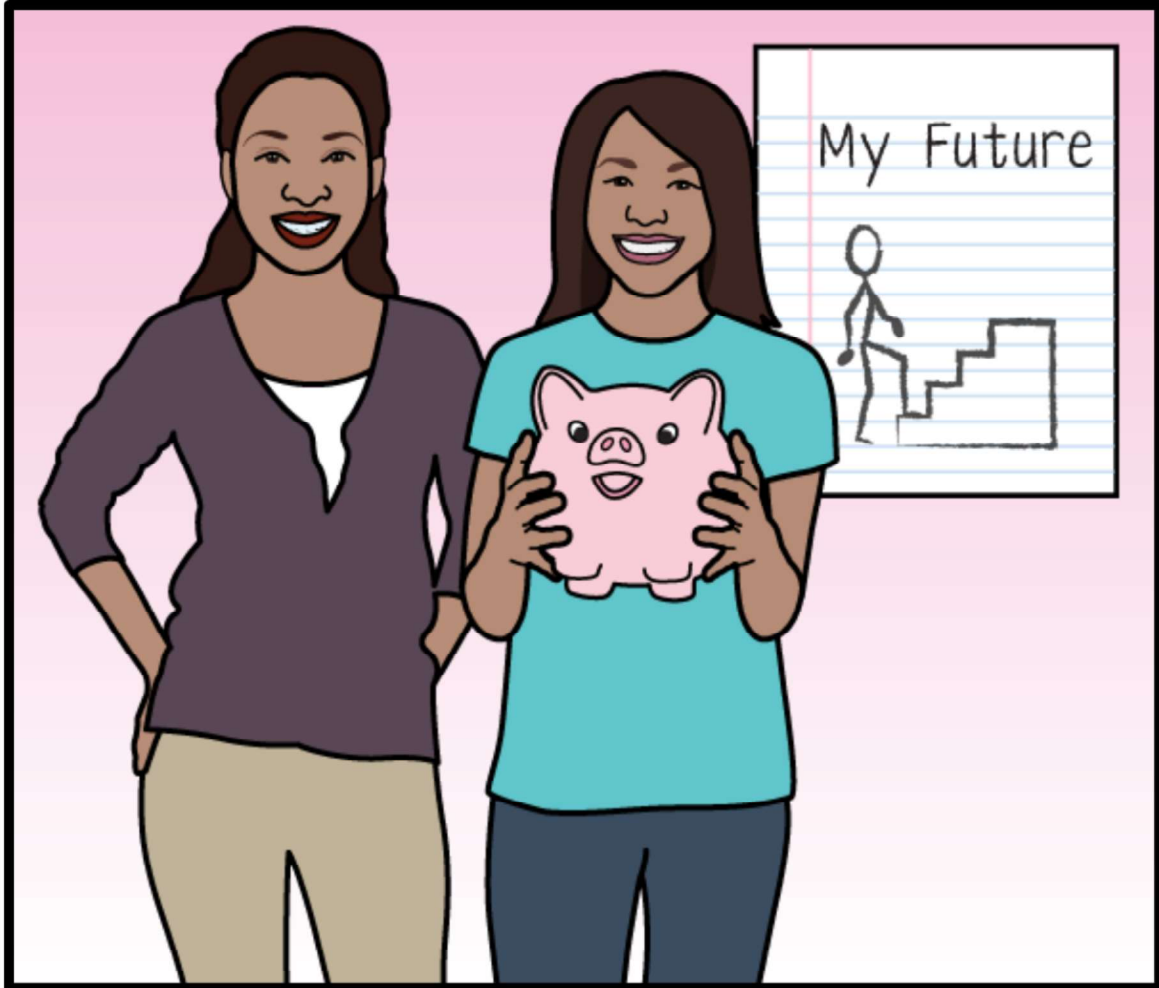


Setting a Goal, Building a Future



by Molly Tittle

Illustrated by Katie Zolnowski

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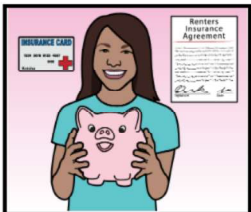
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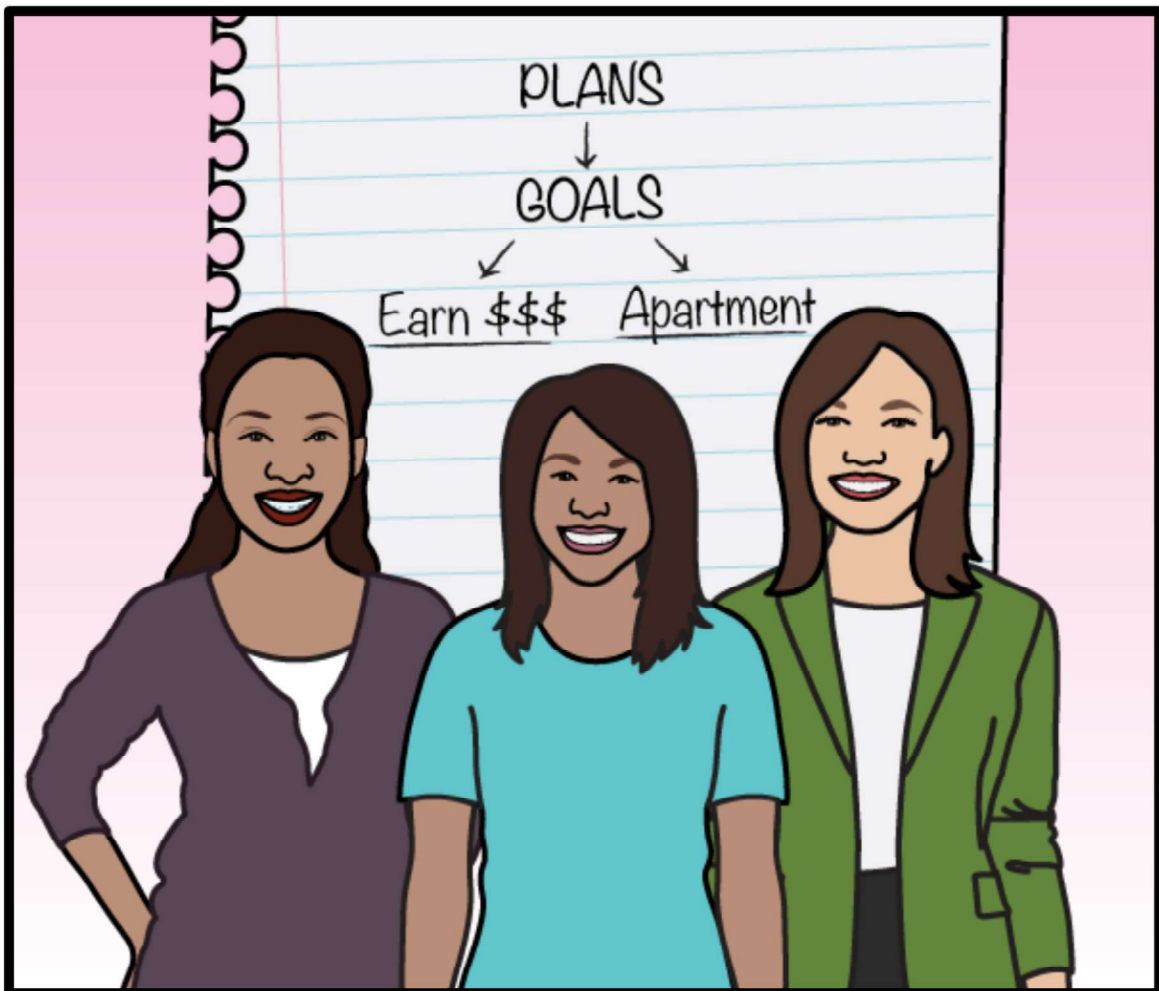
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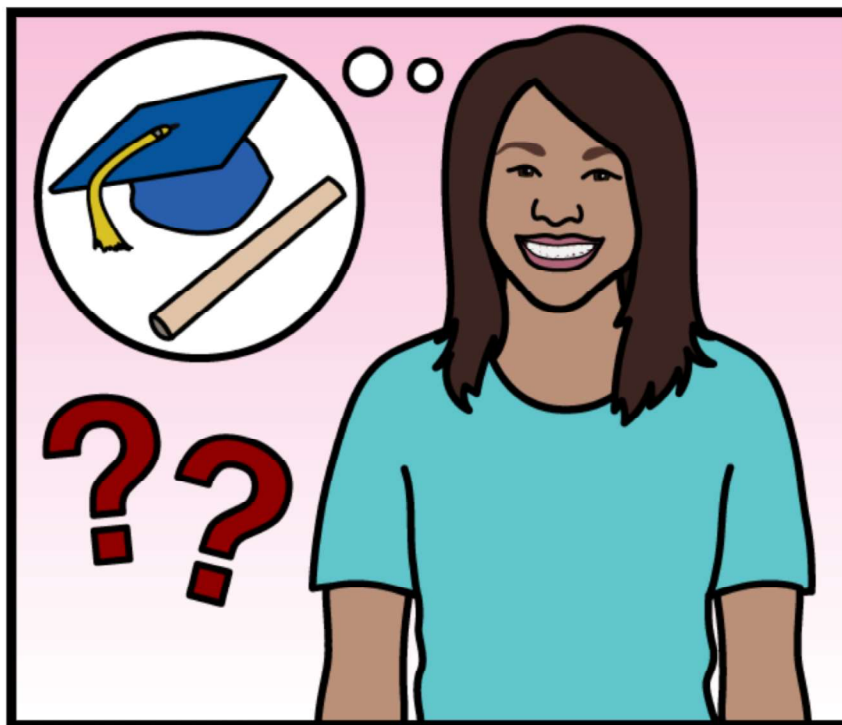


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Chapter 1:

Planning for the Future





Keisha will graduate soon.



What will she do ?



?

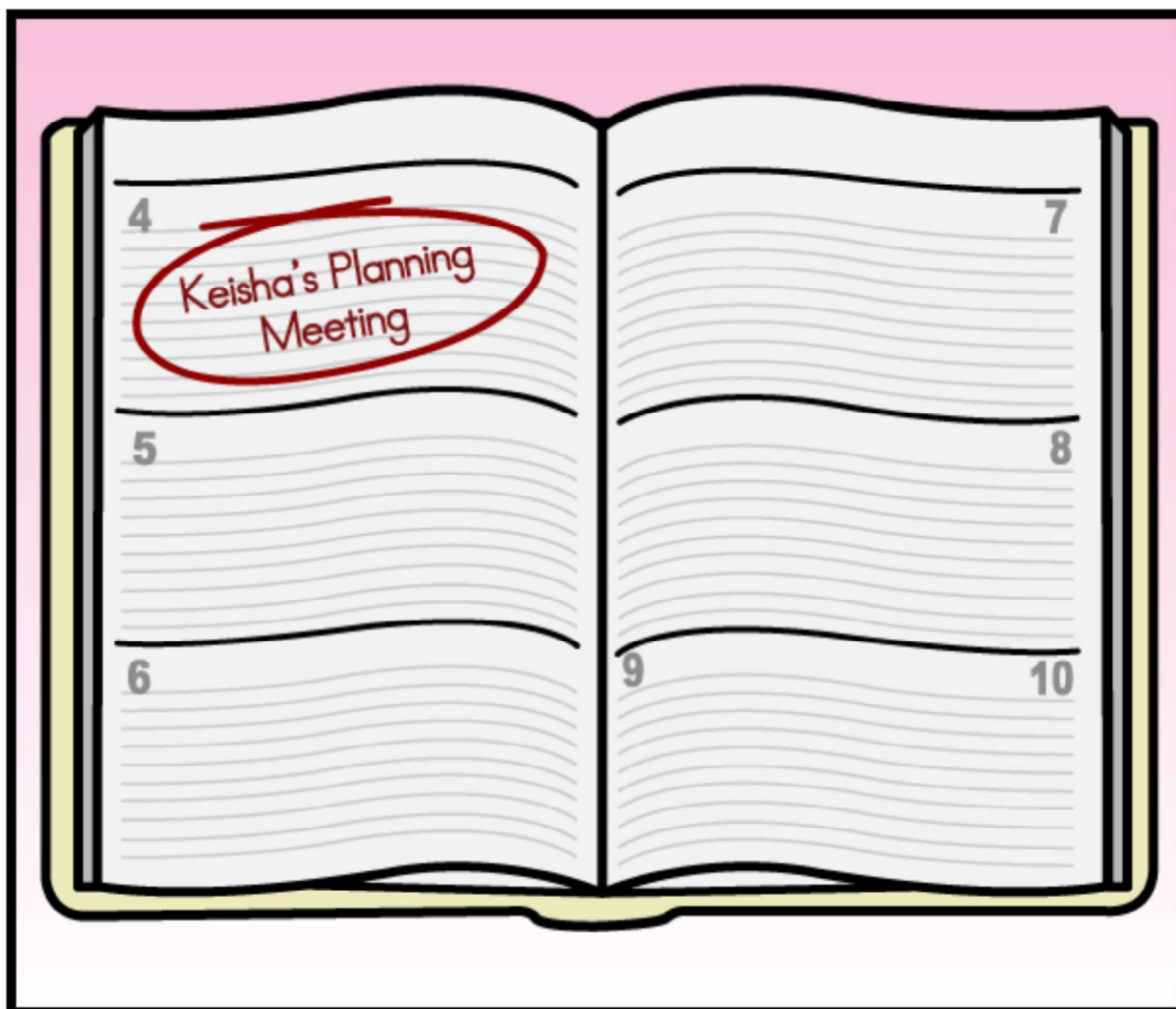
Will she get a job ?



?

Keisha will plan her future.

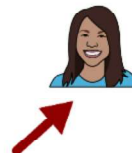
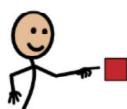


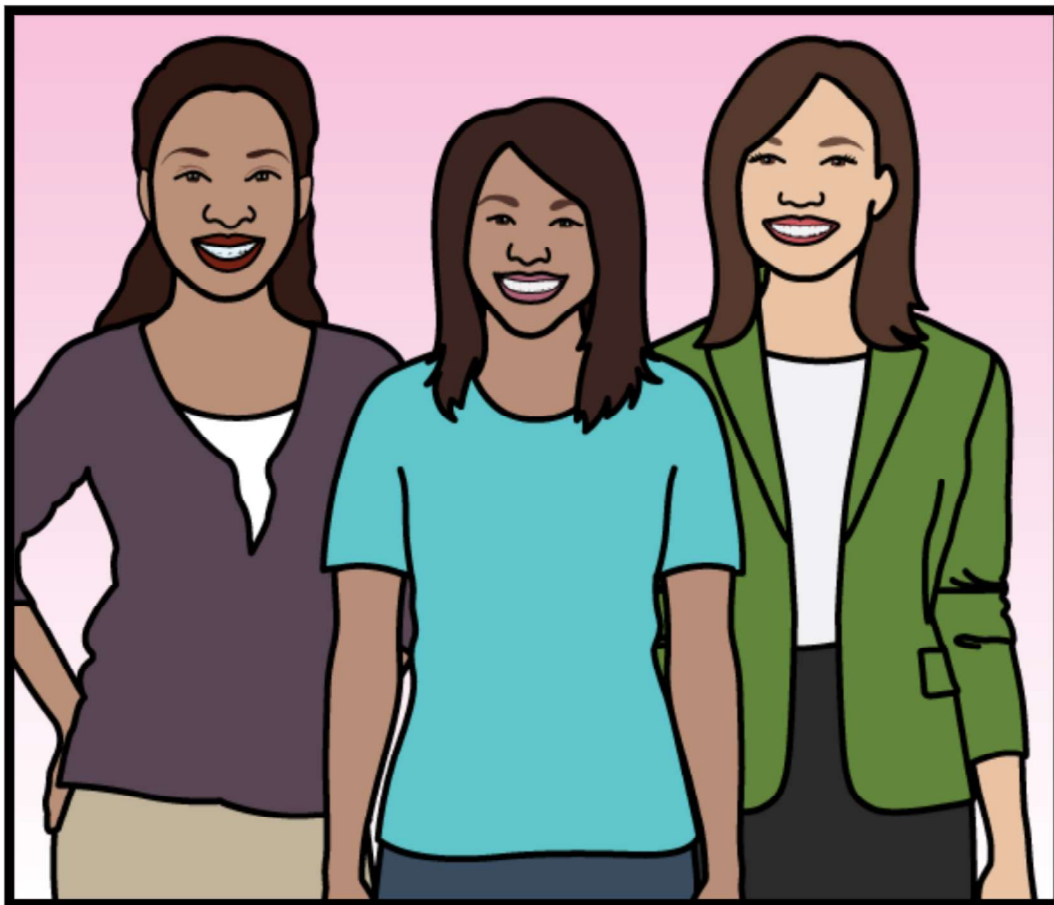


Keisha has a planning meeting.



