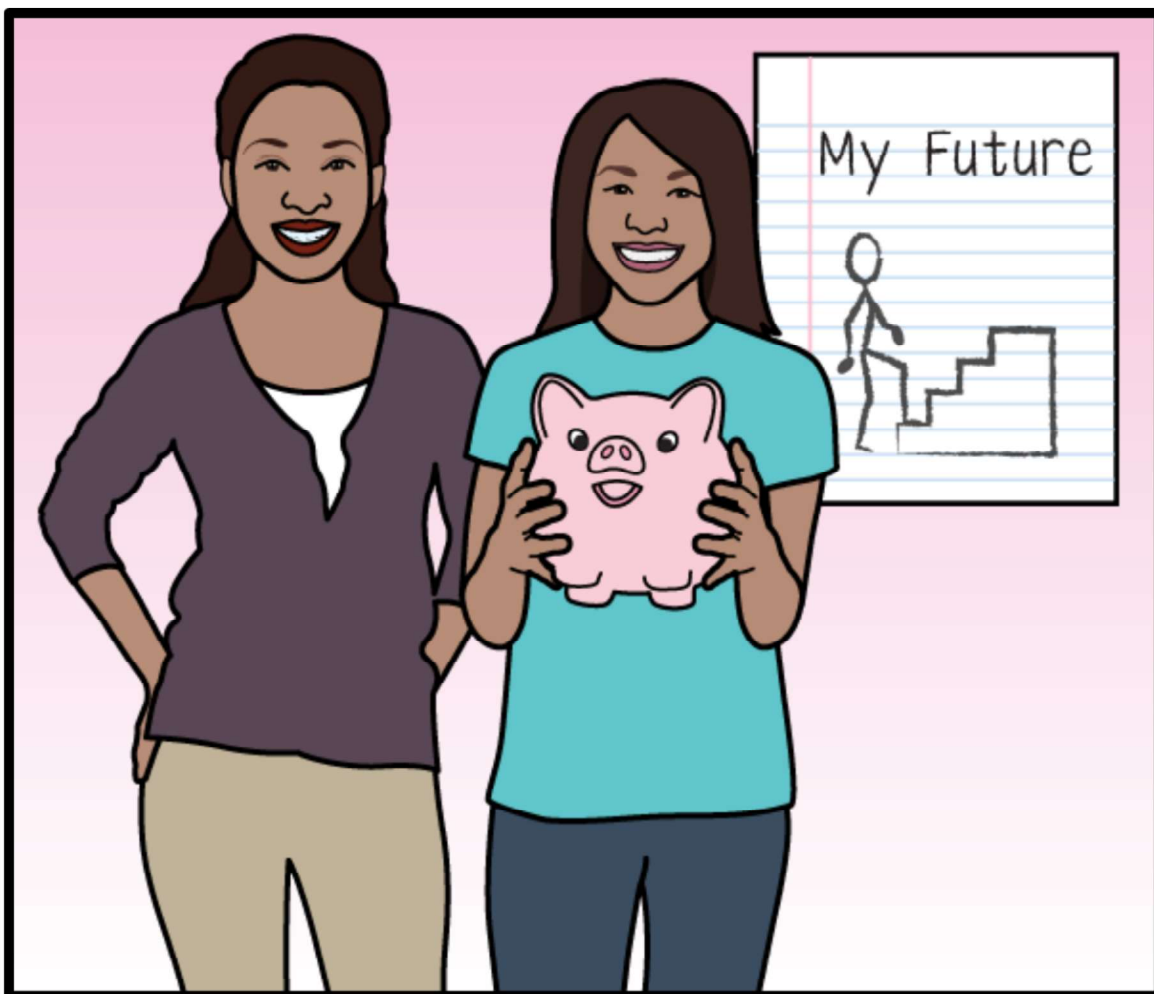


# Setting a Goal, Building a Future



**by Molly Tittle**

**Illustrated by Katie Zolnowski**

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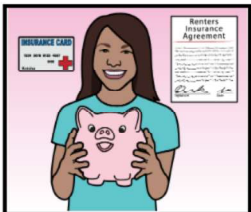
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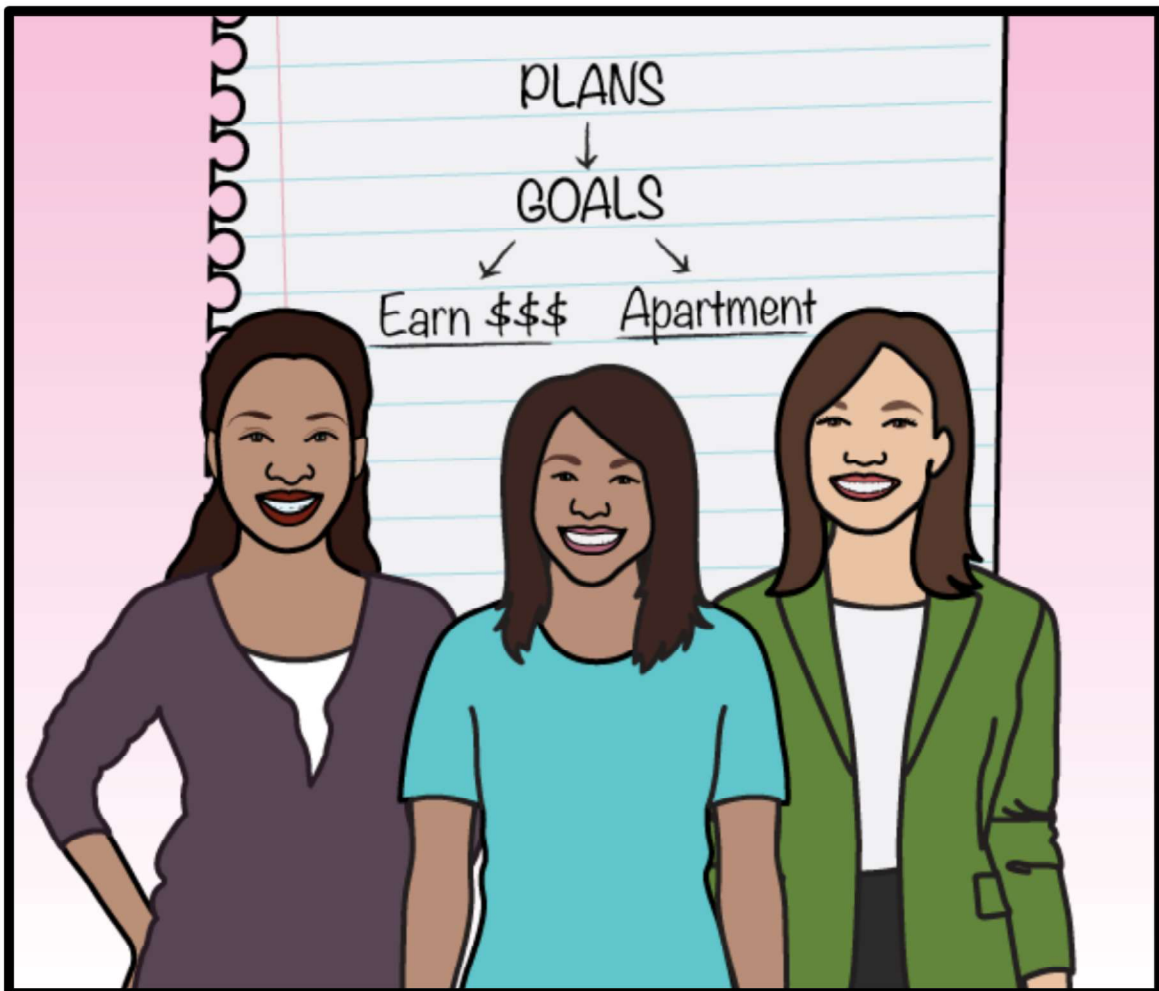
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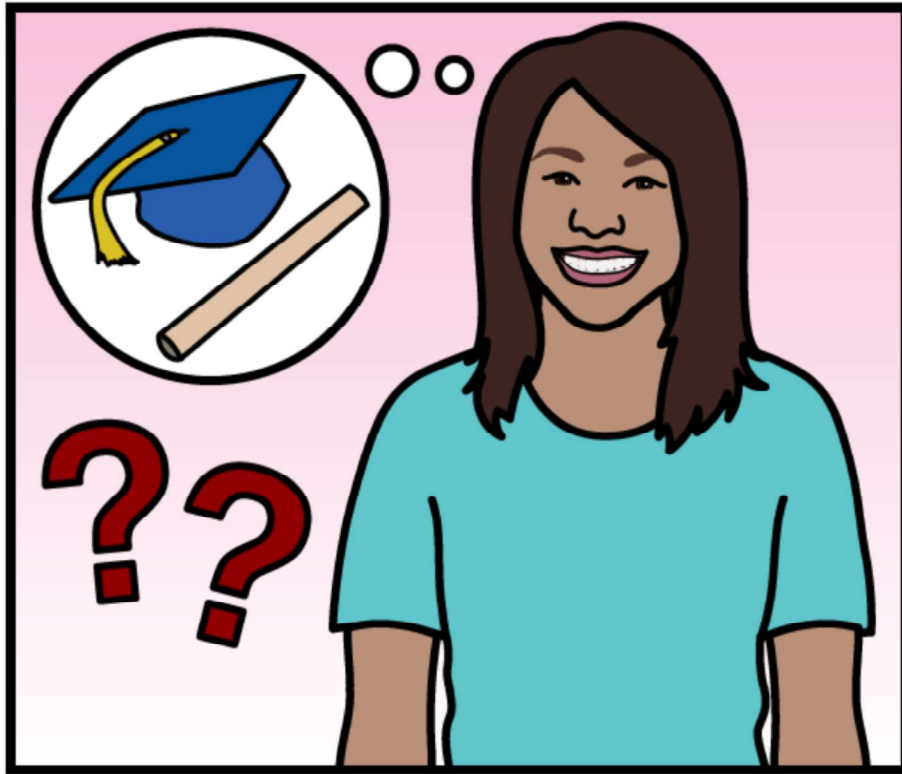


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# Chapter 1:

# Planning for the Future

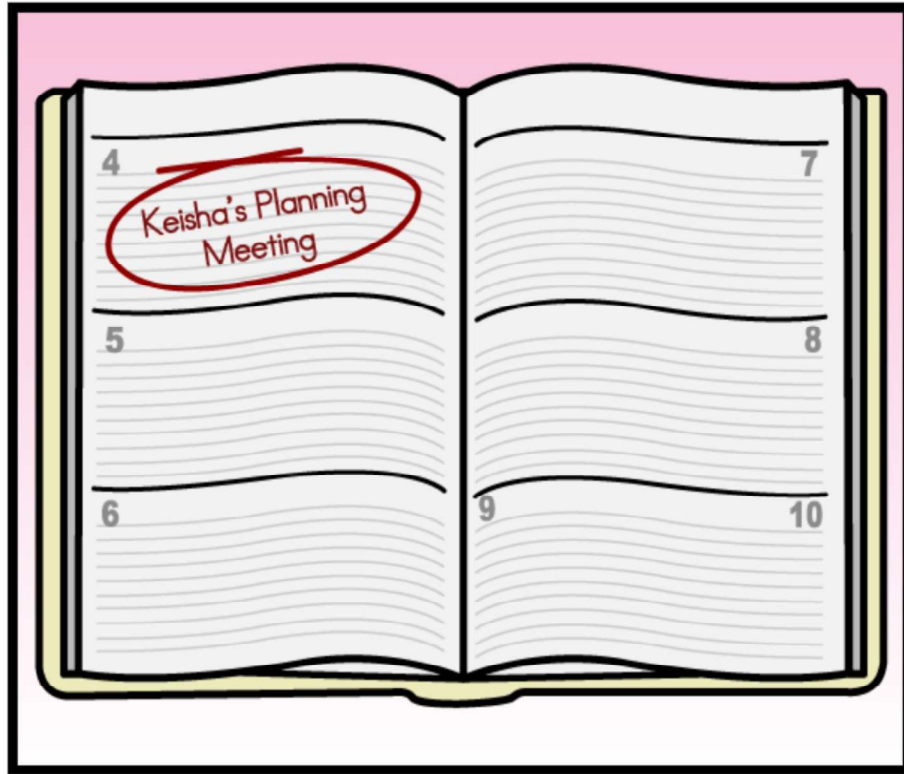




In one more year, Keisha will graduate from high school. What will she do? Will Keisha stay at home? Will Keisha go to school? Will Keisha get a job? Keisha can choose what she will do in the future.

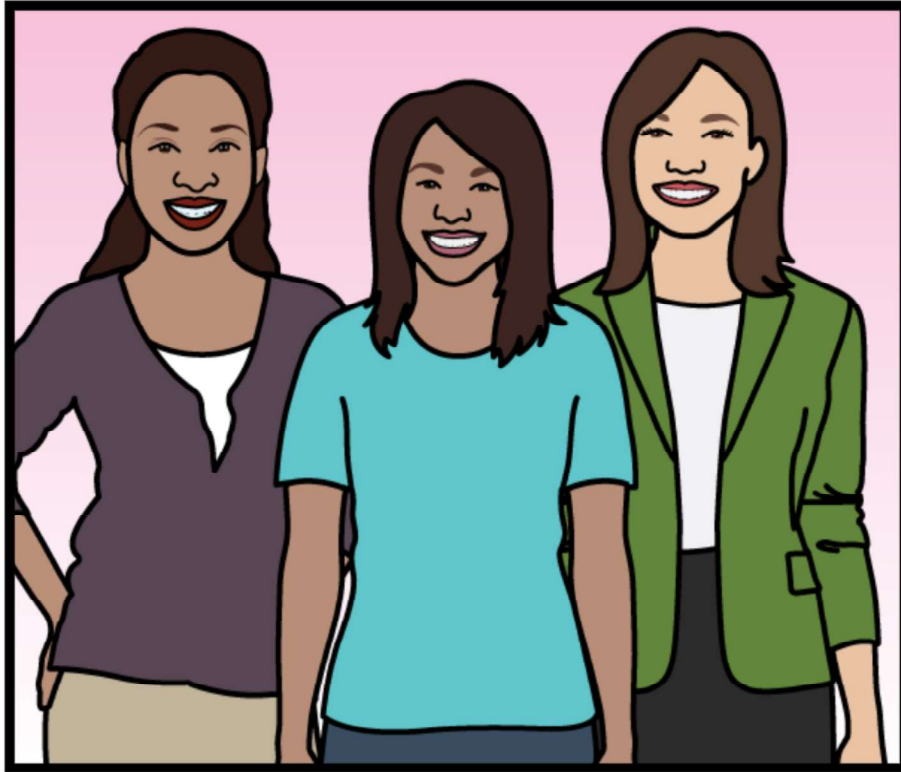
*Why are these questions important to Keisha?*





Today there is a meeting for Keisha. It is her planning meeting. She will decide what she wants to do after high school. There will be six people at the planning meeting. They will help Keisha plan her future.

*Why does Keisha have a planning meeting?*



Keisha's mother and teacher come to the planning meeting. They talk about what Keisha wants to do. Keisha does not know what she wants to do. The six people in the meeting give her ideas. Keisha thinks about what her brother and sister did after high school.

*Who will be at the meeting? How can they help Keisha?*



Keisha's sister Aaliyah graduated from high school. Now Aaliyah goes to college. She wants to be a teacher. Aaliyah lives in an apartment. Keisha's brother Tom graduated from high school. Tom got a job. He builds houses. Tom earns money at his job.

*What did Aaliyah and Tom do after they graduated?*

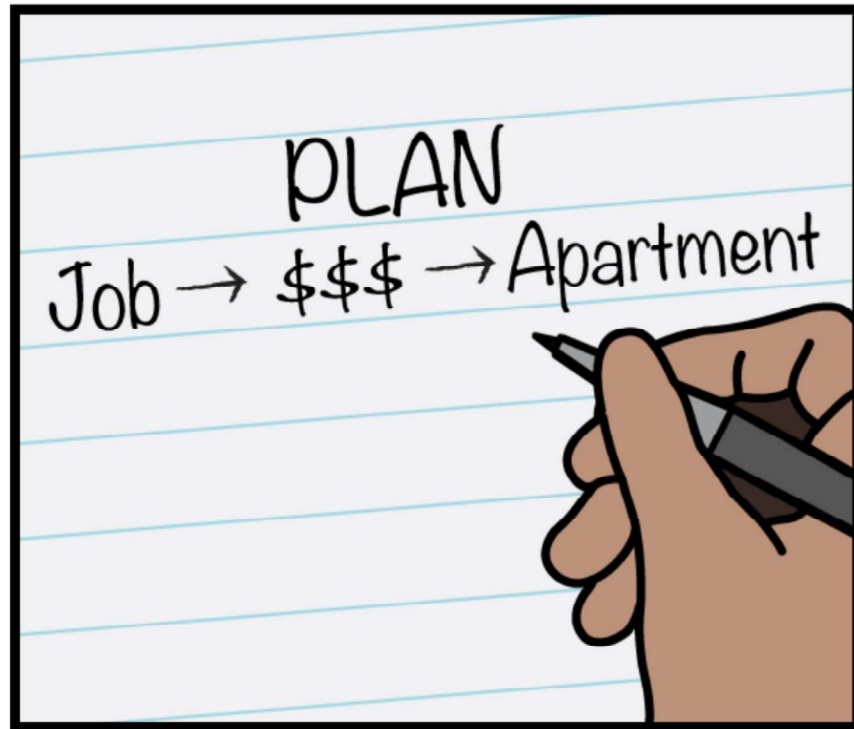
Keisha's teacher asks her, "What are your goals after you graduate high school?" A goal is something you are trying to do or reach. Sometimes a goal is long term, like where



you want to live after school. Keisha thinks about her long-term goals. Keisha tells them her long-term goals:

- I want to get a job.
- I want to live in an apartment.
- I want to earn money.

*What goals does Keisha want to reach?*



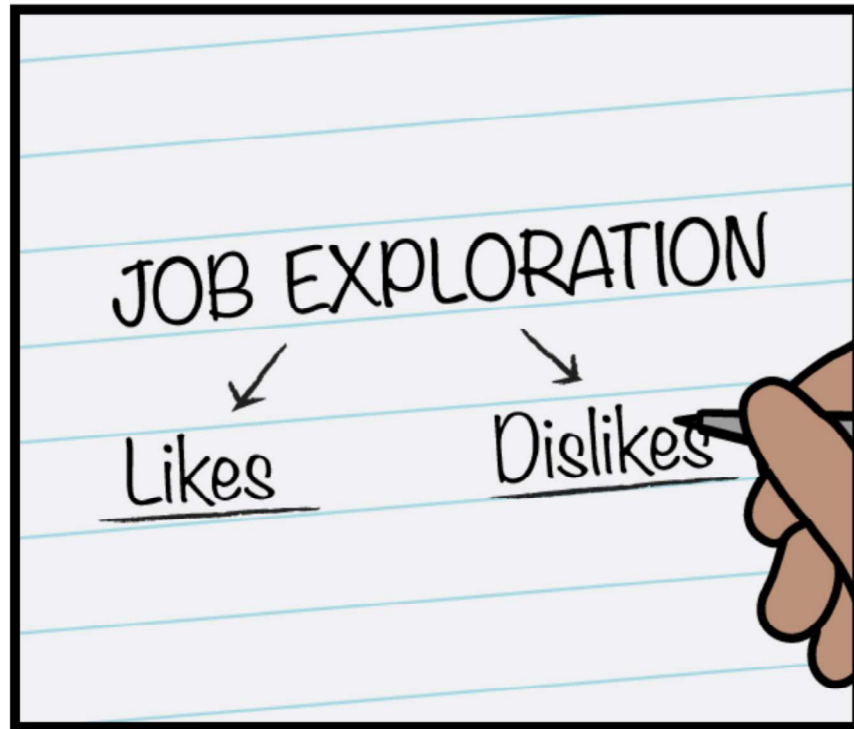
Keisha needs a plan to reach her goals.

Keisha will need an income for her plan to work. An income is money made by working.

Keisha can earn money at a job. She will need money to pay for an apartment. Keisha wants to get a job and earn an income. But what job will she do?

*How will Keisha earn money for an apartment?*





Keisha does not know what job she can do.

Keisha's teacher tells her about job exploration.

In job exploration, Keisha can learn about many jobs people do to make money. Keisha will learn about jobs she likes and doesn't like. She will learn about jobs she can do well.

Keisha thinks job exploration is a good idea.