This will help Keisha plan her future.





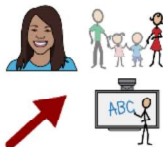
Keisha's mother is at the meeting.



Keisha's teacher is at the meeting.



They talk about what Keisha can do.





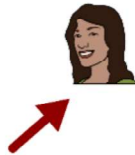
Keisha's sister graduated.



Aaliyah goes to college.



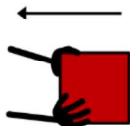
She lives in an apartment.



Keisha's brother graduated.



Tom got a job and earns money.



+

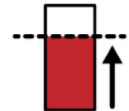
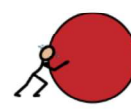
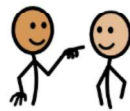




Keisha's teacher asks about her goals.

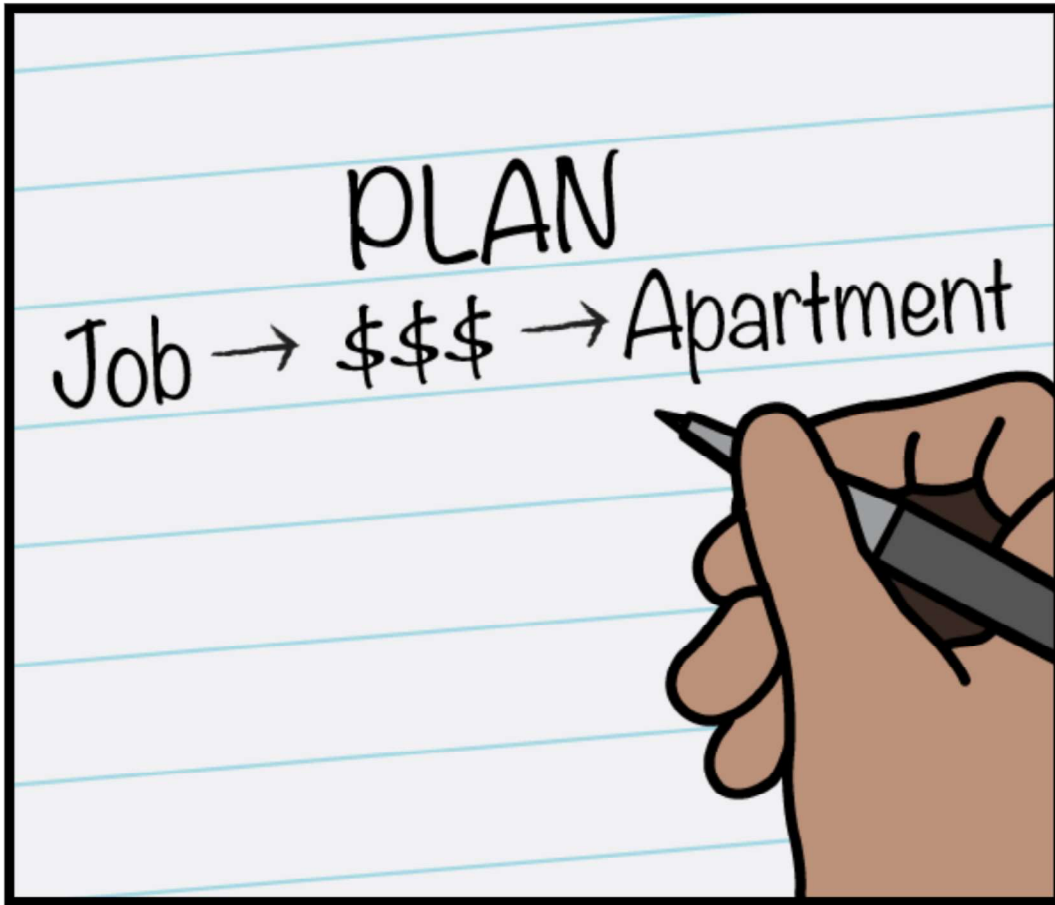


A goal is something you are trying to reach.

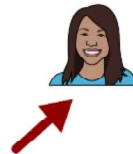
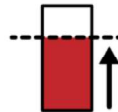
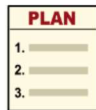


Keisha's goal is to live in an apartment.





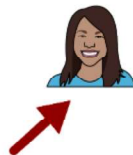
Keisha needs a plan to reach her goal.

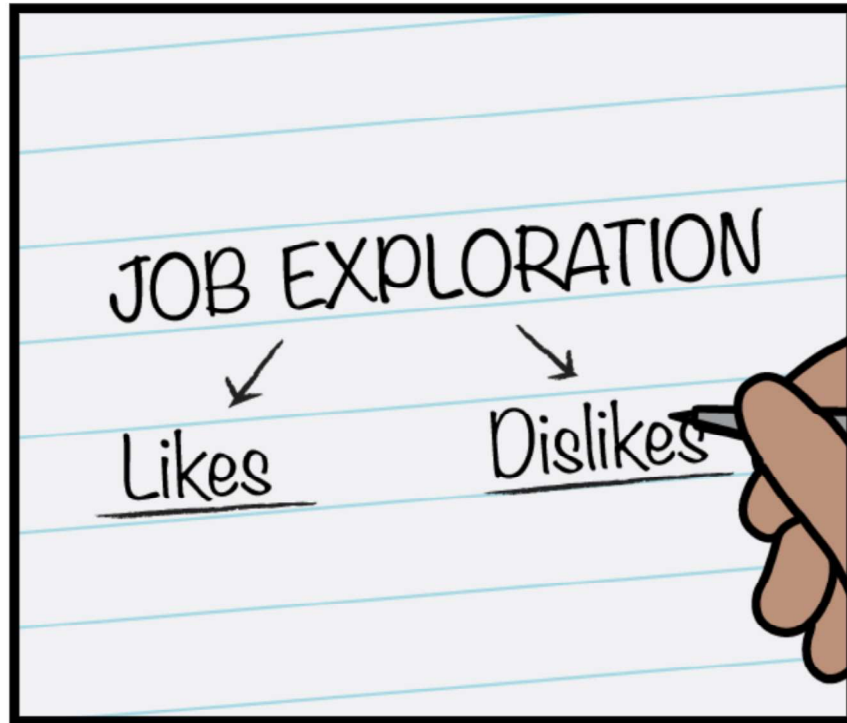


Keisha needs money to live in an apartment.



She needs to get a job.

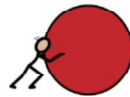




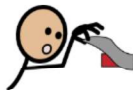
Keisha does not know what job to do.



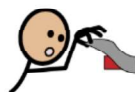
Keisha can try different jobs.



She will find jobs she likes.



She will find jobs she doesn't like.





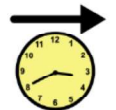
Keisha has good ideas for her plan.



Now Keisha will find a good job.

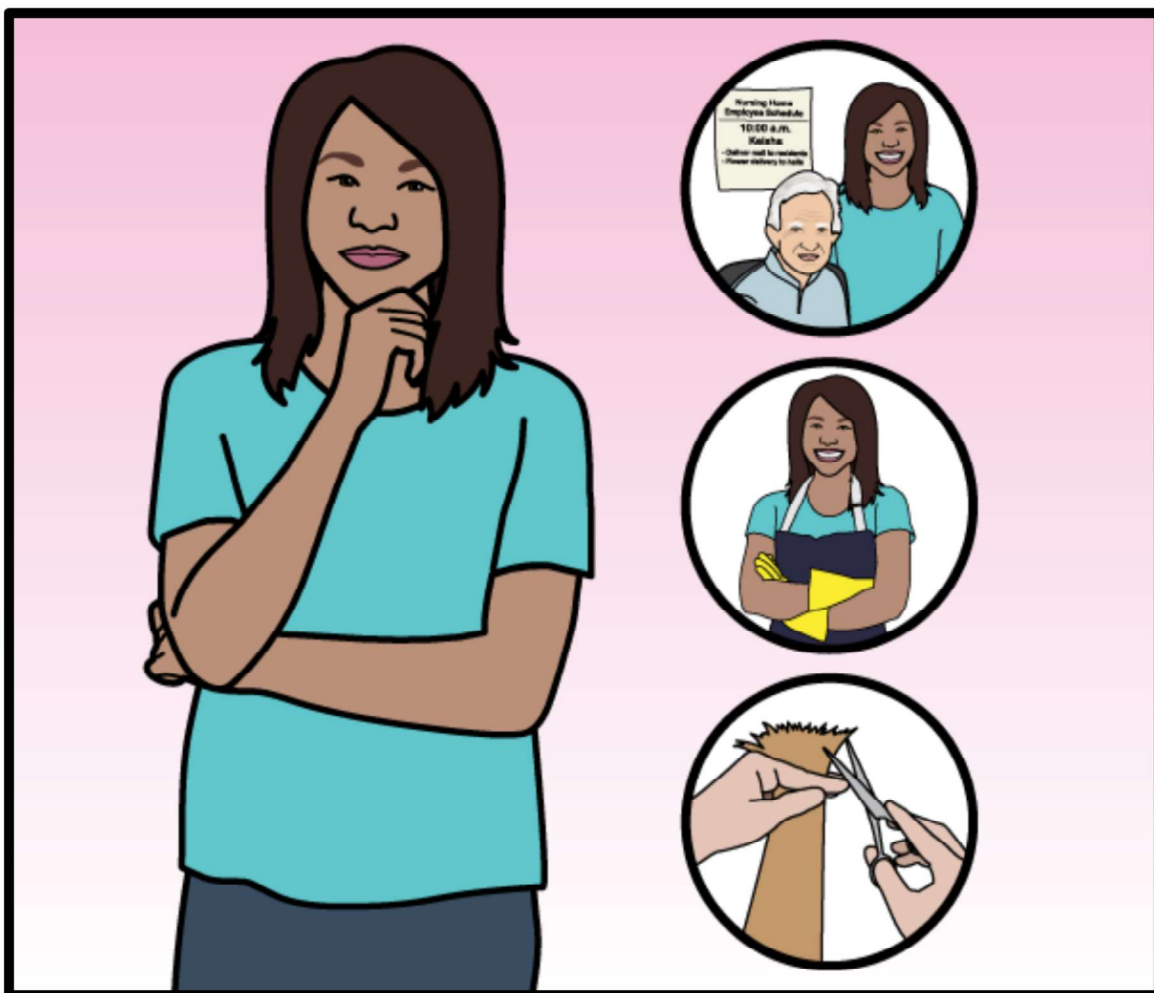


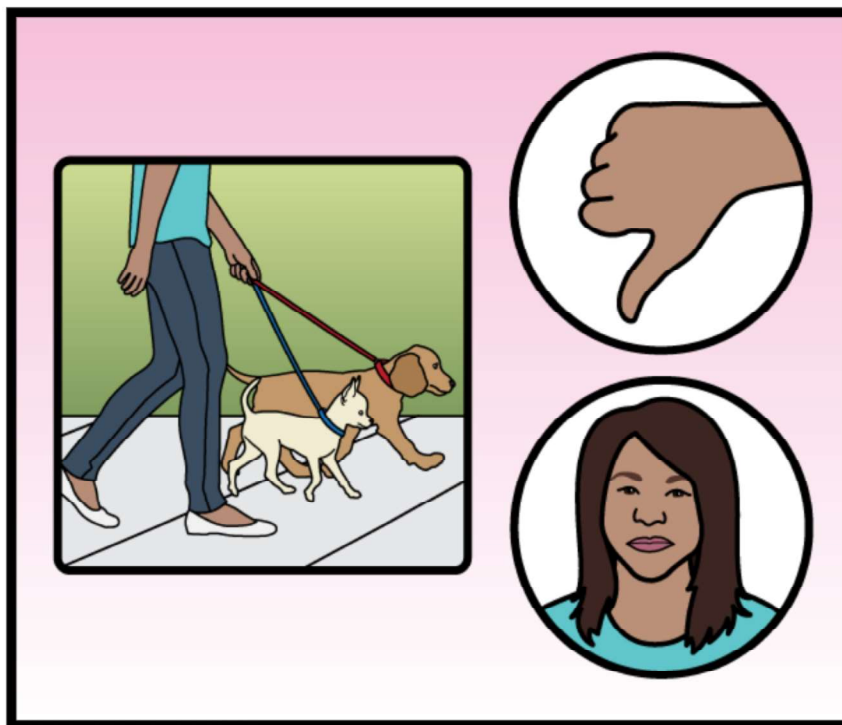
Keisha's team will help her plan for her future.



Chapter 2:

Finding a Job

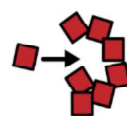




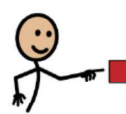
Keisha will learn about jobs.



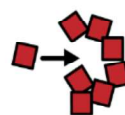
Keisha tries a job working with animals.

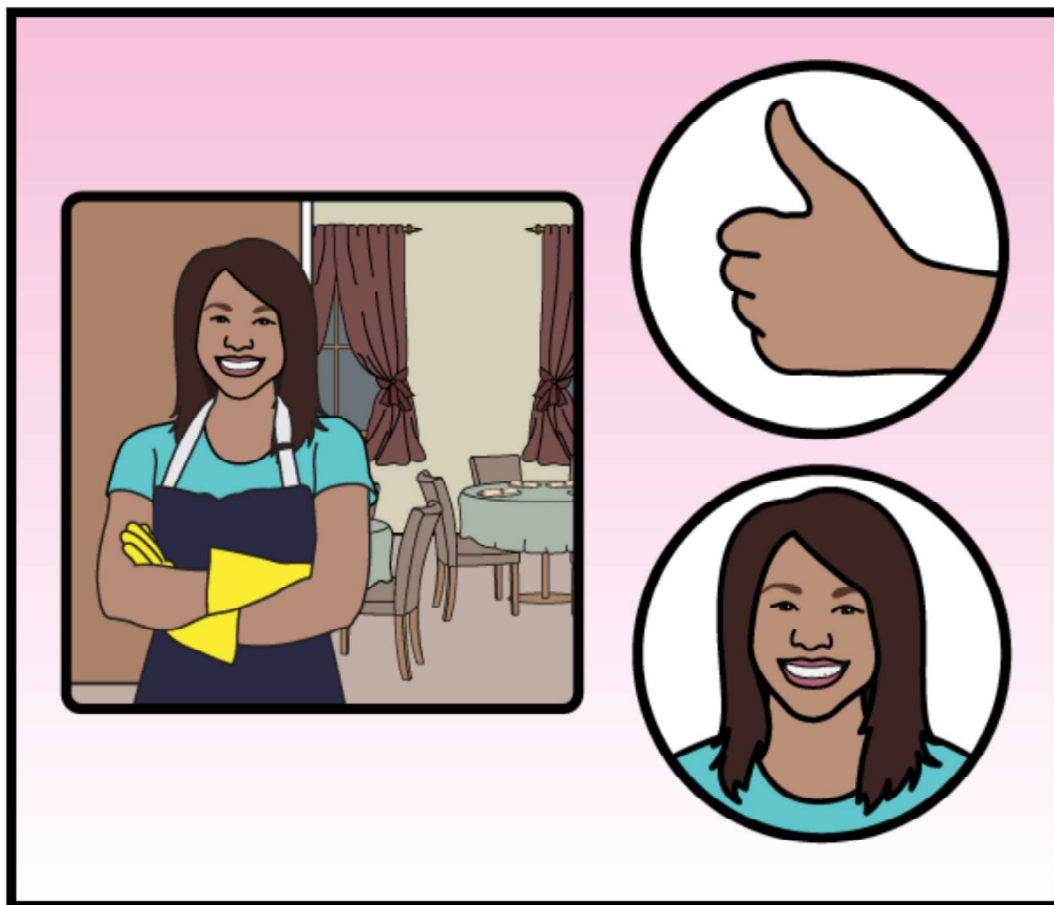


Keisha does not like this job.