*What is job exploration?*



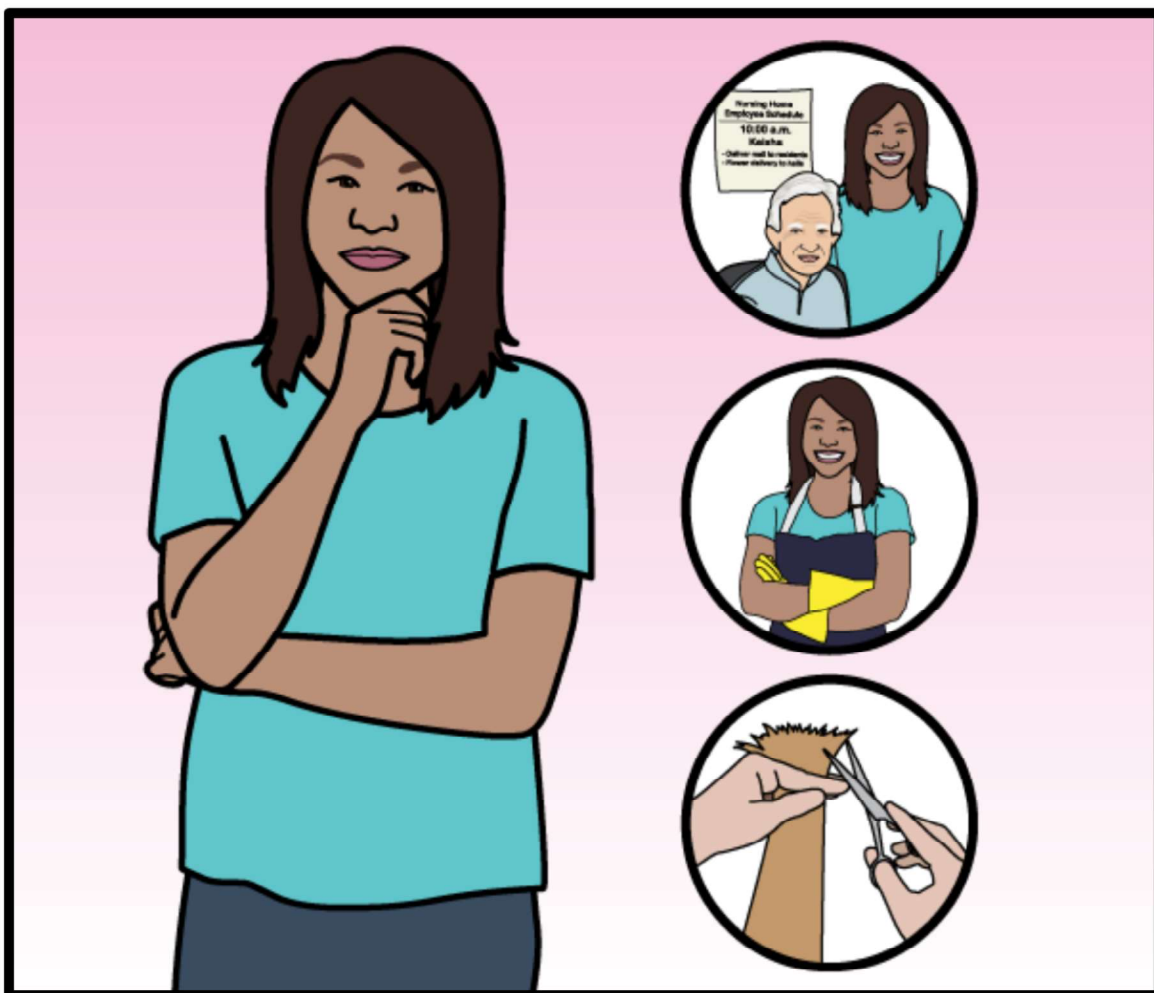


Keisha has good ideas. These ideas will go into Keisha's plan. This plan will help Keisha reach her goals of earning money and living in an apartment. Her team will help her find a good job. Her team will help her plan her future.

*Discuss with students what goals they have for their future.*

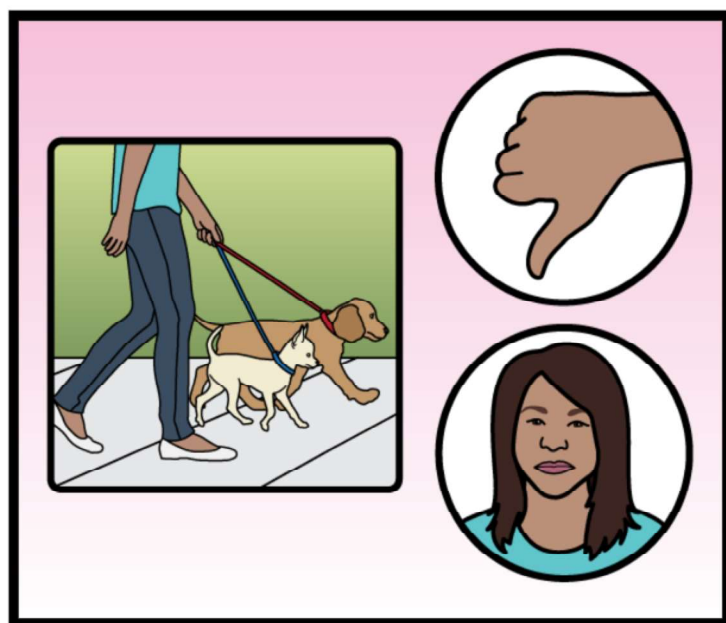
# Chapter 2:

## Finding a Job



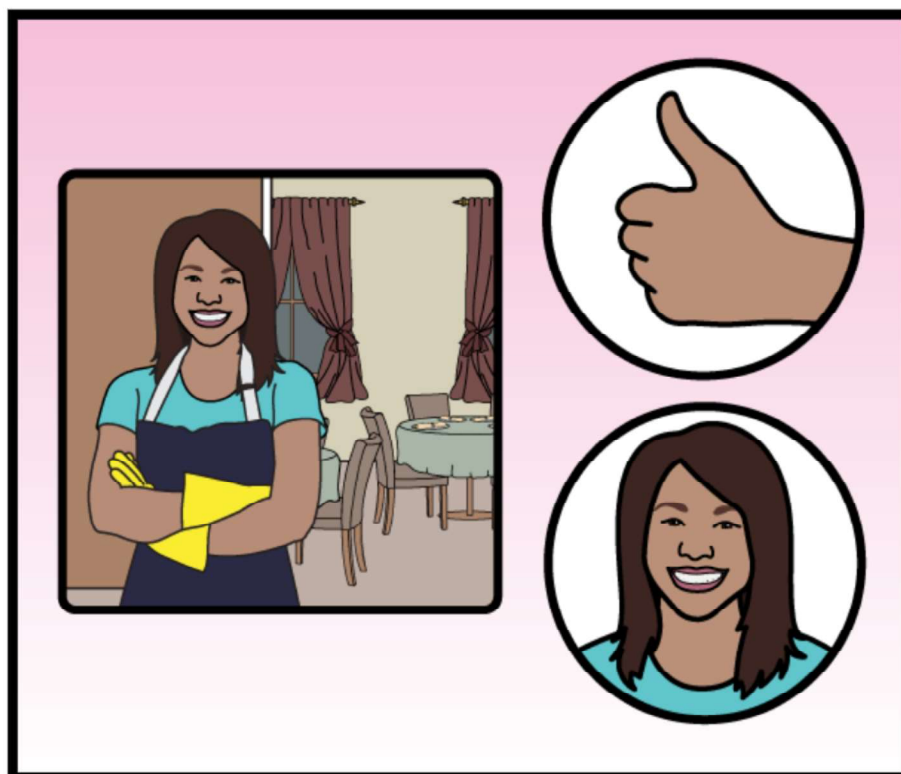
Keisha starts job exploration. Keisha will try out six different jobs. Job exploration will give her good experience. Keisha tries a job at an animal shelter. She feeds the dogs.

She takes the dogs for a walk. She would earn \$10.00 per hour doing this job. Keisha does



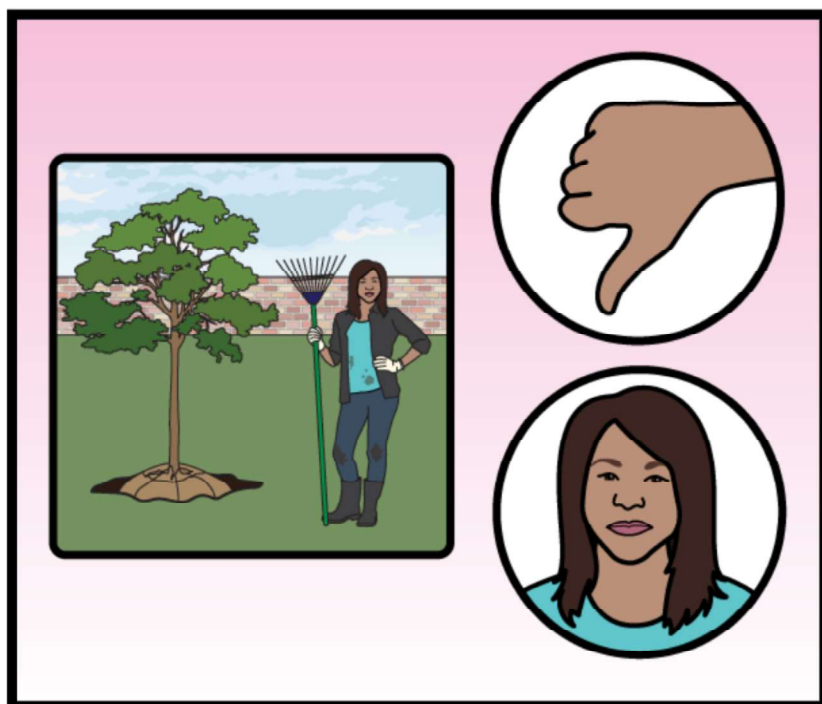
not like this job. Keisha does not like to work with animals.

*What does Keisha think about a job with animals?*



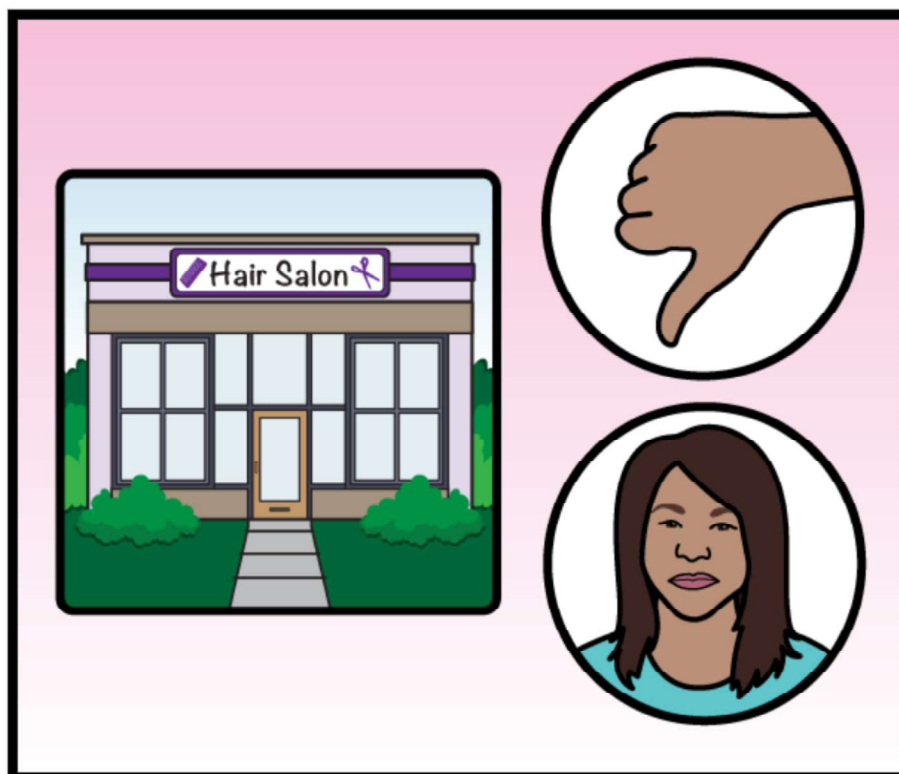
Keisha tries a job at a restaurant. She cleans the tables. She washes the dishes. She can talk to many people at the restaurant. She would earn \$9.00 an hour working at the restaurant. Keisha likes this job. She likes to work with people.

*What does Keisha think about a job at a restaurant?*



Keisha tries a job at a lawn service. She rakes the yard. Keisha pulls the weeds for the lawn service. She would earn \$11.00 an hour if she did lawn service. Keisha gets dirty at this job. It is hot working outside in the Sun. Keisha does not like this job. She does not like to get dirty.

*What does Keisha think about a job at a lawn service?*



Keisha tries a job at a hair salon. She sweeps the floor. She organizes and restocks bottles. She folds towels. Keisha learns she would make \$9.00 an hour doing this job. Keisha does not like this job. It is boring.

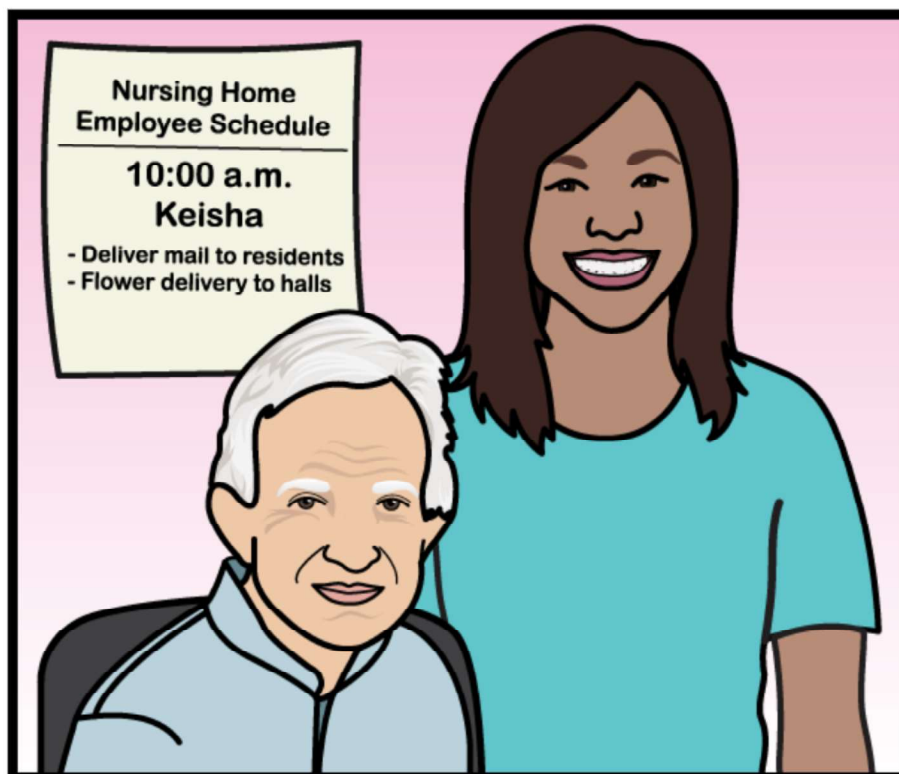
*What does Keisha think about a job at a hair salon?*





At the salon, Keisha watches the hair stylists cut hair. A hair stylist goes to school to learn skills to cut and style hair. A skill is the ability to do something. She would like to cut hair and would earn more money, but she does not want to go to school.

*Why is Keisha not able to be a hair stylist?*

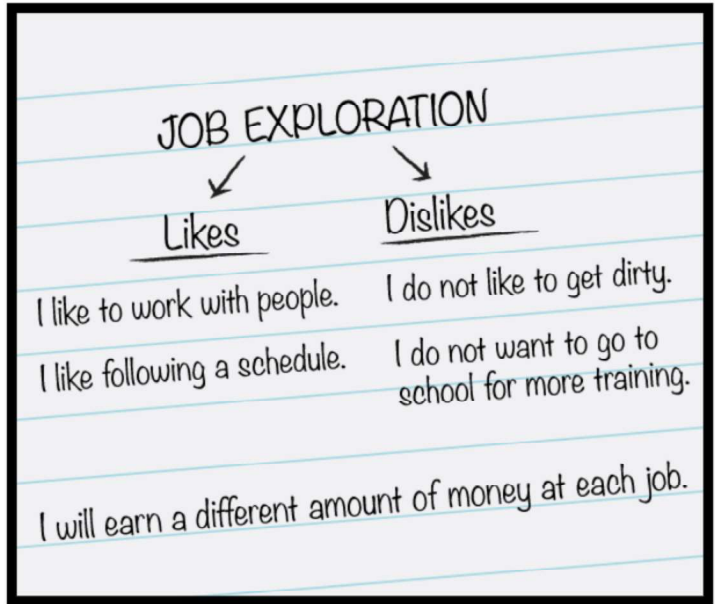


Keisha tries a job at a nursing home. She delivers flowers to people. She delivers mail to people. She has a schedule. The schedule tells her which jobs to do. Keisha would earn \$10.00 an hour working at the nursing home. Keisha likes the schedule.

*What does Keisha think about the job at the nursing home?*

Keisha thinks about what she learned in job exploration.

She makes a list:

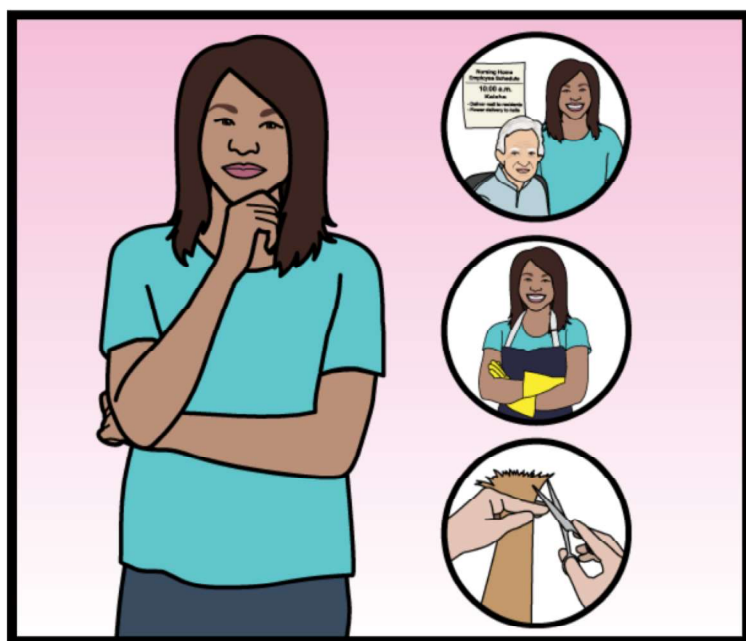


- I like to work with people.
- I like following a schedule.
- I do not like to get dirty.
- I do not want to go to school for more training.
- I will earn a different amount of money at each job.

*What kind of jobs does Keisha like?*

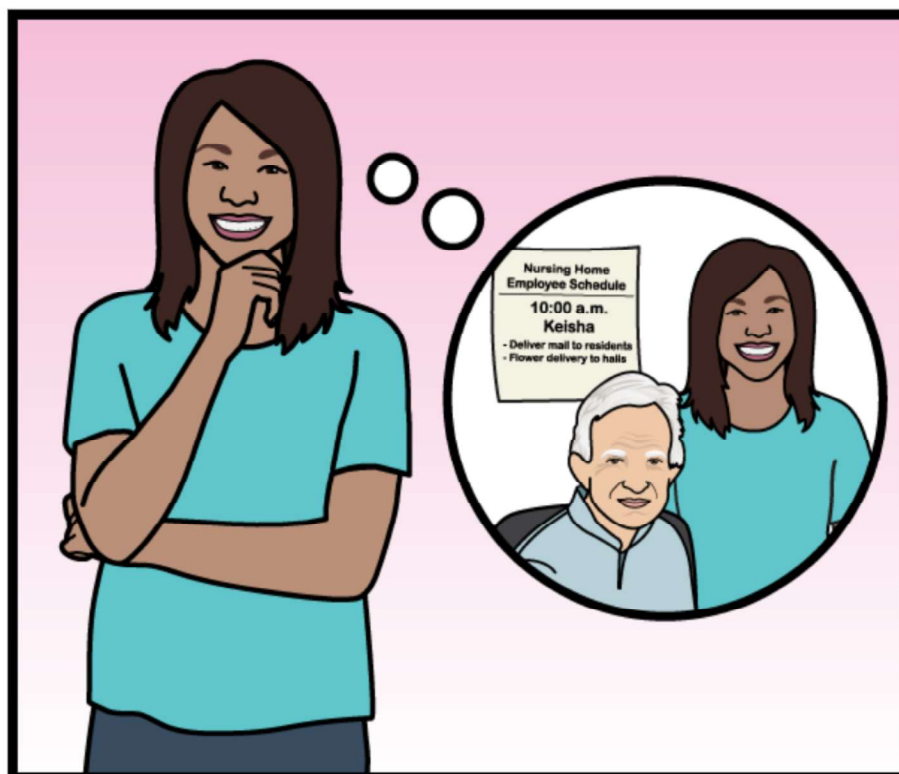
Keisha tried many jobs. Job exploration helped her learn about jobs and get experience. What jobs does Keisha like?

What jobs can she do well? Keisha knows she needs to pick a job she likes and can do



well. She should not just pick the one that will pay her the most money. Keisha is ready to choose and apply for a job.

*Discuss with students what they should focus on when picking a job.*



Keisha decides she wants to work at the nursing home. The nursing home needs someone to work for them. She remembers how much she liked this job. She knows it is important to like what you do in order to do a good job. Keisha will apply for this job.