She does not like working with animals.

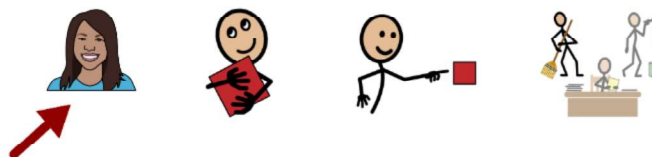




Keisha tries a job at a restaurant.

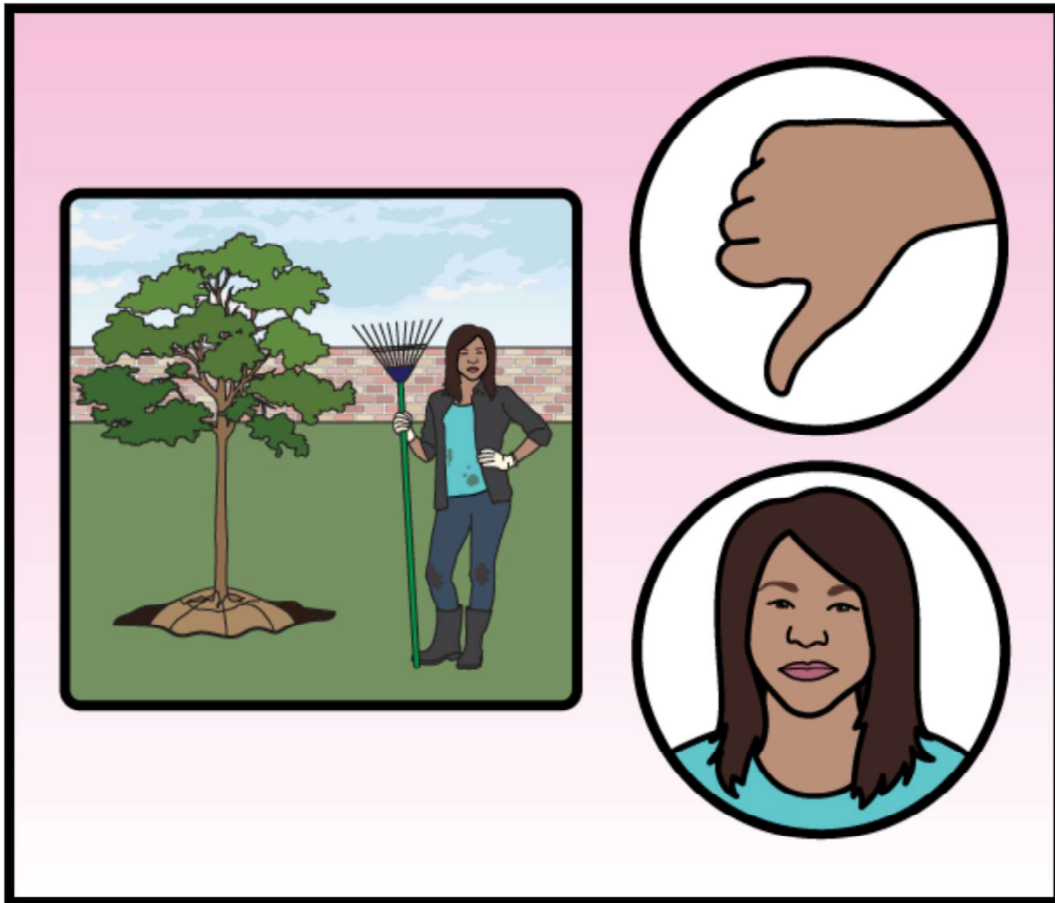


She likes this job.

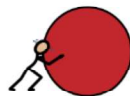


She likes to work with people.

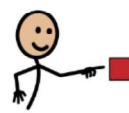




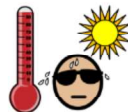
Keisha tries a job doing lawn work.



She does not like this job.

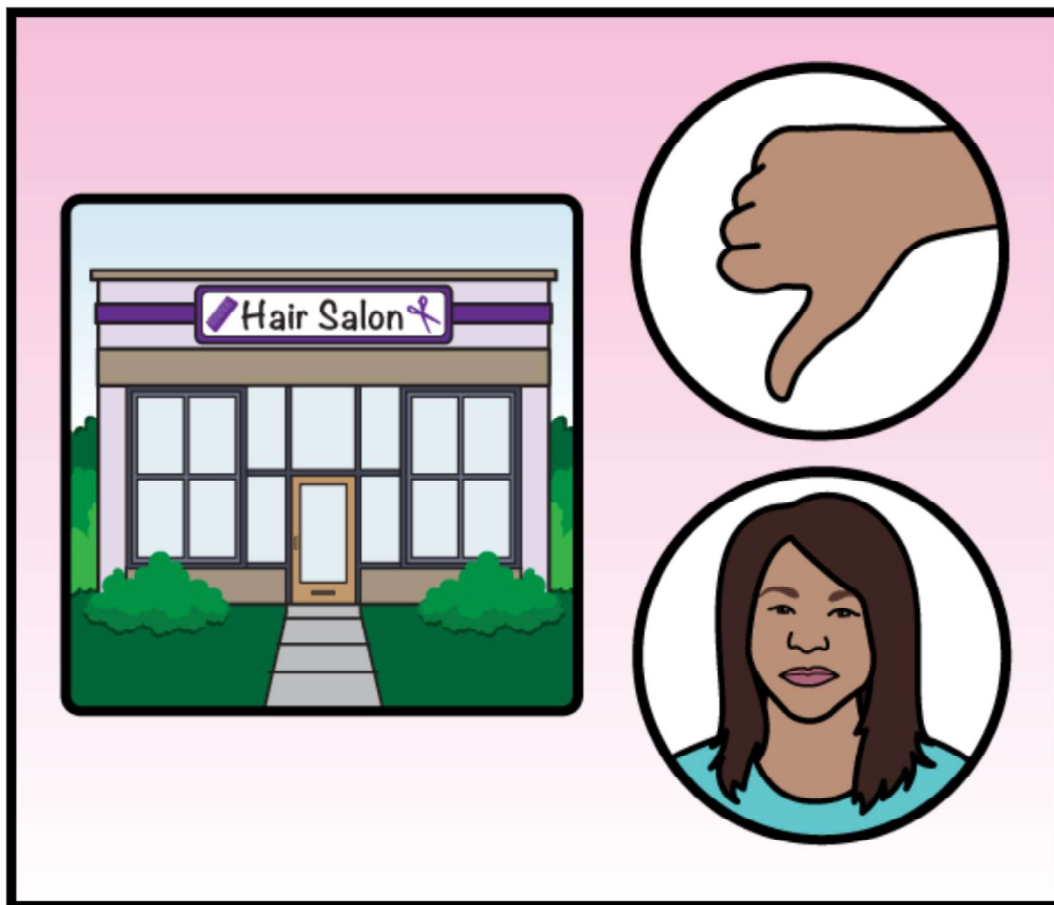


She does not like to get hot and dirty.



+

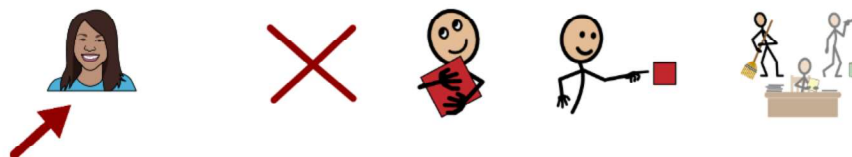




Keisha tries a job at a hair salon.

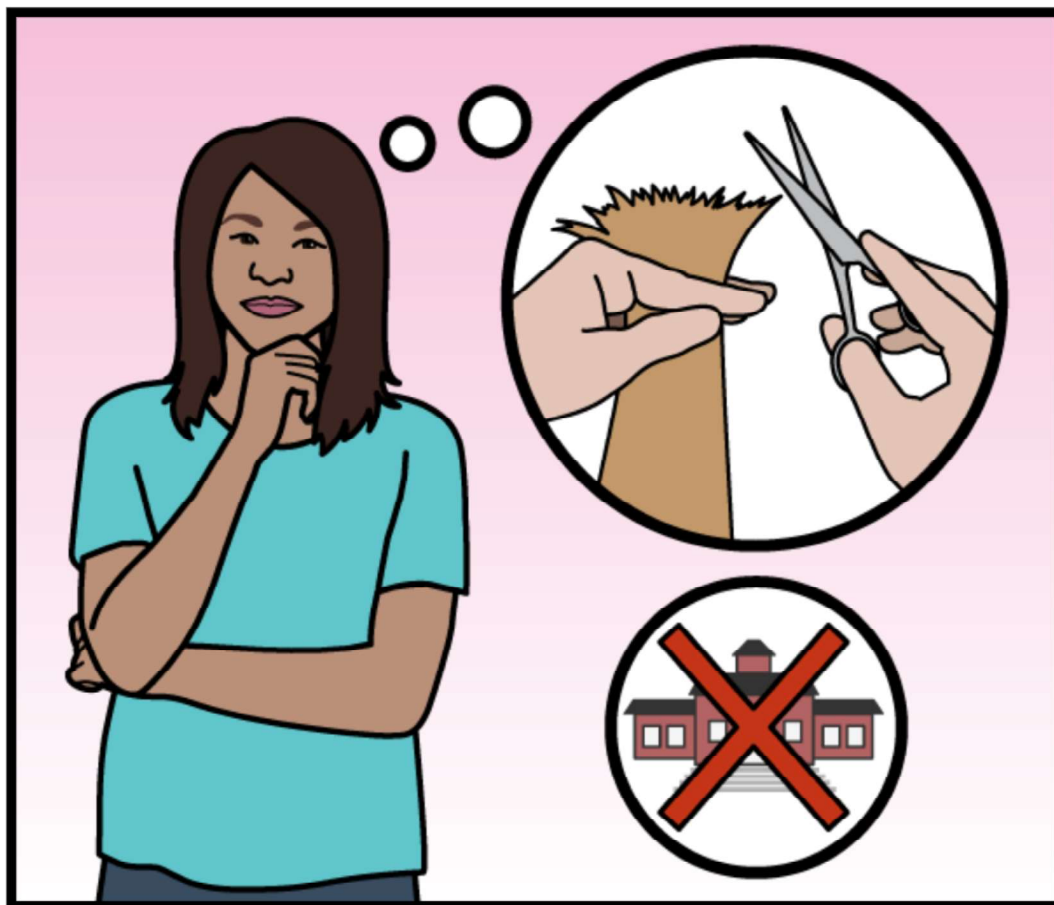


She does not like this job.

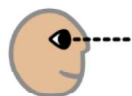


It is boring.





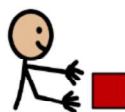
Keisha sees a hair stylist cut hair.

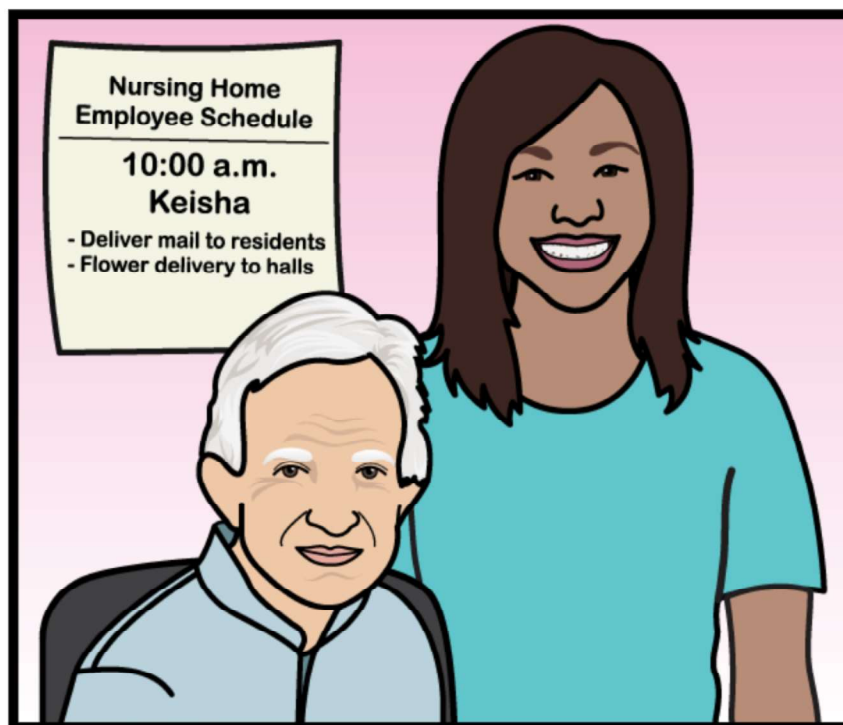


A hair stylist must go to school.



Keisha does not want to go to school.

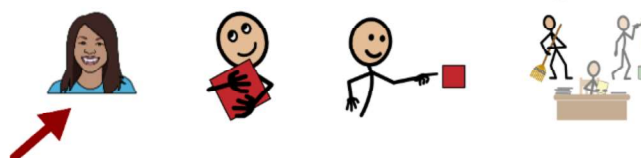




Keisha tries a job at a nursing home.



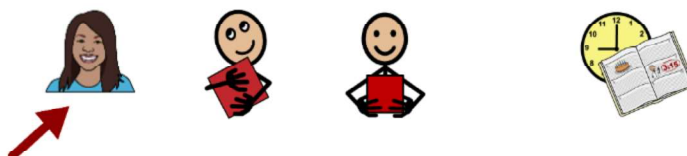
She likes this job.

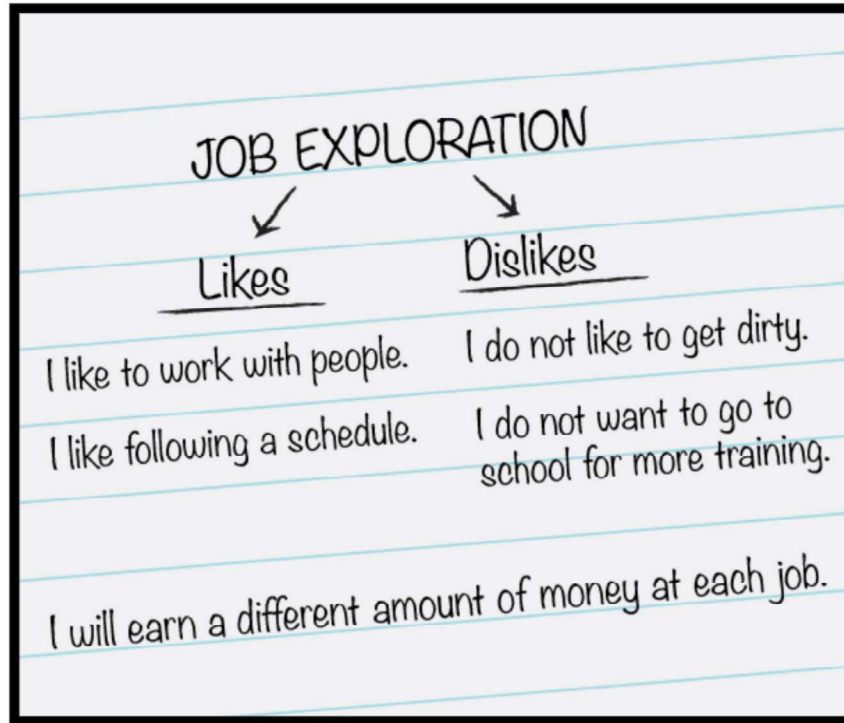


She has a schedule.



She likes having a schedule.

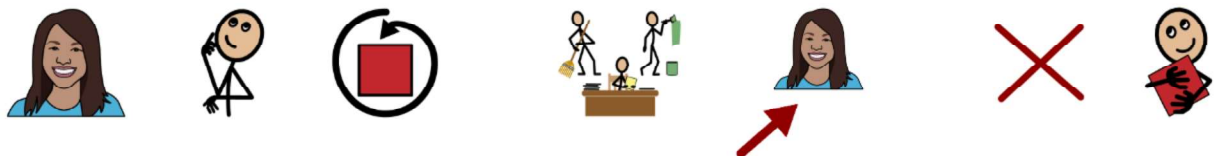




Keisha thinks about the jobs she likes.



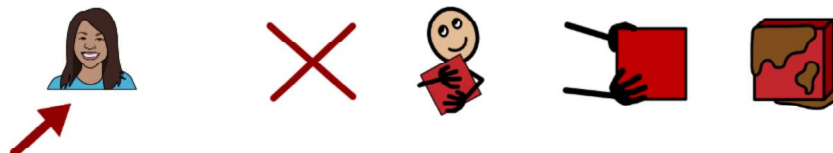
Keisha thinks about the jobs she does not like.

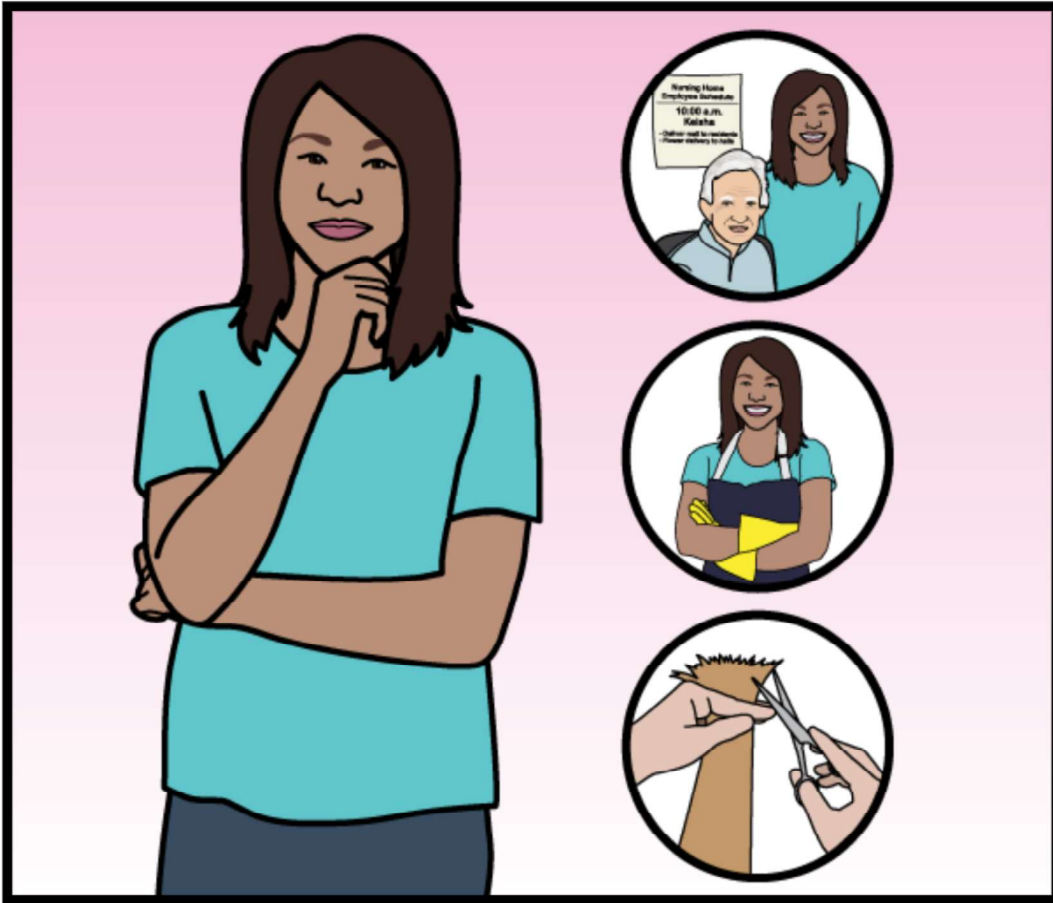


She likes to work with people.

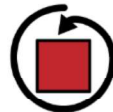


She does not like to get dirty.





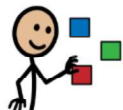
Keisha learns about jobs.

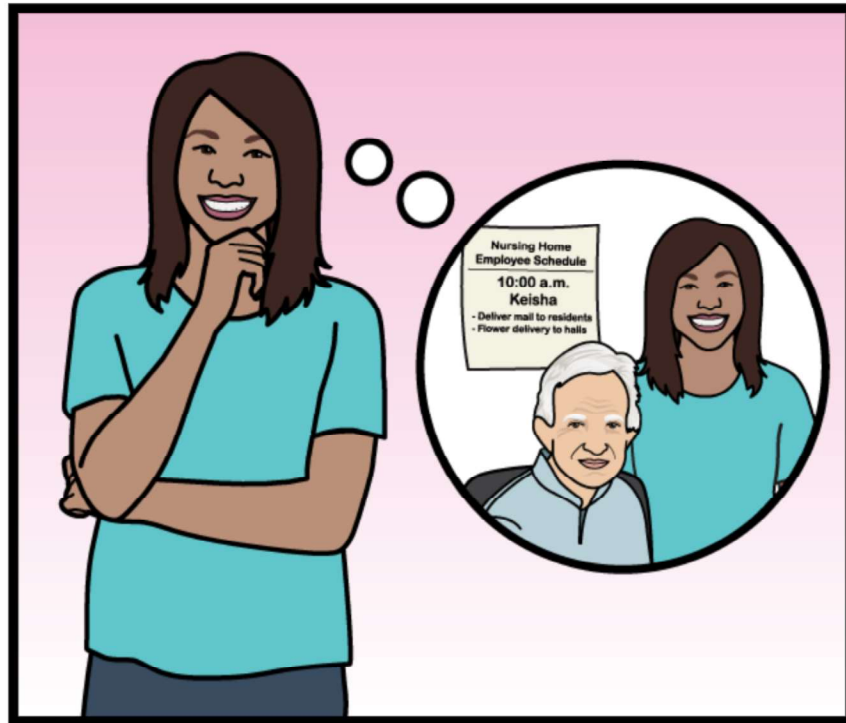


What jobs does Keisha like ?



Keisha needs to pick a job to do.

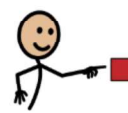
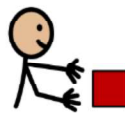




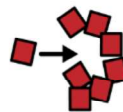
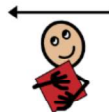
The nursing home needs help.



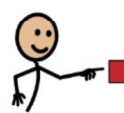
Keisha wants this job.



She liked working with people.



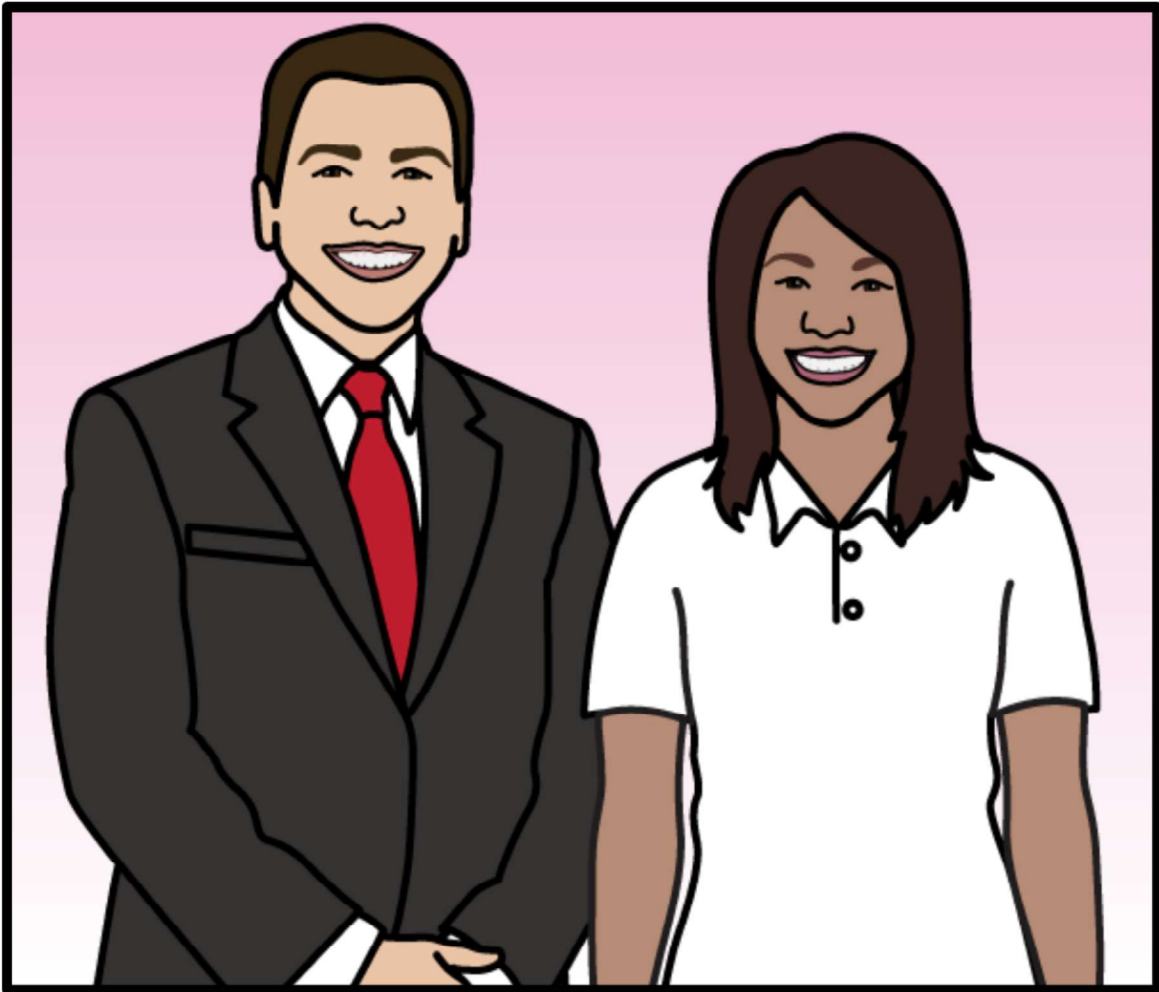
She will apply for this job.

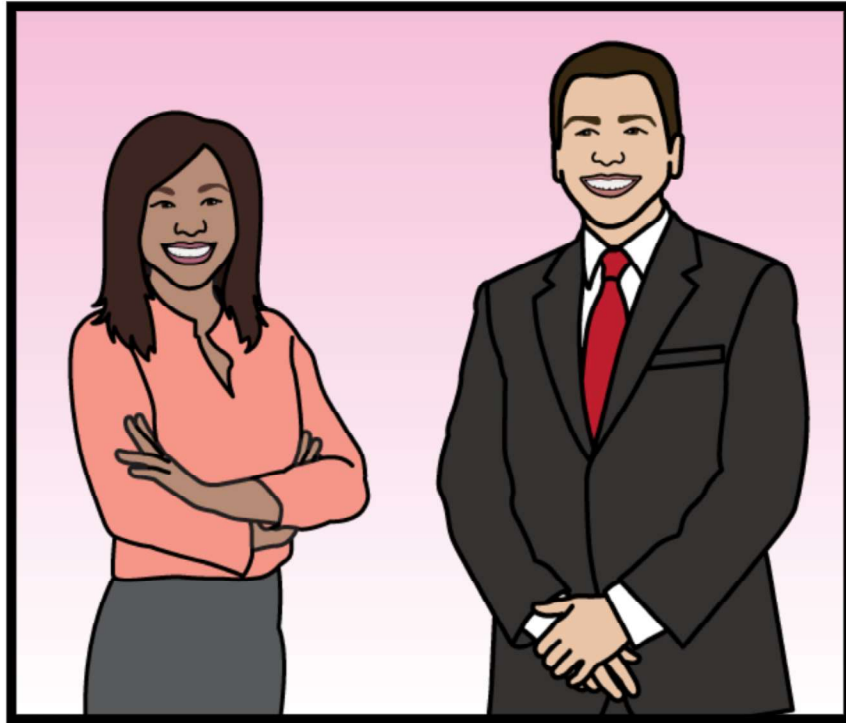


Chapter 3:

The Right Attitude

for the Job





Keisha gets an interview for the job.



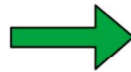
She takes a shower and looks nice.



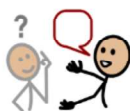
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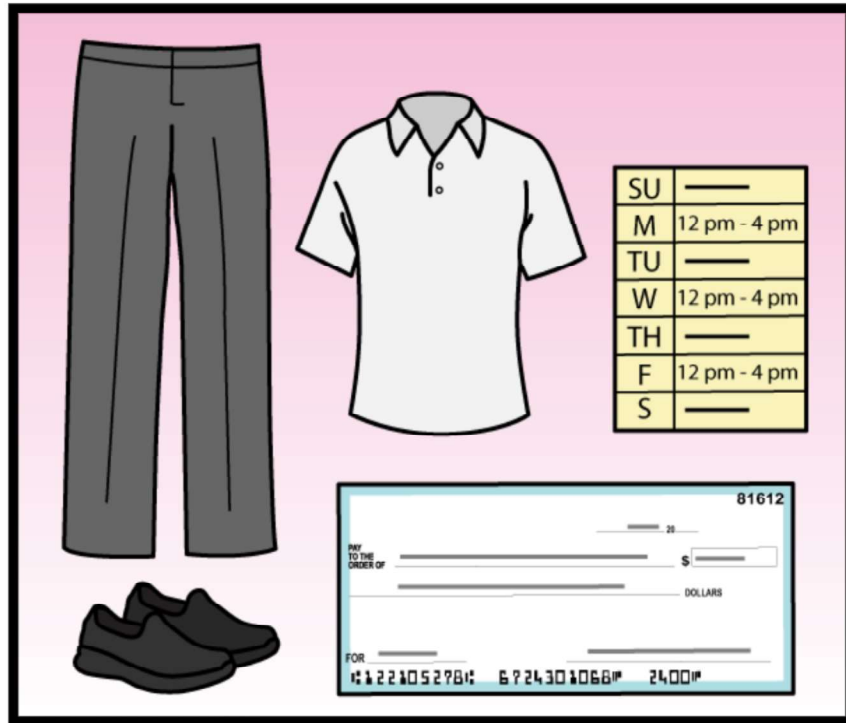
Keisha goes to the interview.



She answers questions.



??



Keisha gets the job !



!

She will wear a uniform.



Keisha will start work on Monday.



She will get a paycheck.





Keisha will help the residents.



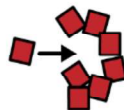
She will deliver mail and flowers.