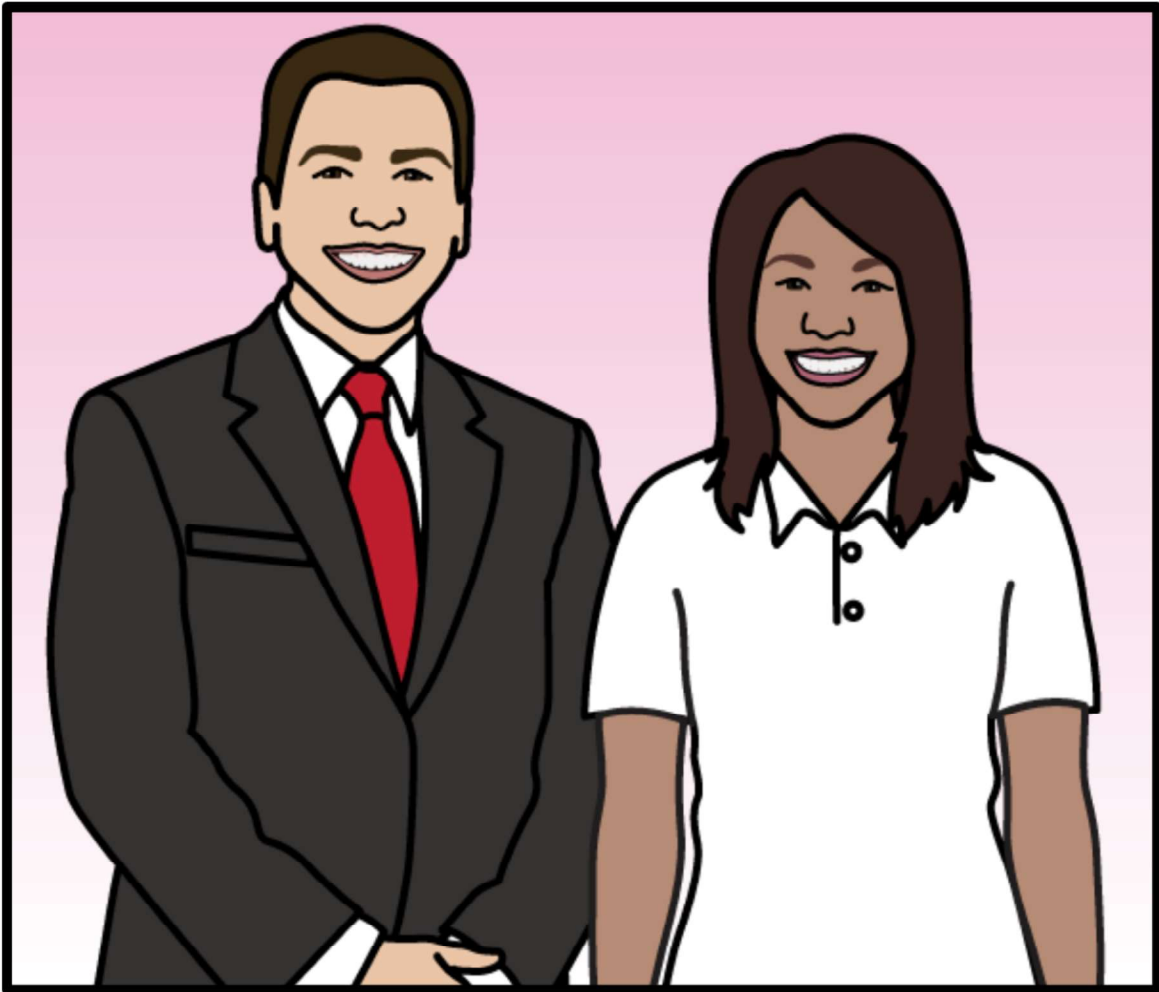
*Why is it important to pick a job you like?*



# Chapter 3:

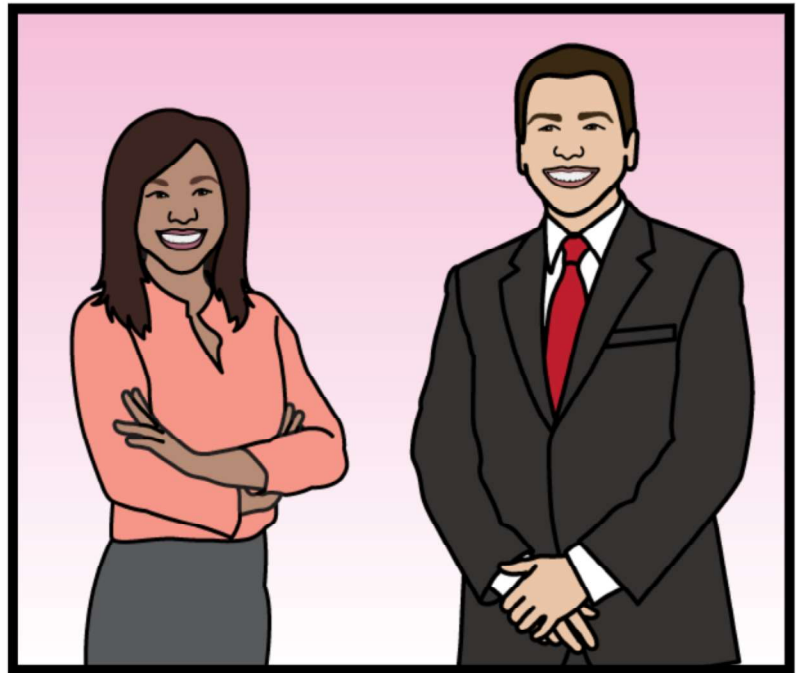
# The Right Attitude

# for the Job



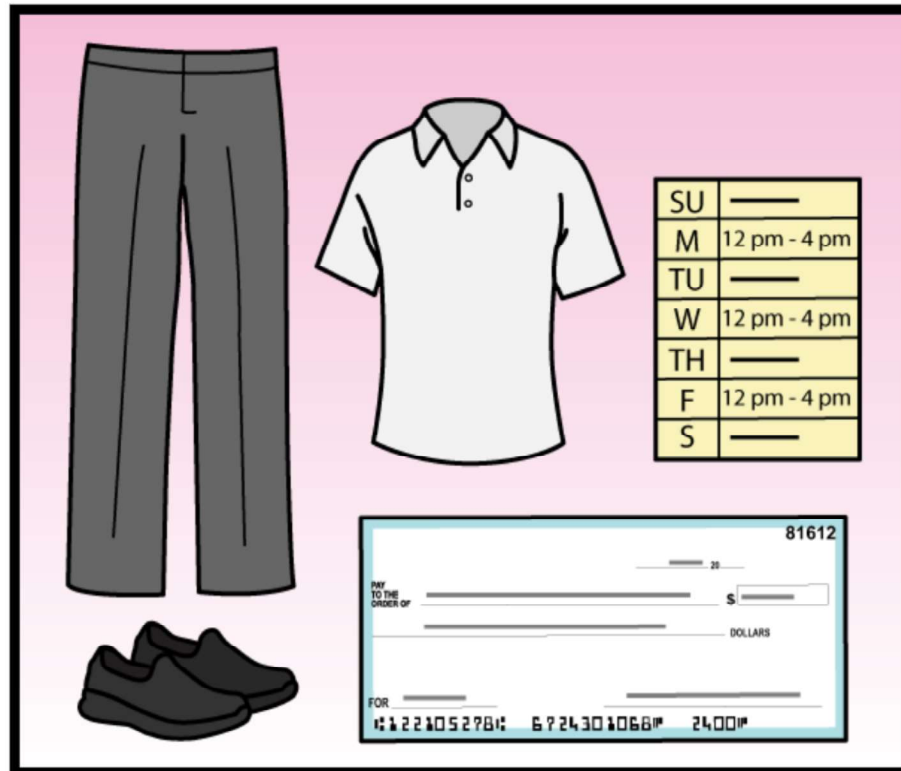


Keisha fills out an application for the job at the nursing home with her address and phone number. She gets a call a few days later to go to an interview with Mr. Jones. Keisha takes a shower, puts on nice clothes and combs her hair. She goes to the interview. Keisha



shakes hands with Mr. Jones. During the interview, Keisha sits up tall and answers his questions. She says thank you.

*Discuss what happens at an interview and how a person should act.*



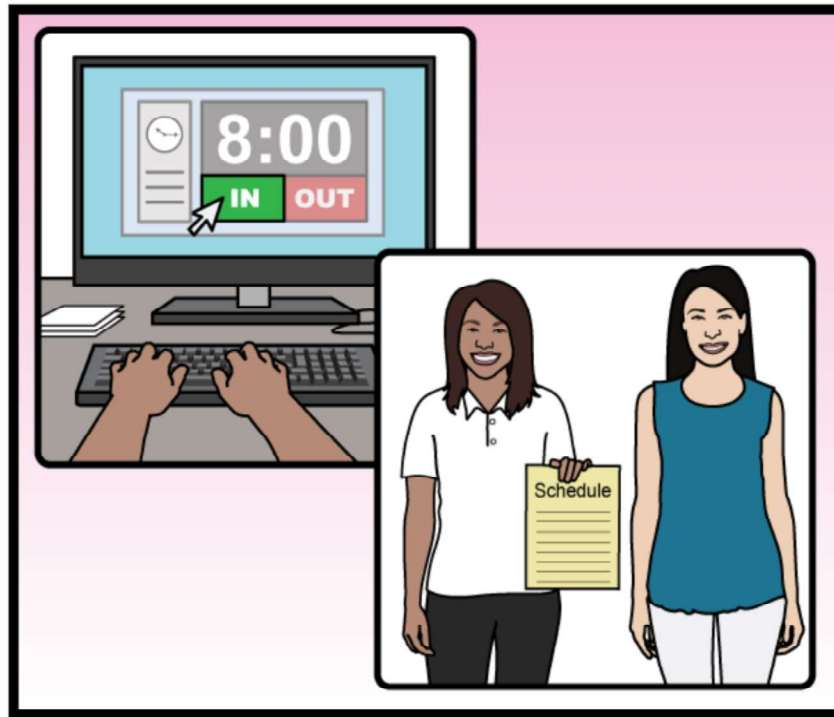
Keisha gets the job! She will have to wear a uniform. Mr. Jones explains that she will start work on Monday and work 3 days each week. She will get paid \$10.00 an hour. She will get a paycheck every other Friday. A paycheck is the money earned for doing your job.

*Discuss what a person needs to know before they start a new job.*



Mr. Jones tells Keisha what she will be doing. She will help the nursing home residents go to their appointments. She will deliver mail and flowers. She will visit with the residents. She will make sure the residents go to the dining hall to eat. Keisha's job will help her save money for her goal.

*What are some of Keisha's job responsibilities?*



Keisha starts her job. She clocks in with a computer. The computer records what time Keisha starts work. This way, Keisha will get paid for the exact time she works. Keisha meets her job coach. The job coach will help her learn her job. Keisha has a schedule. The schedule tells her the jobs to do.

*Why is it important that Keisha remembers to clock in?*

On her first day, Keisha is busy! She likes to help and talk to the people at the nursing home. Keisha is glad she can earn money doing something she enjoys. Mr. Jones tells Keisha, "You have the right kind of attitude.

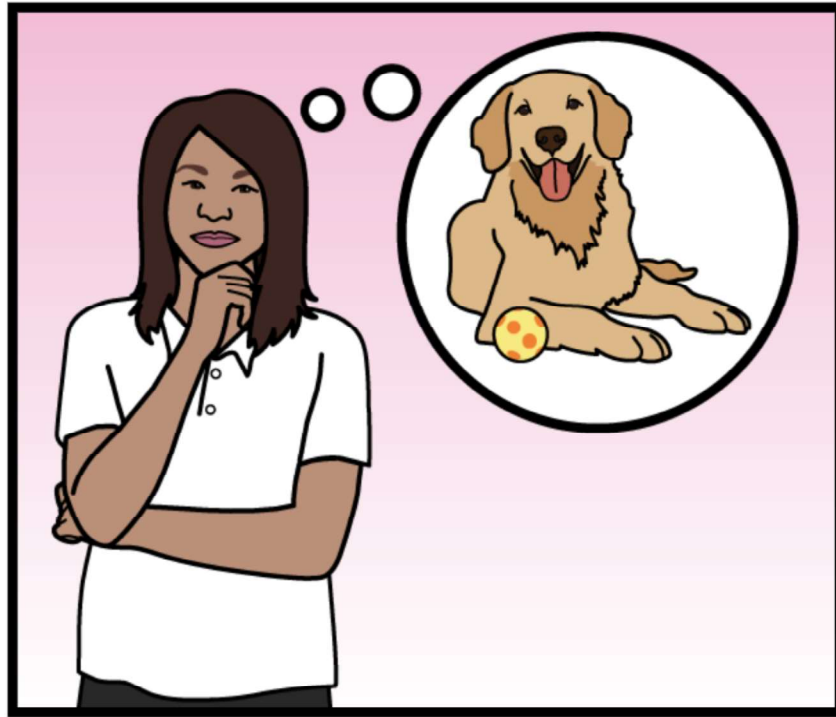
You did all your work and you were kind to everyone. Remember to come talk to me if



you have a problem. We will work it out." It was a perfect day. Keisha clocks out with the computer.

*Why is it important to have a good attitude at work?*





Keisha goes back to work on Wednesday. She remembers to clock in on the computer. This time, work is not as perfect as Monday. She has a different schedule to follow. She must help a resident take his guide dog outside to play. She is nervous to do this. What if the dog runs away while she is watching him?

*What is Keisha nervous about?*



Keisha talks with Mr. Jones. He tells her not to worry. The dog is well trained. There will be other people in the yard that can help her if there is a problem. Keisha is still nervous but

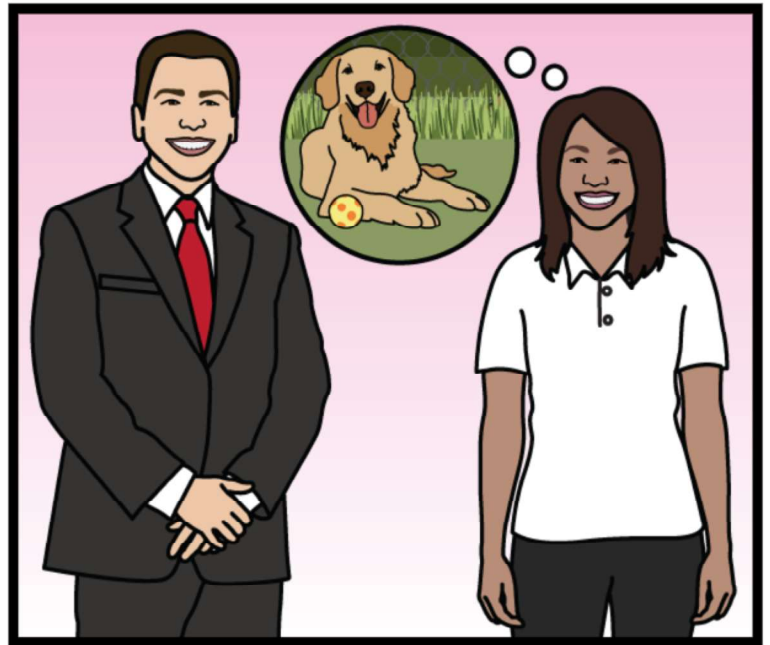


decides she will do what she has been asked. Keisha has fun helping the resident play with the dog. She gives the dog a treat and helps the resident back to his room.

*Discuss how some jobs have tasks that are not enjoyable, but are still part of the job.*

Keisha tells Mr. Jones how her day went. She is glad that she took the resident and his dog outside. In fact, she had fun and would like to do it again. "That is a great attitude to

have, Keisha. You are positive and upbeat. You will certainly gain a lot of experience and

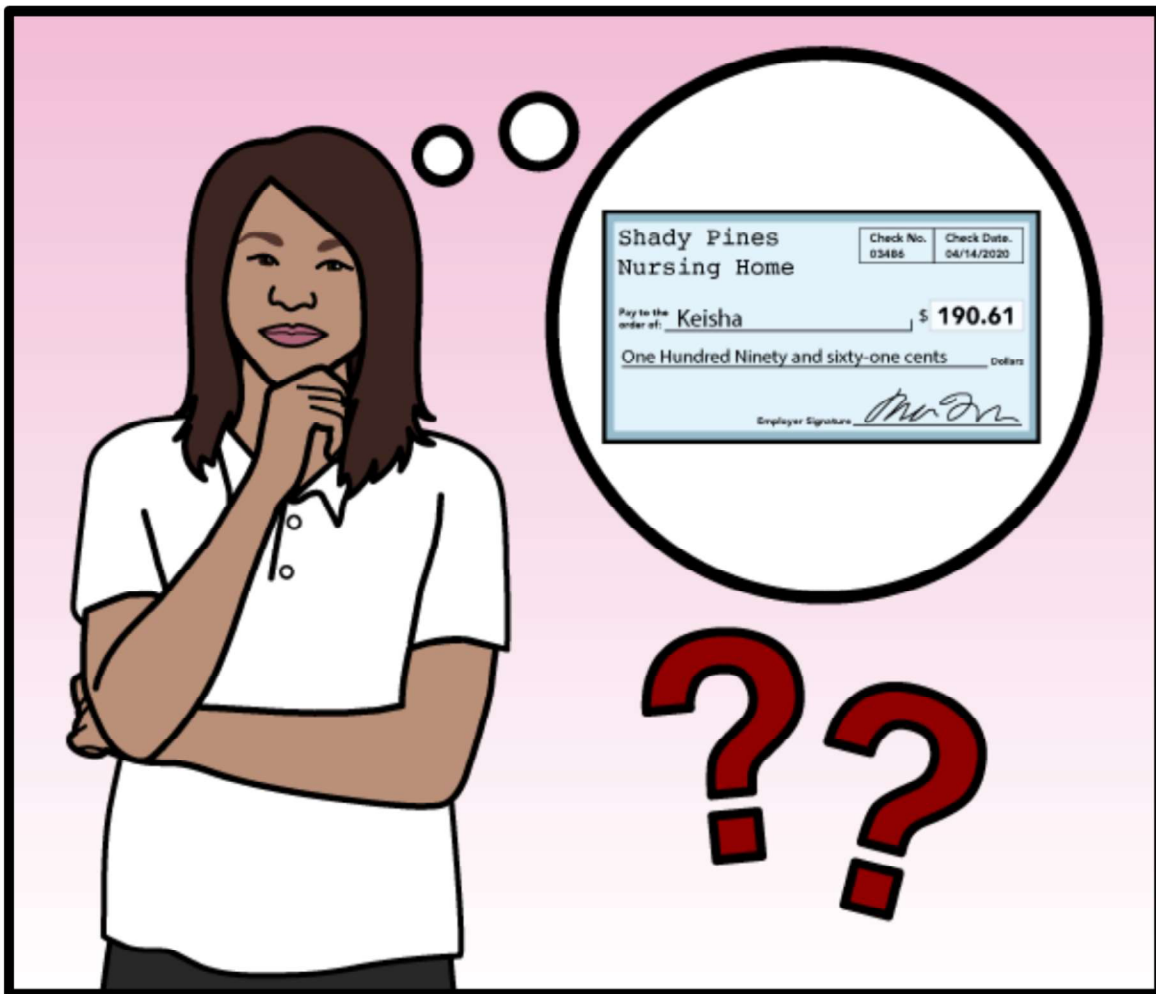


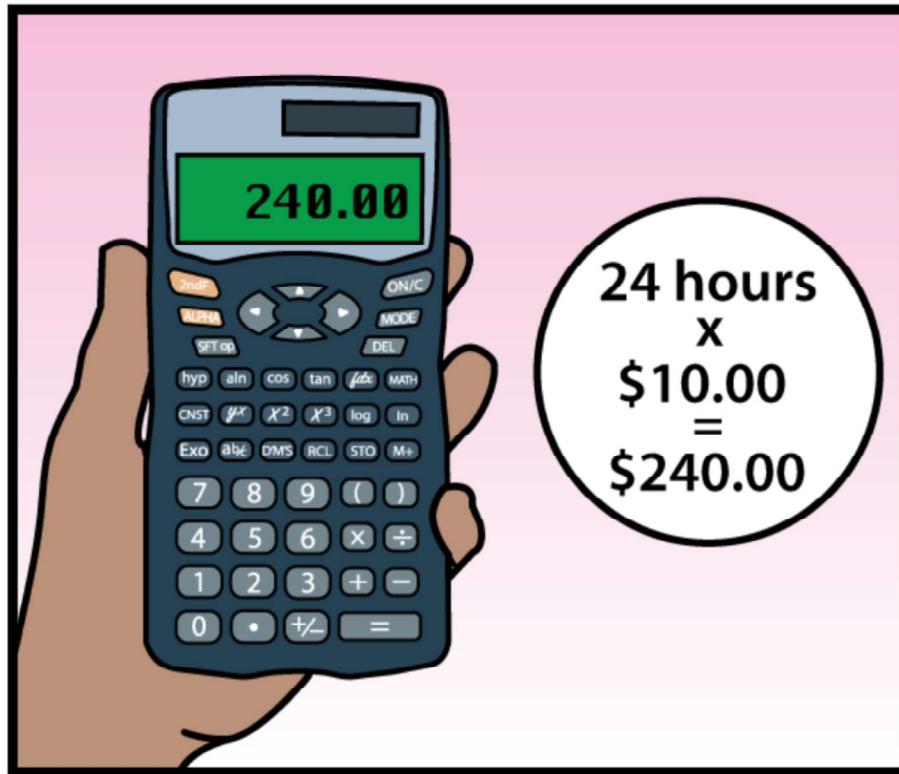
skills working here. And the more experience and skills you have, the more money you can make," says Mr. Jones.

*Why would a person make more money if they have more experience?*

# Chapter 4:

## What Happened to My Paycheck?






Today is payday! Keisha is excited. This will be her first paycheck. She has done the math. She has worked six days, for four hours each day. That is 24 hours. Keisha earns \$10.00 an hour. Keisha's paycheck should be \$240.00.