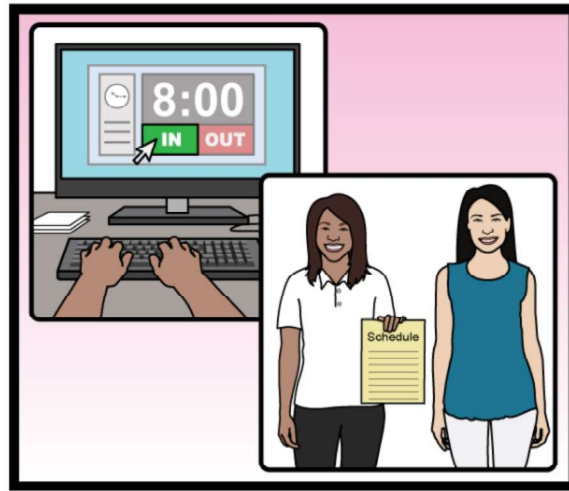


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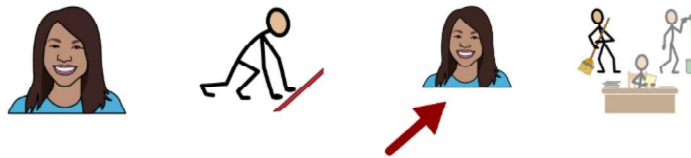


She will visit with the residents.

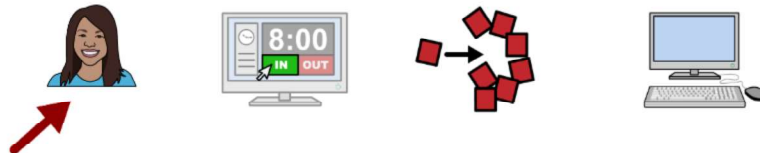




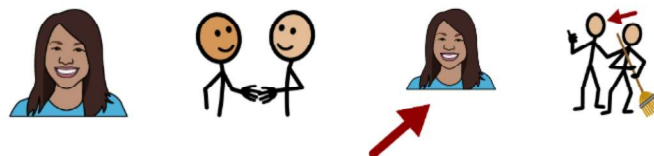
Keisha starts her job.



She clocks in with a computer.



Keisha meets her job coach.



The job coach will help her learn what to do.



Keisha gets her schedule.





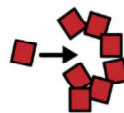
Keisha is busy.



She helps lots of people.



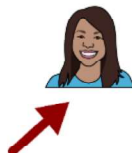
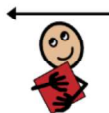
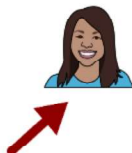
Mr. Jones is happy with Keisha.

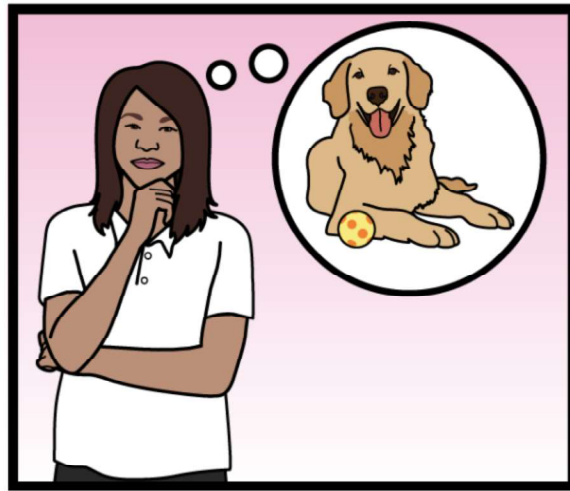


Keisha has a good attitude.

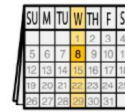


She enjoyed her first day.





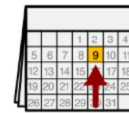
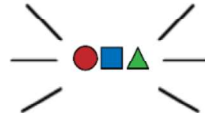
Keisha goes to work on Wednesday.



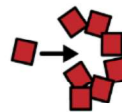
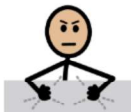
She clocks in.



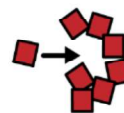
She has to do new things today.



Keisha must help a resident with his dog.



She is worried about working with the dog.

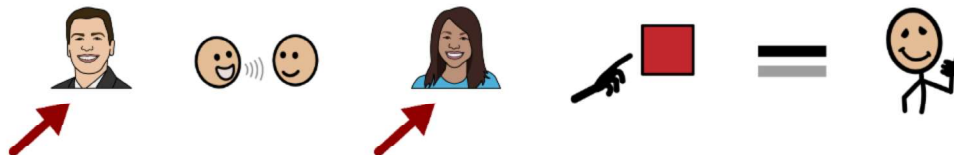




Keisha talks to Mr. Jones about her problem.



He tells her it is OK.



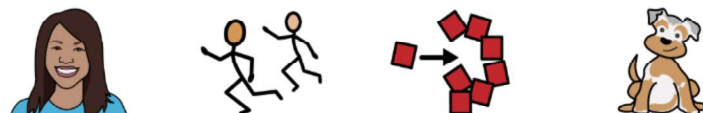
There will be people to help her.

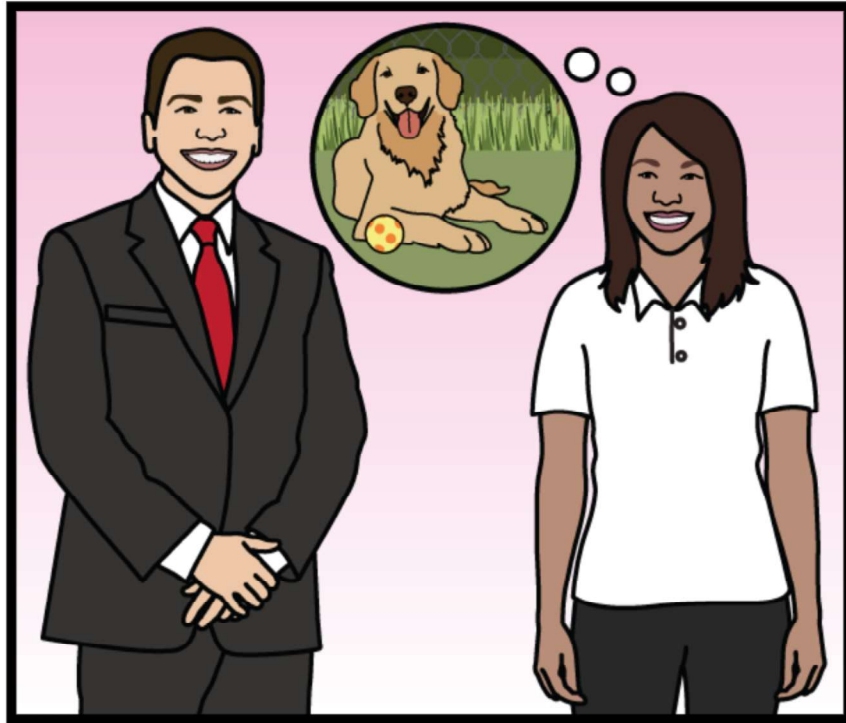


Keisha has to do a job she does not like.

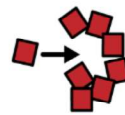
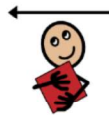


Keisha plays with the dog.





Keisha liked playing with the dog.



She



is



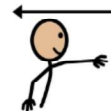
glad



she



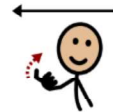
did



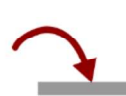
it.



Mr. Jones is glad Keisha came to him.

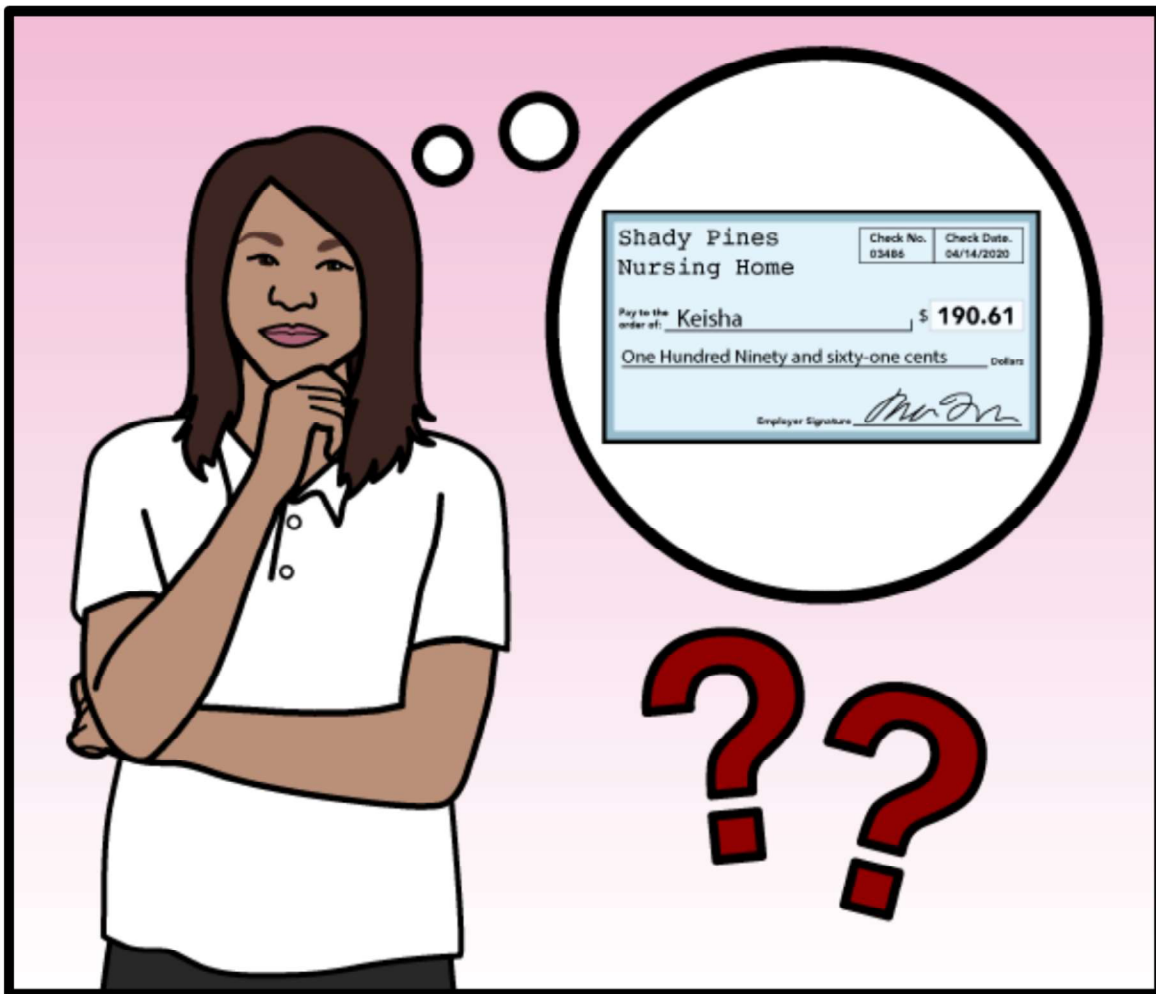


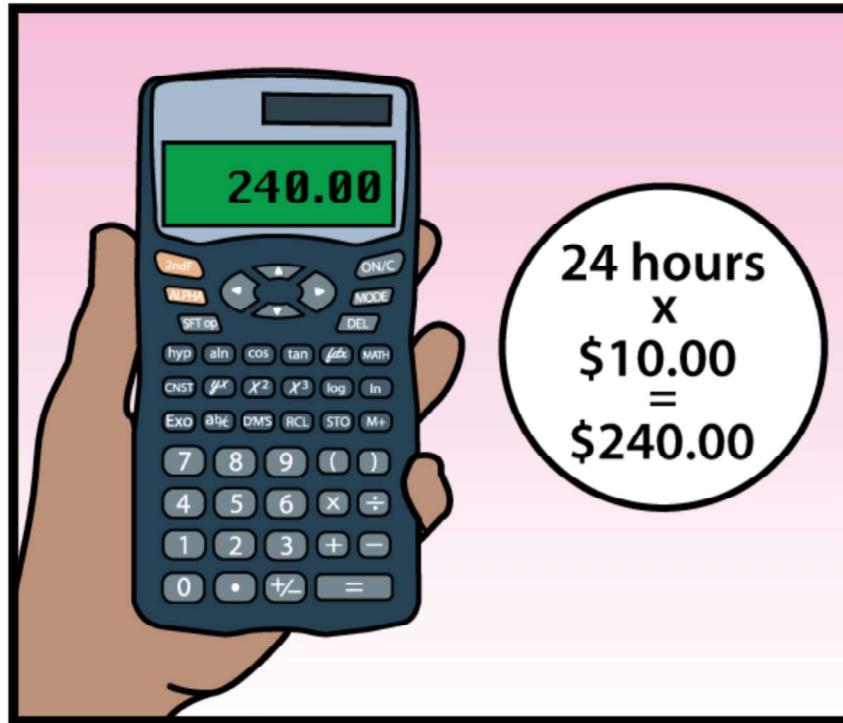
Keisha has a good attitude at her job.



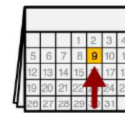
Chapter 4:

What Happened to My Paycheck?





Keisha gets paid today.



She worked 24 hours.



24



She earns \$10.00 an hour.



\$10.00

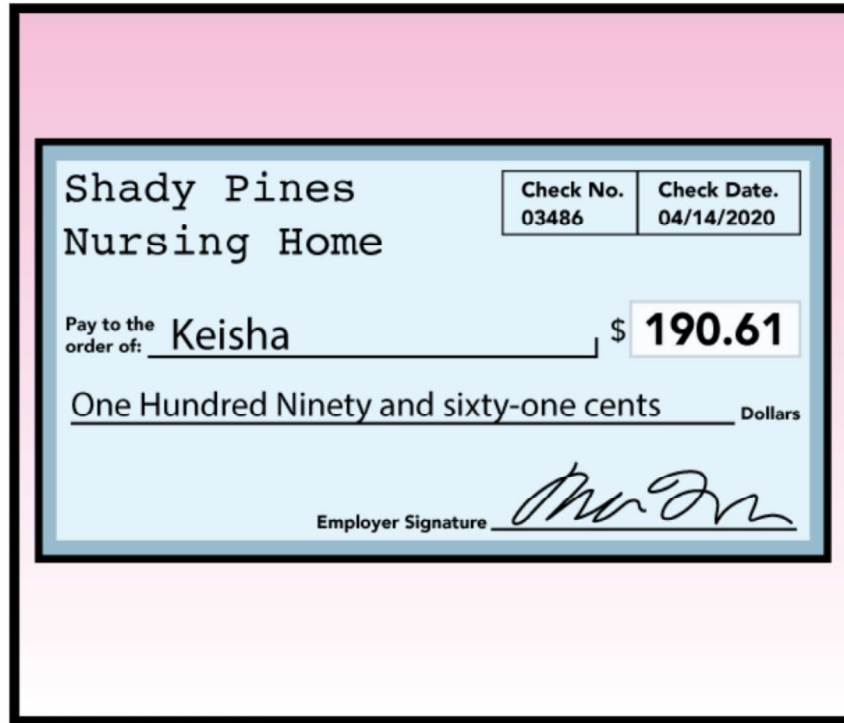


She should get a paycheck for \$240.00.

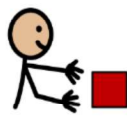


\$240.00





Keisha wants to save \$200.00 for her goal.



\$200.00



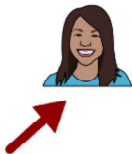
But something is wrong.



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Her paycheck is only \$190.61.