*Discuss how to do the math to figure out the amount of a paycheck.*

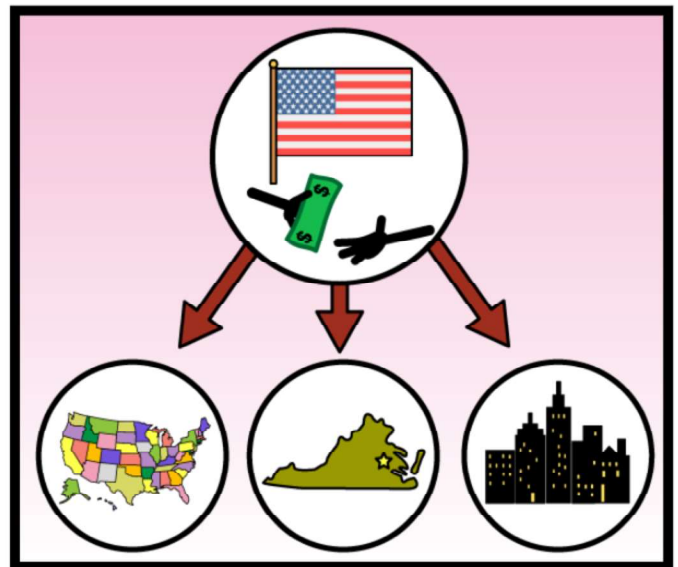
Keisha will save \$200.00 for her goal to move into an apartment. She will keep \$40.00 to use as spending money. She will buy some new clothes or do something fun with her friends. But when Keisha gets her paycheck, it is less than \$240.00. It is only \$190.61! Keisha shows her mother and asks, "What happened to my paycheck?"

Shady Pines Nursing Home		Check No. 03486	Check Date. 04/14/2020
Pay to the order of:	Keisha	\$	190.61
One Hundred Ninety and sixty-one cents		Dollars	
Employer Signature			

*What does Keisha plan to do with her paycheck?*



Her mother explains, "When you get a job, you actually give some of your income to the government. These are deductions taken from your paycheck. These deductions are made before you even get your paycheck. The money goes to pay for taxes and your benefits. Tax is an amount of money people pay to the government to get things done. There are federal, state and local taxes."



*What is a deduction?*



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

Keisha and her mother look at the pay stub attached to her paycheck. It shows the number of hours she worked and how much she made. There are other numbers too. It lists FICA, Federal Tax, State Tax and Medicare. These are deductions from her paycheck.

*Explain what each of the deductions stand for.*



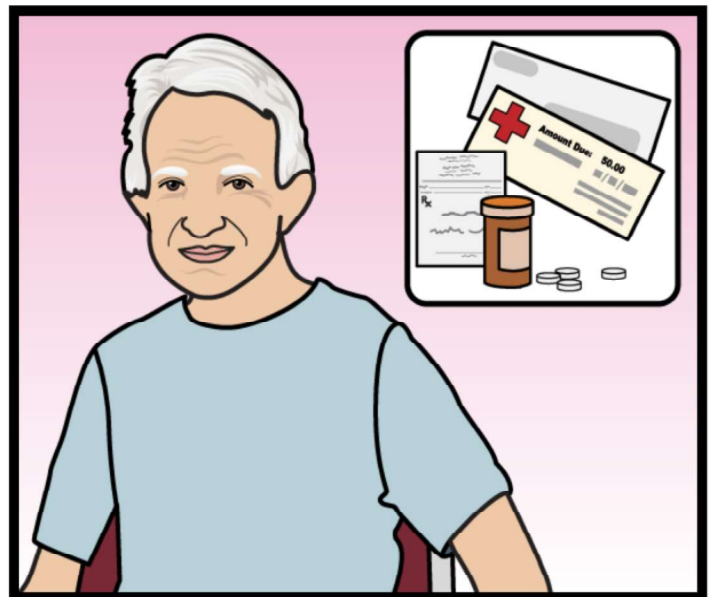
Keisha's mother explains that the government uses tax money to pay for many things. Some of these include:

- military
- government jobs
- healthcare
- roads
- police and fire departments
- schools

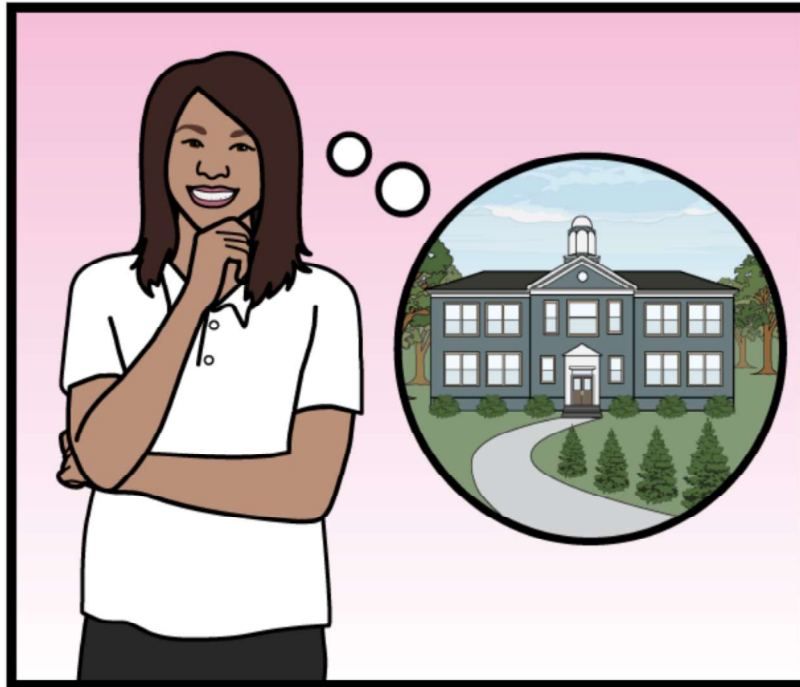
*Discuss other uses of tax money.*

"FICA and Medicare are different types of taxes. FICA is a Social Security tax. We pay money into FICA the entire time we work. We get some of this money back when we retire. This is called Social Security.

Medicare is a tax we pay to help people 65 or older who are sick. It helps to pay for their doctor's bills and medicine," explains Keisha's mother.



*Discuss why only people who are older get Social Security and Medicare.*



"I don't like that some of my income is taken by the government. But, my taxes help pay for things, like schools, roads and the police. And those are things we need!" says Keisha. "That's right, Keisha. Now, let's get that check to the bank so you can start saving for your future," says Keisha's mother.

*Why is it important to pay for roads, schools and government officials?*

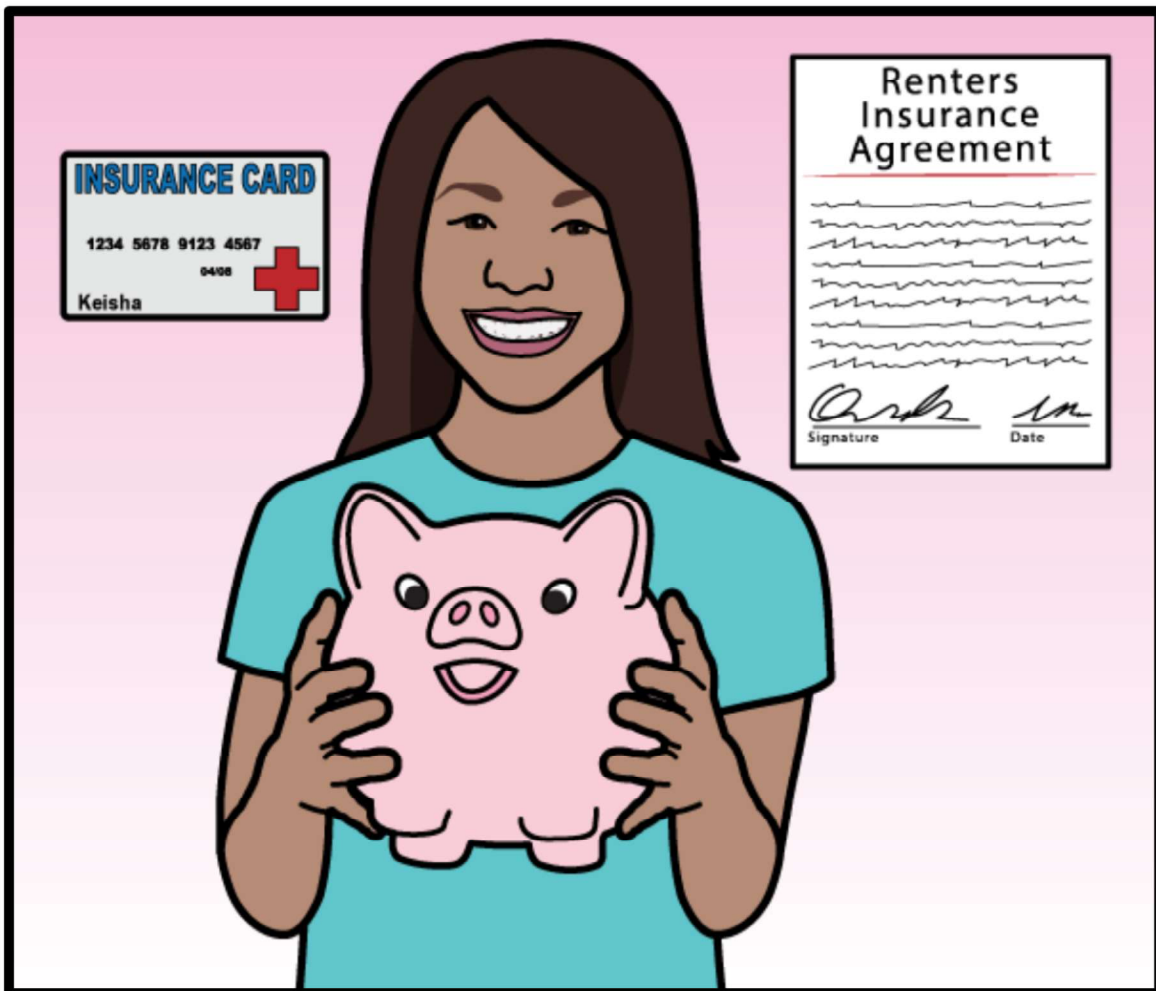


Keisha and her mother drive to the bank to open a savings account. She will put most of her paycheck into the savings account. She is excited to be earning her own income and working toward her goal at having an apartment after she graduates from high school.