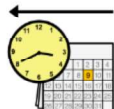


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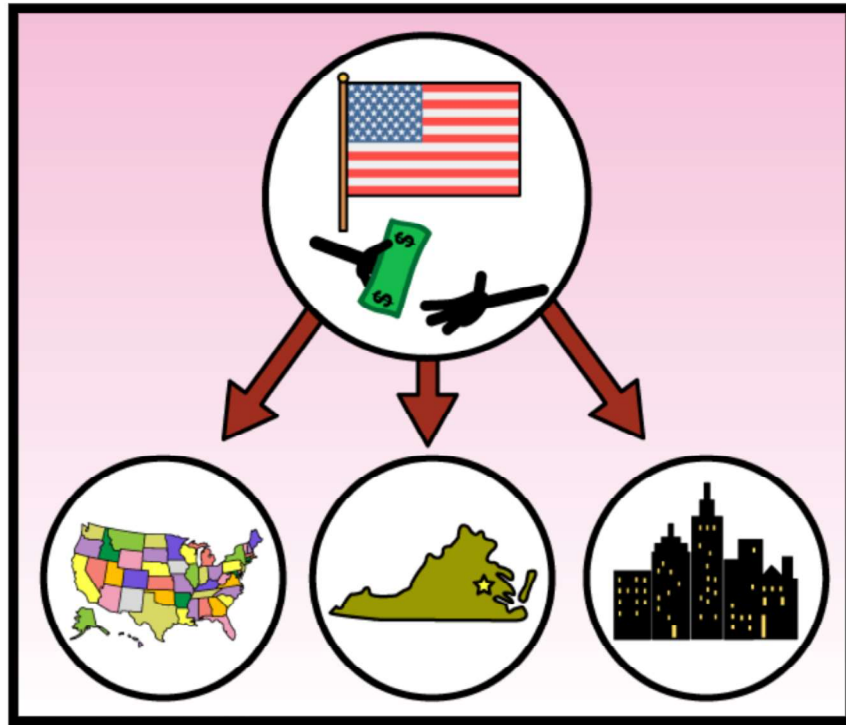


\$190.61

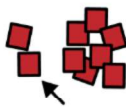
What happened to Keisha's paycheck ?



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Some of the money goes to the government.



It is for taxes and benefits.



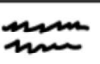


People pay tax to the government.

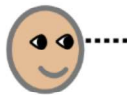


It is used to get things done.

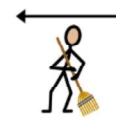
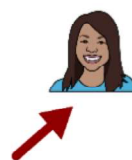


Shady Pines Nursing Home				EARNINGS STATEMENT		
Employee No.	Employee Name			Check Date		
	Keisha 			04/14/2020		
Earnings	Hours	Rate	Amount	Deductions	Amount	Earnings
	24.00	10.00	240.00	FICA	14.88	190.61
				Medicare	3.48	
				Federal Tax	22.39	
				State Tax	8.64	

Keisha's mother looks at the paycheck.



It shows the hours she worked.



The paycheck shows how much she earned.

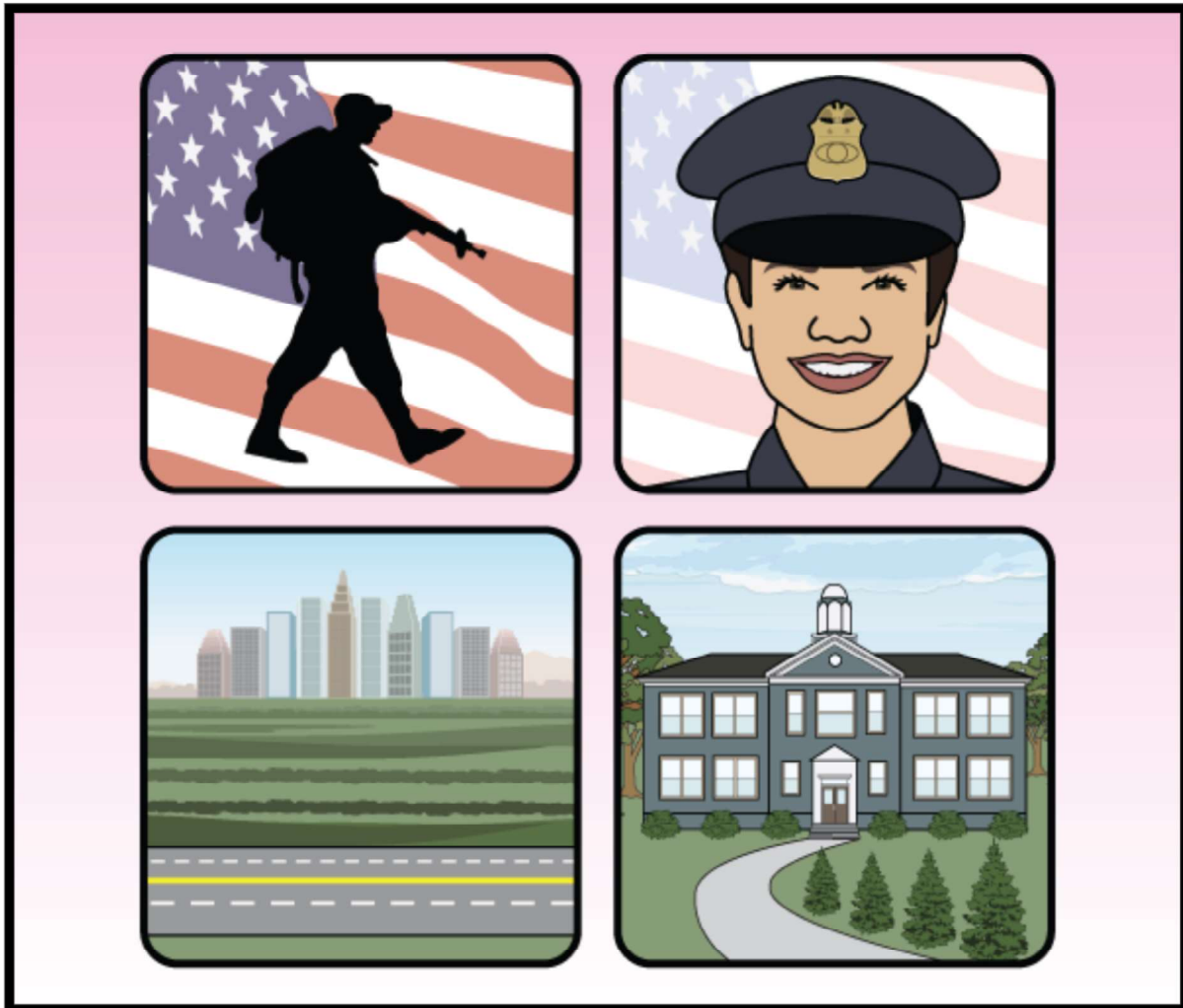


It lists taxes for federal and state.

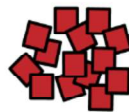


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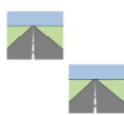




Taxes pay for many things.

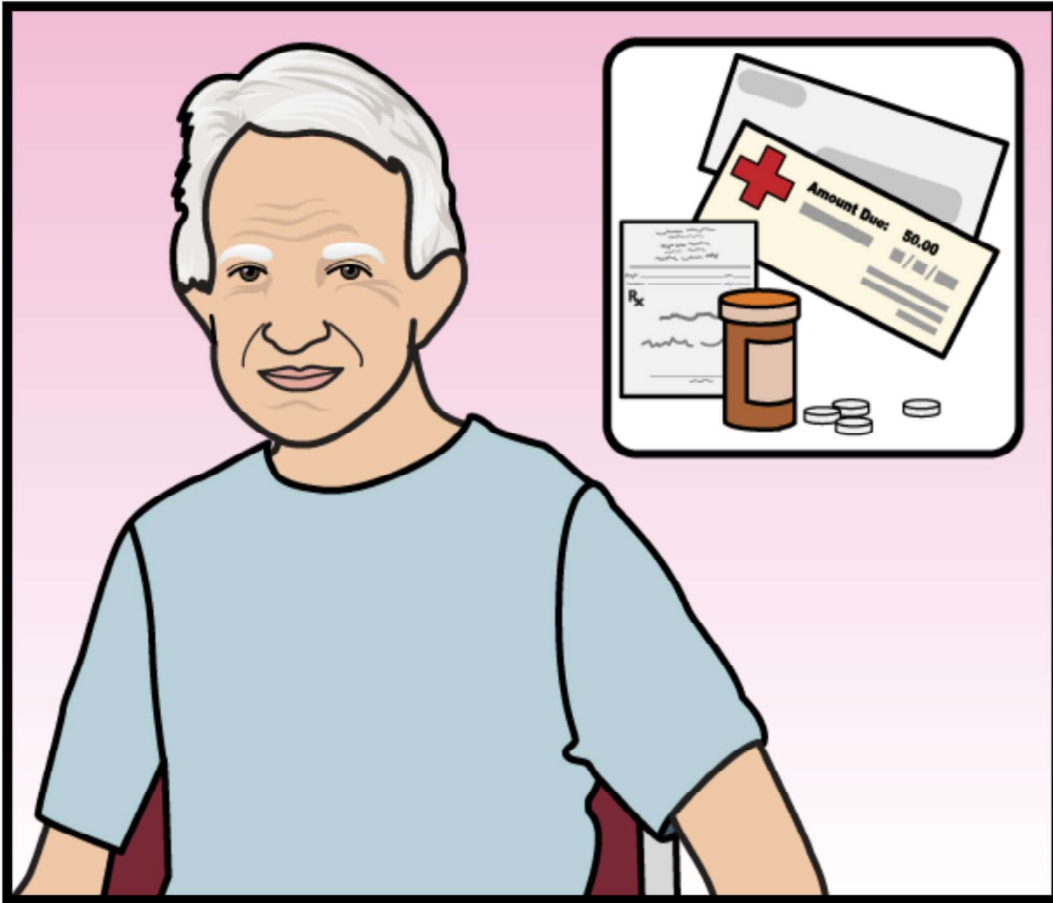


Taxes pay for roads, police and schools.



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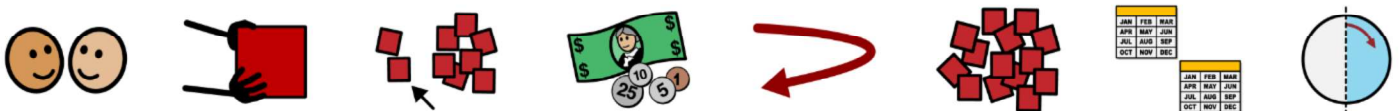




We all pay a tax while we work.

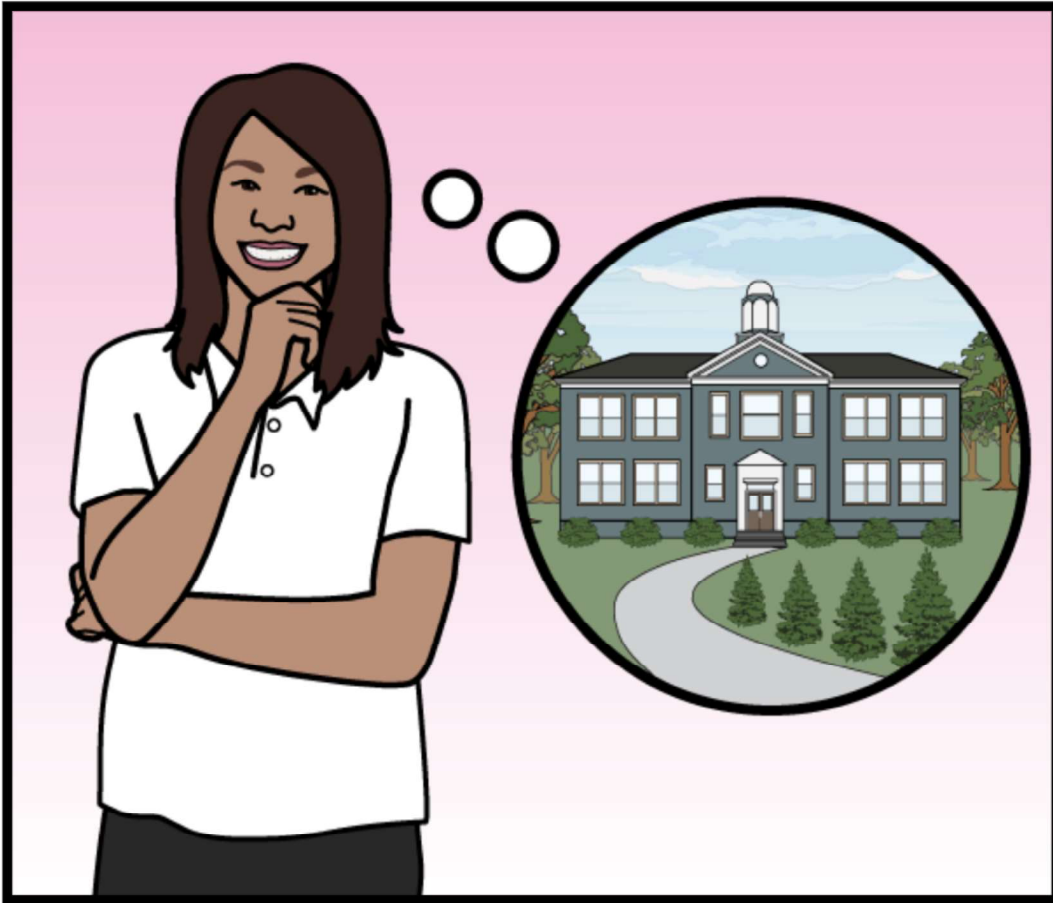


We get some money back many years later.



We pay a tax to help pay doctors to help older people.





Keisha does not like to pay taxes.



But she is glad they pay for things she uses.

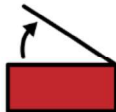


She uses schools and roads.

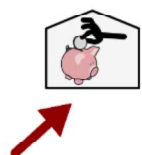
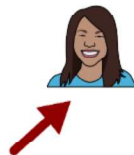
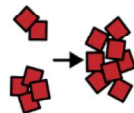
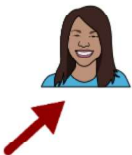




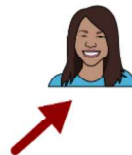
Keisha opens a savings account.



She puts most of her paycheck in it.

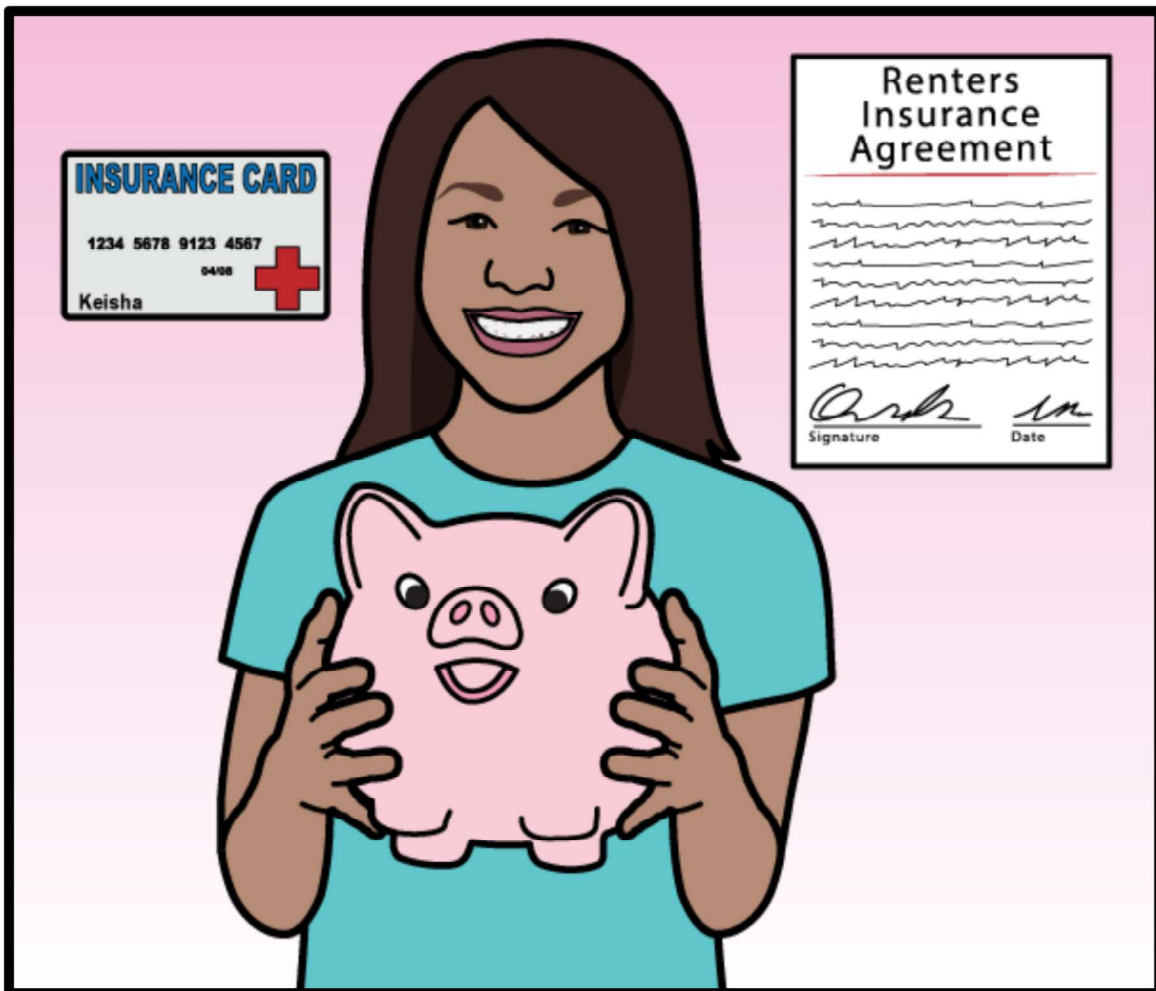


Keisha is working toward her goal.



Chapter 5:

Insuring Your Things





Keisha is happy she is earning money.



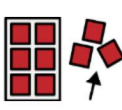
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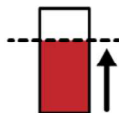
She is saving money.



She has extra money for fun things.



Keisha thinks she will reach her goal soon.





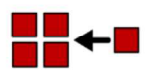
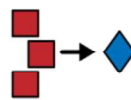
Keisha's mother says to slow down.

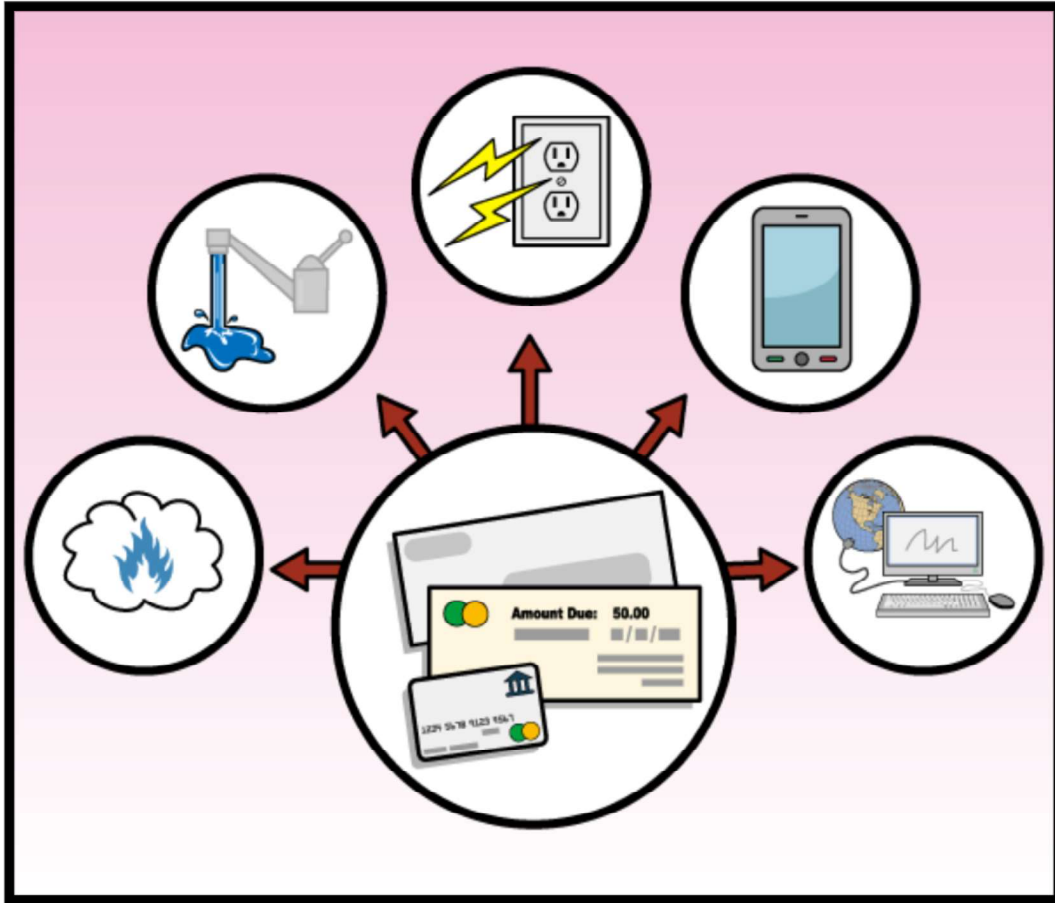


Keisha might have money to pay rent.

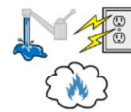


Keisha will need money for other things too.





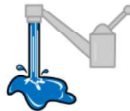
Keisha will need to pay for utilities.



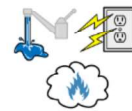
Gas, electricity and water are utilities.



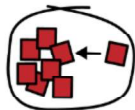
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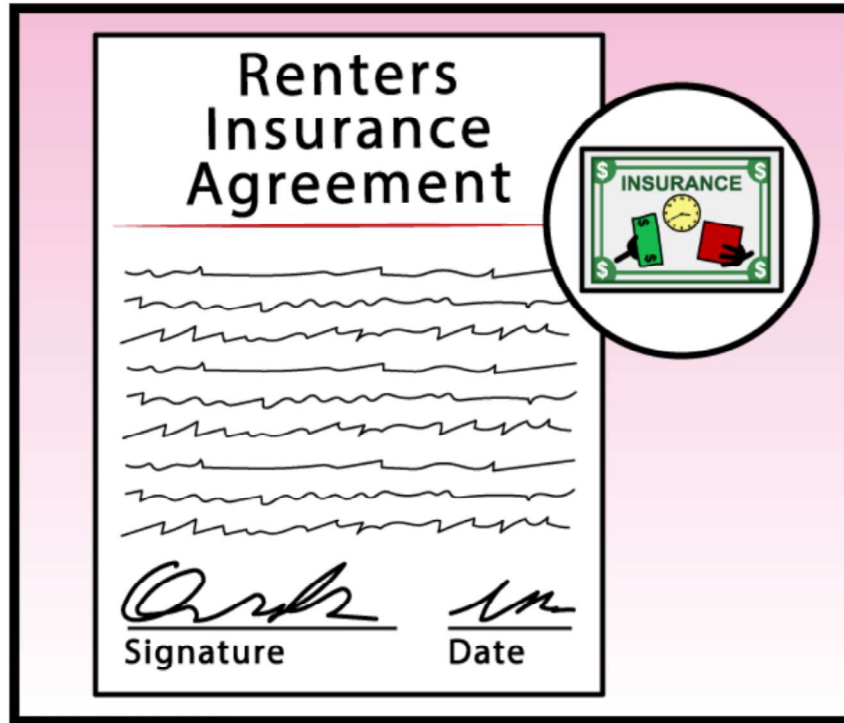


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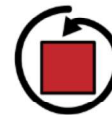


Keisha may also have to pay for a cell phone.





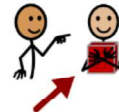
Keisha's mother tells her about insurance.



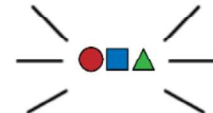
Insurance protects our things.

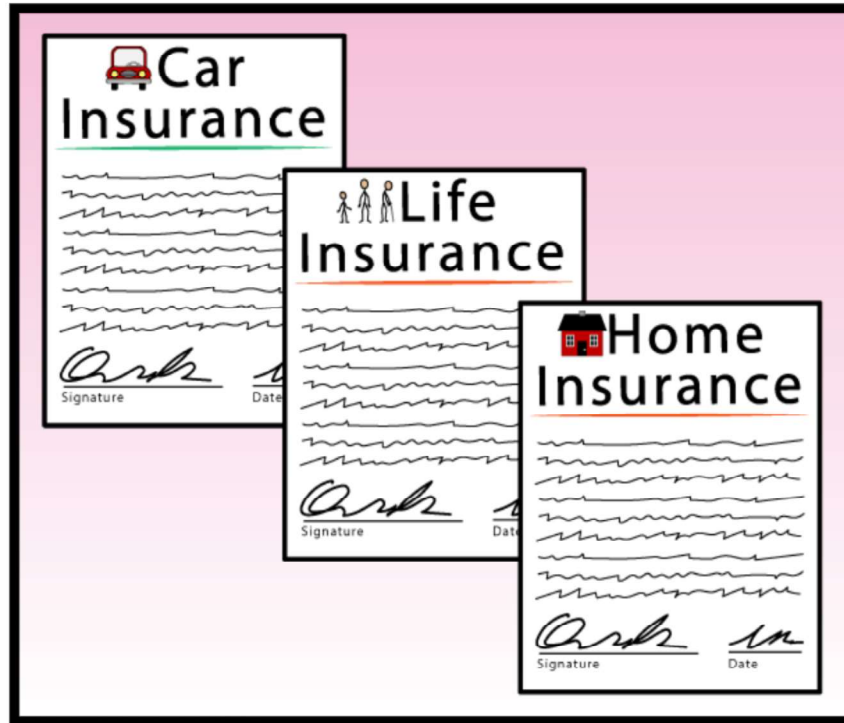


An accident may break your things.



The insurance company would pay for new things.

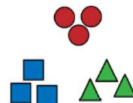
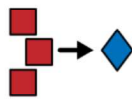




There are other kinds of insurance :



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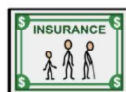
- Car insurance



- Home insurance



- Life insurance

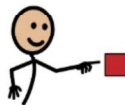




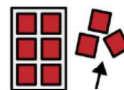
A job may offer health insurance.



This is a benefit.



A benefit is something extra from a job.



Health insurance helps to pay for doctor bills.





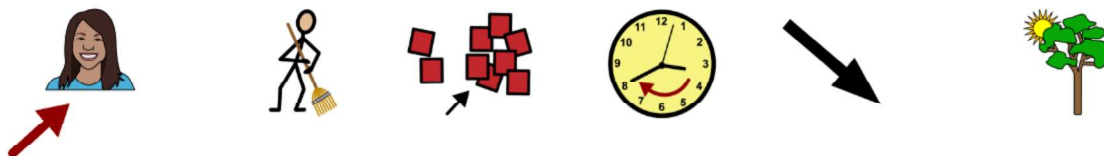
There are many things to pay for.



Keisha has a good attitude.

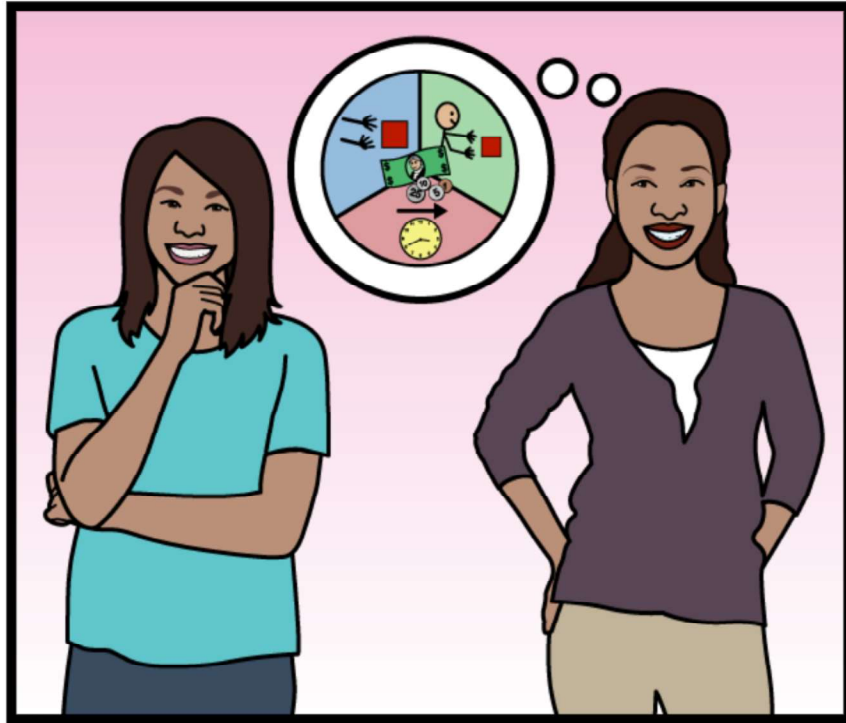


She can work more hours in the summer.



Keisha will work hard to earn more money.

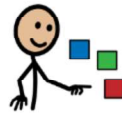




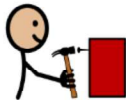
Keisha has lots of things to buy.



She will have to choose what to buy.



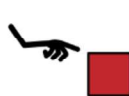
She can make a budget to help her.



BUDGET	
Total	\$1,500
Food	- \$550
Utilities	- \$200
Gas	- \$150
Entertainment	- \$150
Balance	\$450



Keisha likes that idea.

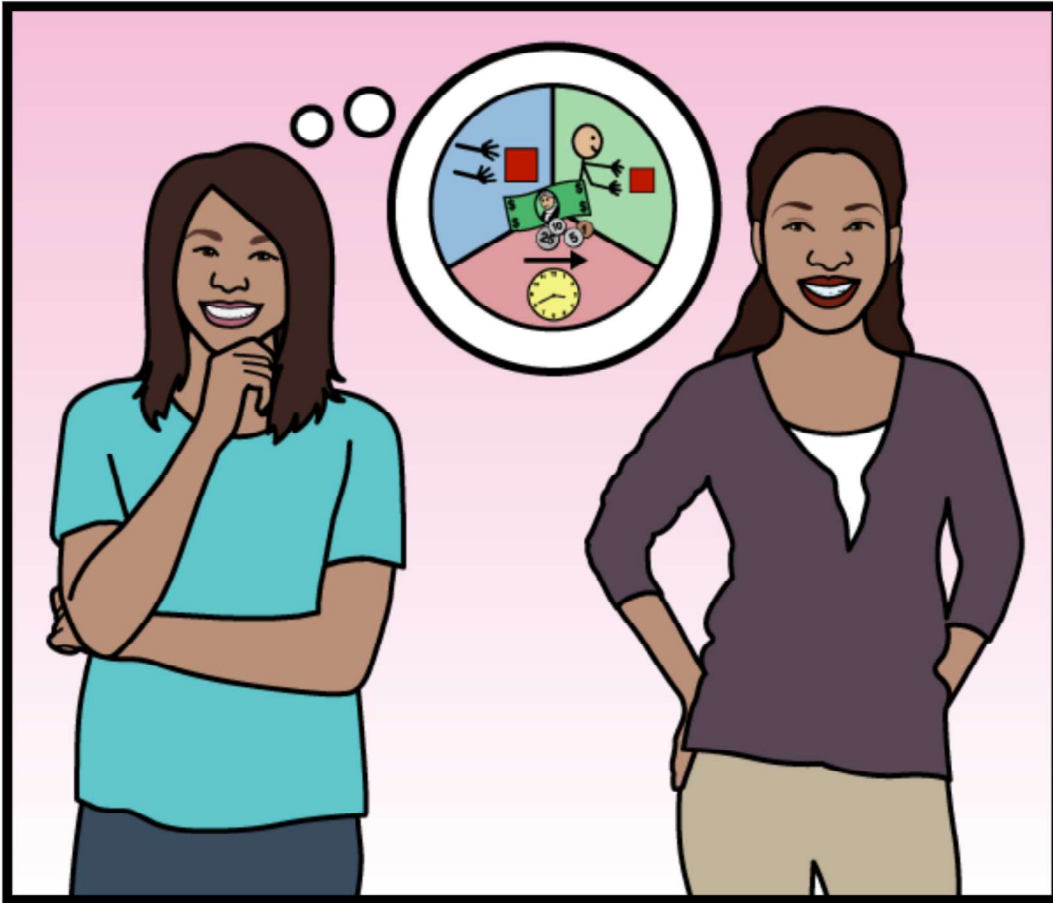


Chapter 6:

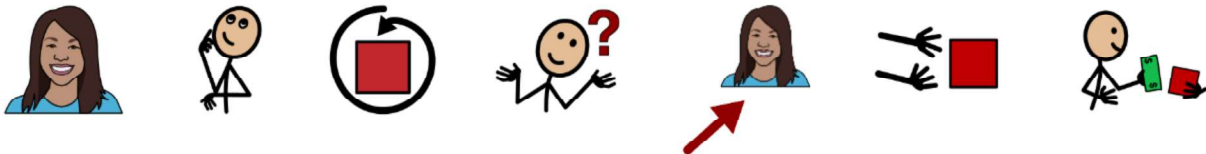
Keeping Track of

Your Money

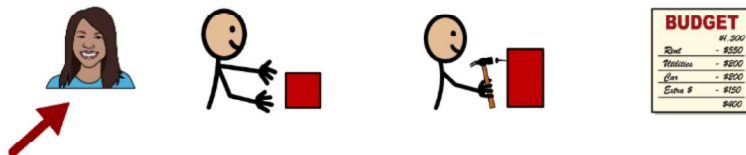




Keisha thinks about what she needs to buy.



She wants to make a budget.



Keisha asks her mother for help.





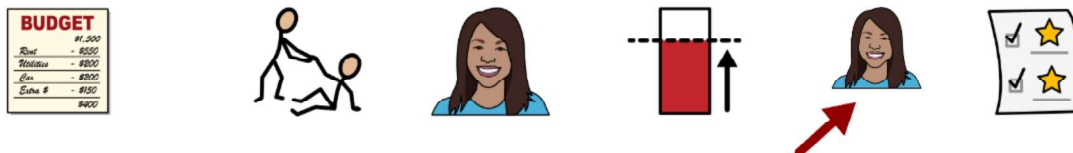
Keisha and her mother sit down.

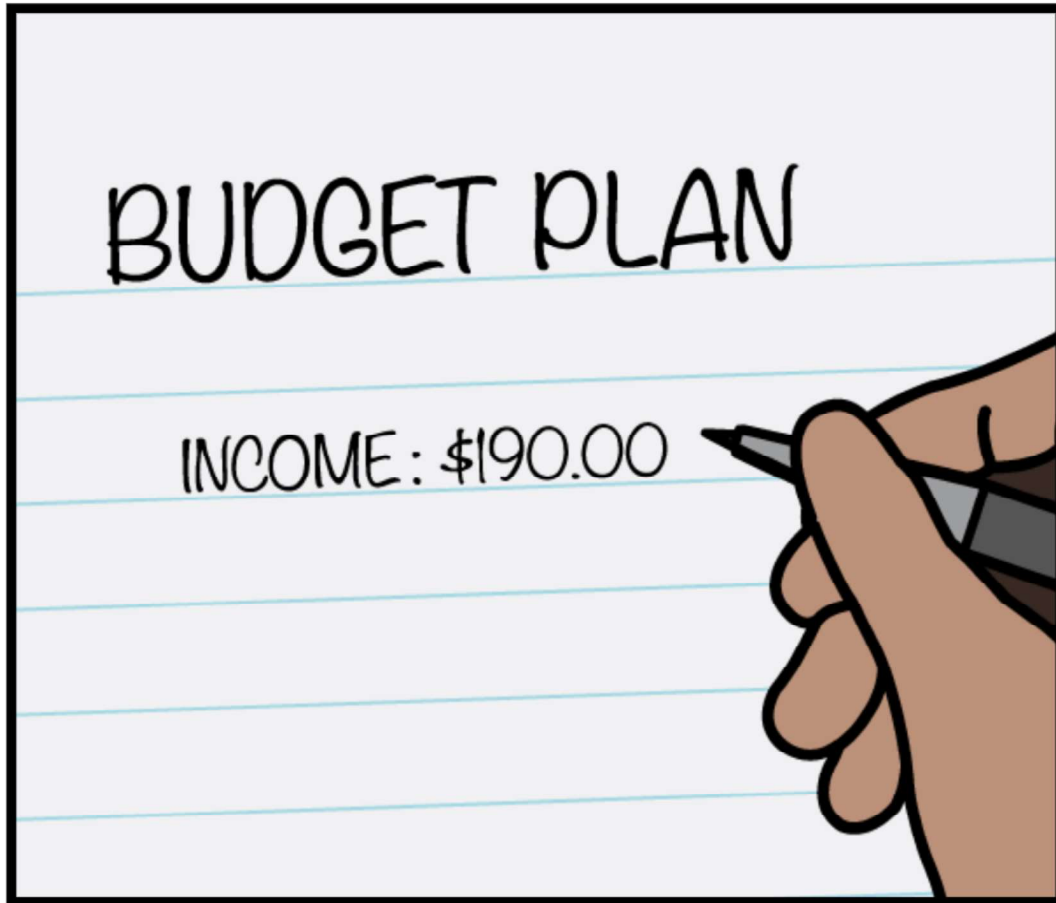


They work on a budget.



A budget will help Keisha reach her goal.





A budget shows how much money you earn.

BUDGET	
Ref	\$1,500
Trans	\$500
Gas	\$200
Extra #	\$400
	\$400



Keisha earns \$190.00 every other Friday.



\$190.00



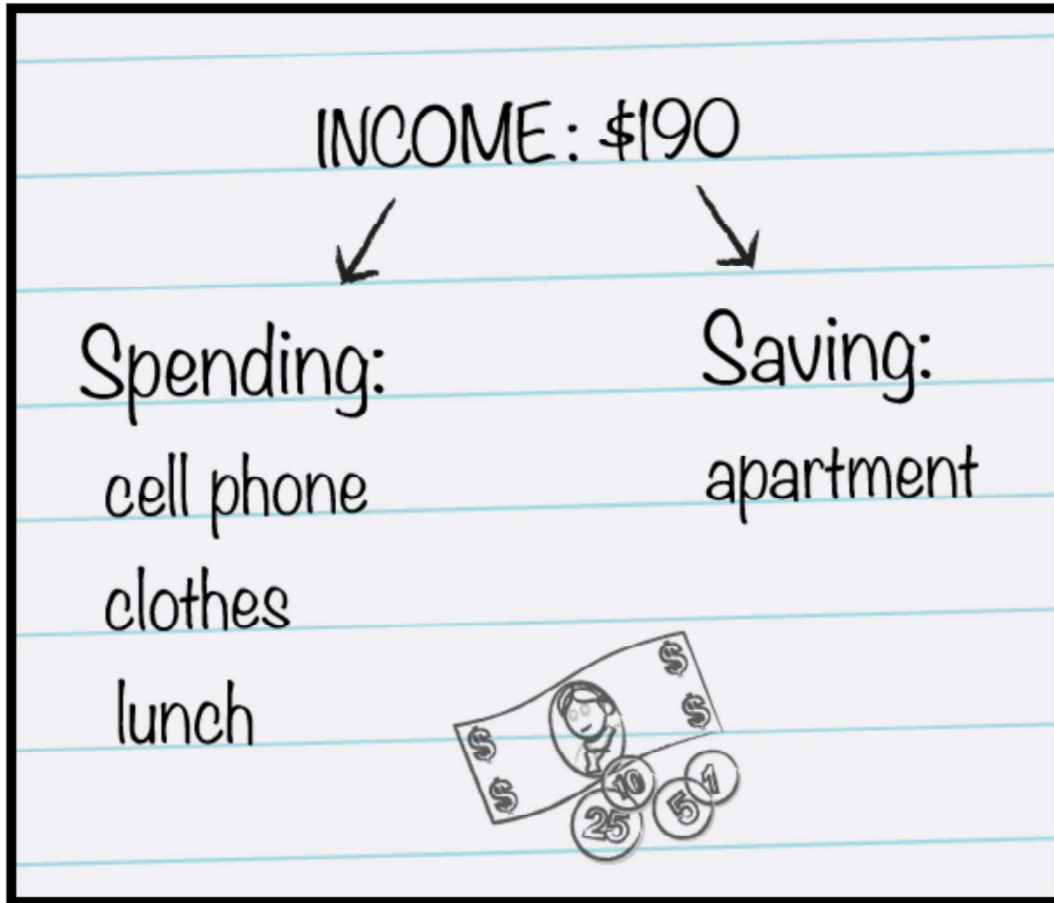
Keisha puts \$190.00 on her budget.



\$190.00

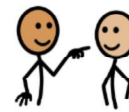


BUDGET	
Ref	\$1,500
Trans	\$500
Gas	\$200
Extra #	\$400
	\$400



A budget shows how much money you spend.

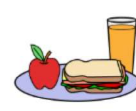
BUDGET	
	\$1,500
Rent	- \$550
Utilities	- \$200
Gas	- \$250
Extra \$	- \$500
	\$400



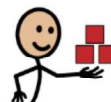
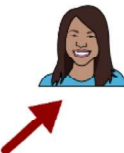
Keisha will buy clothes and lunch.

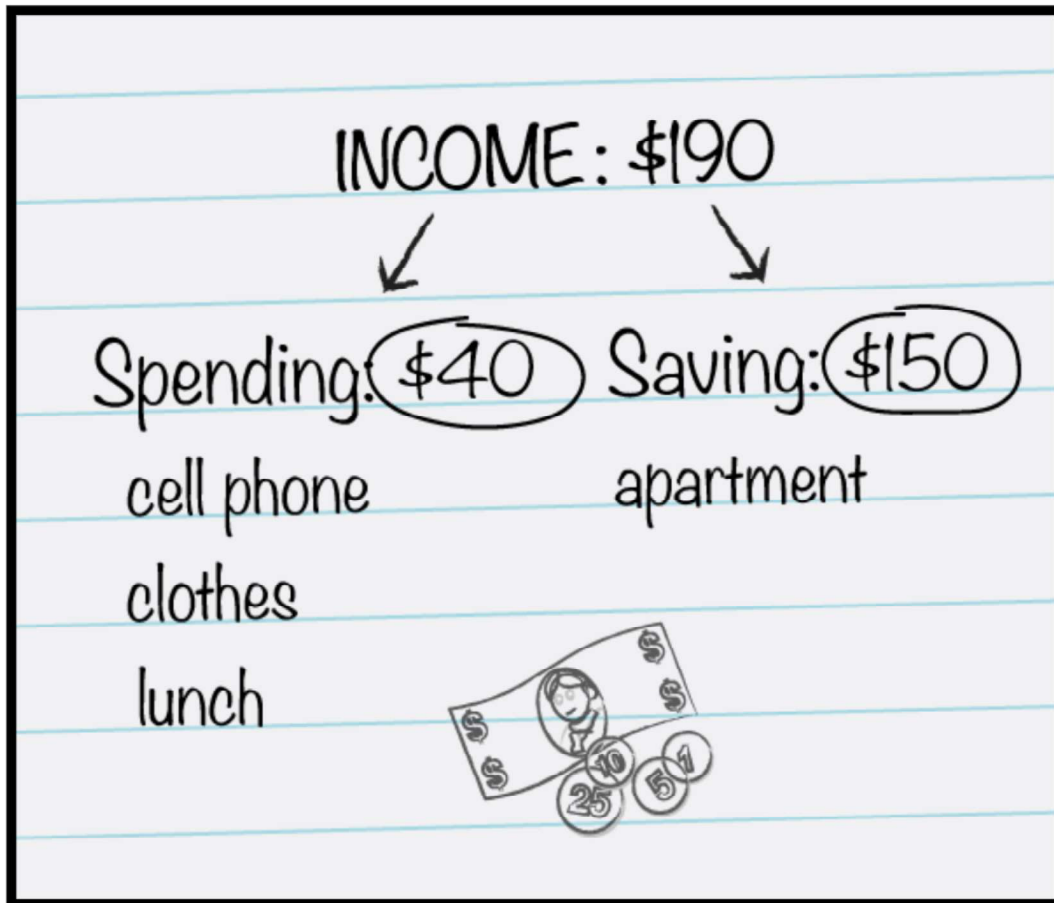


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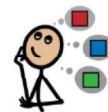
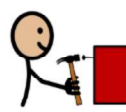


She writes down these things.





Now Keisha must make choices.



Keisha will save \$150.00 for an apartment.



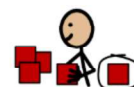
\$150.00



She will have \$40.00 left.

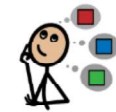
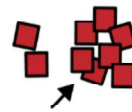
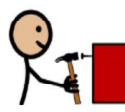


\$40.00

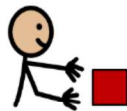




Keisha must make more choices.

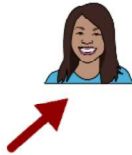


She wants to buy lunch six times.

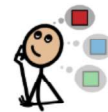


6 X

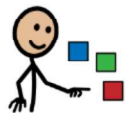
She will not have enough money.



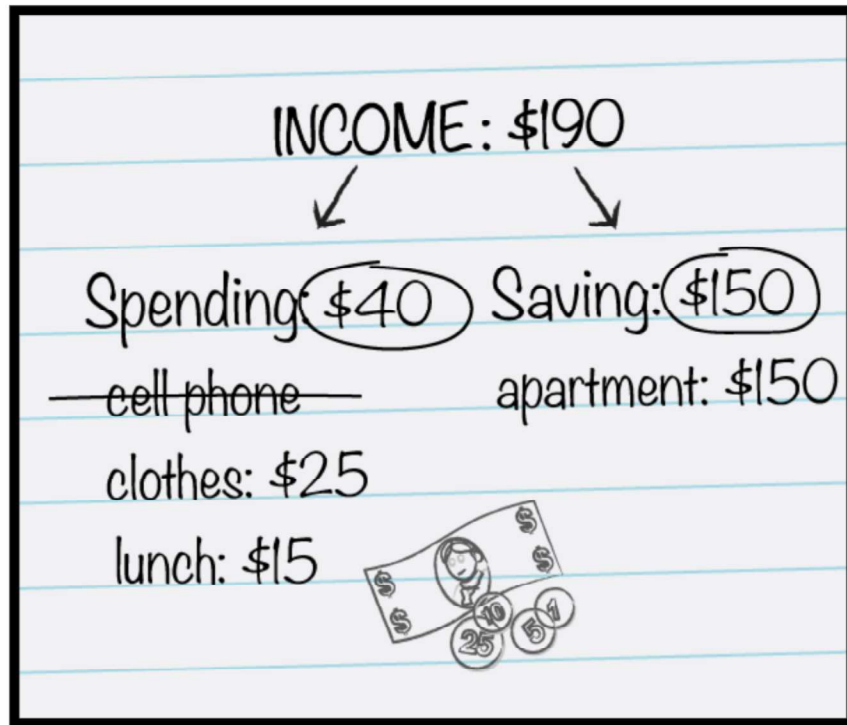
That is not a good choice.



Keisha chooses to buy lunch one time.



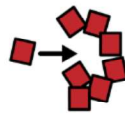
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Keisha is done with her budget.



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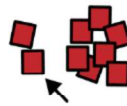


BUDGET	
Rent	\$1,500
Food	\$500
Utilities	\$200
Car	\$200
Extra \$	\$150
	\$400

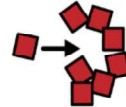
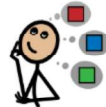
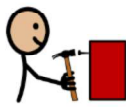
She will save money.



Keisha can buy some fun things.



Keisha will make good choices with her money.





You can do it, Keisha !



You have a plan for your future.



Keisha smiles.



She will work hard to reach her goal.