*What does Keisha do with her paycheck?*

# Chapter 5:

# Insuring Your Things

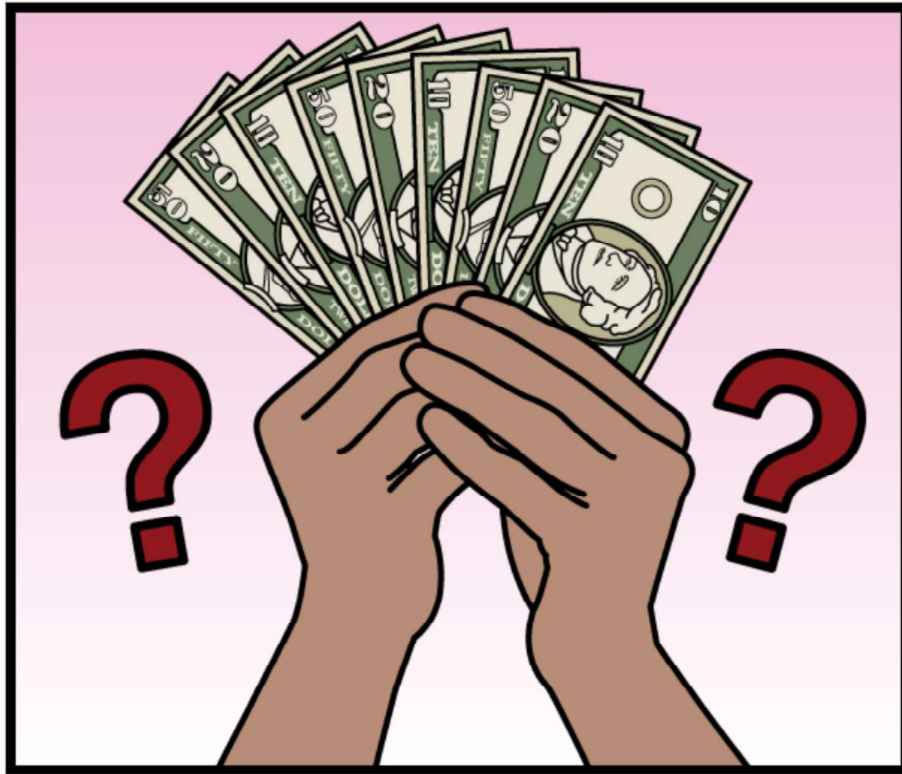






Keisha is excited that she is earning money. She feels good that she is saving money for her goal. She also is happy she has money to go to the movies with her friends this weekend. “If I keep working like this, I will have enough money to get an apartment before I graduate,” says Keisha.

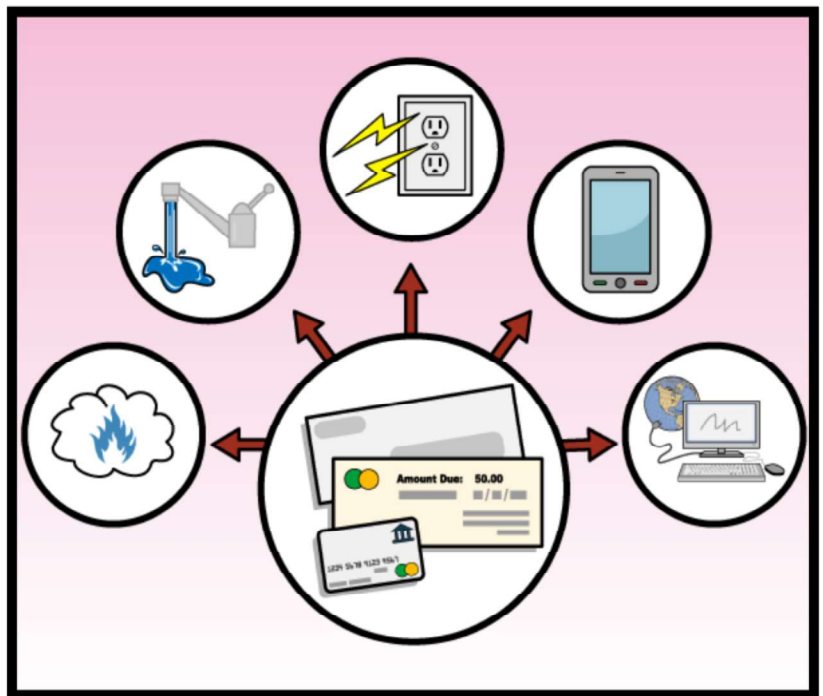
*Why is Keisha excited?*



“Wait a minute, Keisha,” her mother says,  
“You might have enough money to pay for rent  
for the apartment, but what about everything  
else?” “What do you mean? What else do I  
need to pay for when I move into an  
apartment?” asks Keisha.

*Discuss how Keisha would need a deposit and first and last month's rent for an apartment.*

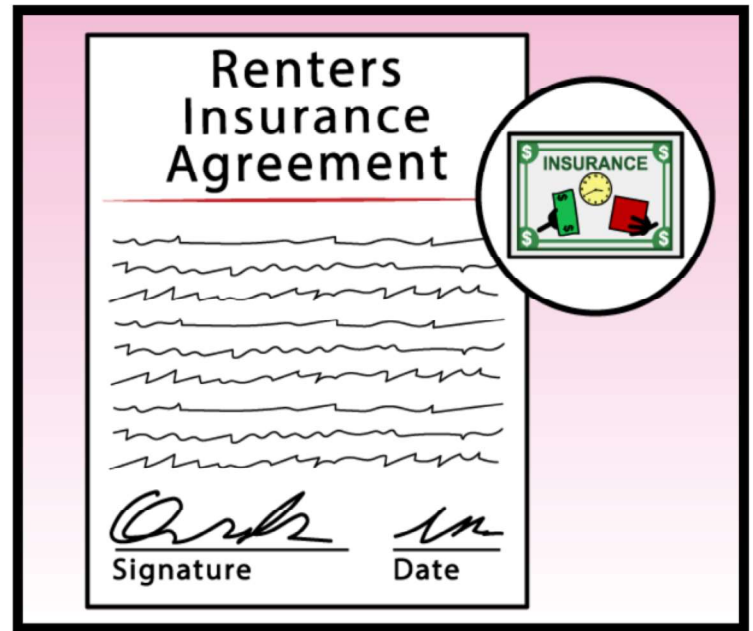
There are many other things you will need to pay for. One major expense when you live in an apartment is utilities. Utilities include electricity, gas and water. You will have to pay for the lights you turn on, and the heat and water you use. You could have an



internet and cell phone bill too with your own phone number. All of this costs money," explains Keisha's mother.

*What is a utility?*

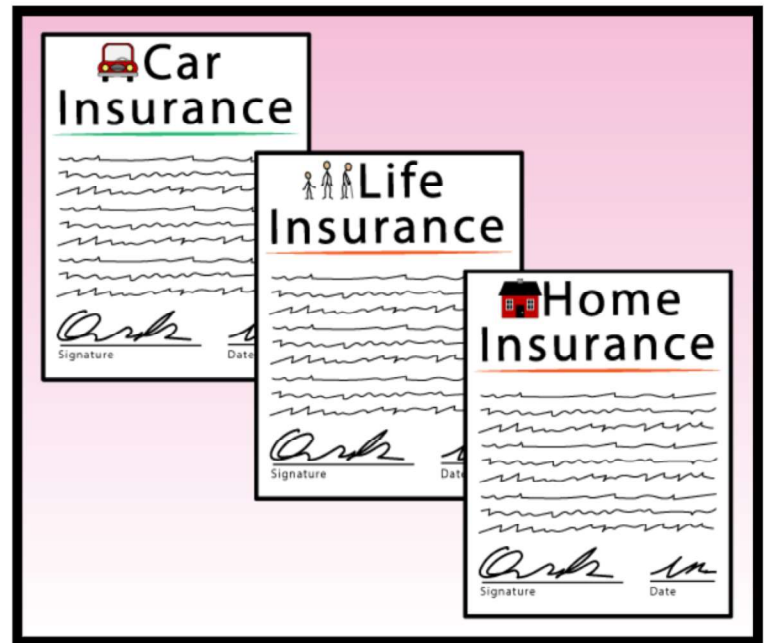
"You will have to pay for insurance too," says Keisha's mother. "Insurance is a way to protect the value of ourselves and our things. You will need to buy renters insurance when you get an apartment. You will pay a company to insure all of your belongings in your apartment. If an accident happens they will give you money to buy new things."



*What is renters insurance?*

"I didn't know that. What other types of insurance are there?" asks Keisha. Her

mother says there is car insurance that helps to pay for damage to your car if you get into



an accident. There is homeowners insurance for people who own homes to protect their house. She also says that Keisha may buy life insurance that will pay money to a person she names when she dies.

*What other types of insurance might Keisha need later on in life?*

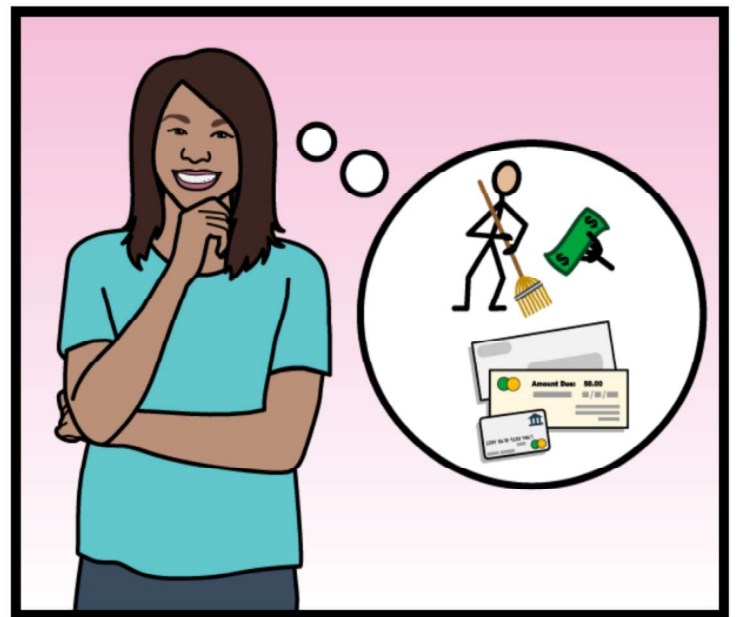


Keisha's mother says, "Some jobs offer health insurance as a benefit. A benefit is something extra a company offers in addition to money. The company pays for some of the health insurance. You pay for the rest of it. Right now, you are on my health insurance. It helps to pay for your visits to the doctor and any medications. But one day soon, you will have to get your own health insurance."



*What is health insurance for?*

Keisha gulps. Those are many things to pay for. She wants to spend some money on fun things too. But Keisha remembers what her boss, Mr. Jones, told her. If she does a good job and has a good attitude she can get a raise.



And he wants her to work more hours over the summer and even a few weekends. She will work hard and earn more money.

*How will Keisha make more money?*

Keisha knows she will have more things to pay for. Keisha asks her mother, "If there are so many things to buy, how will I know how to spend my money?" "You will have to make choices about what to buy. You can make a

budget. A budget will help you know how much money you earn and how much you need to



spend," her mother says. Keisha thinks a budget is a good idea.

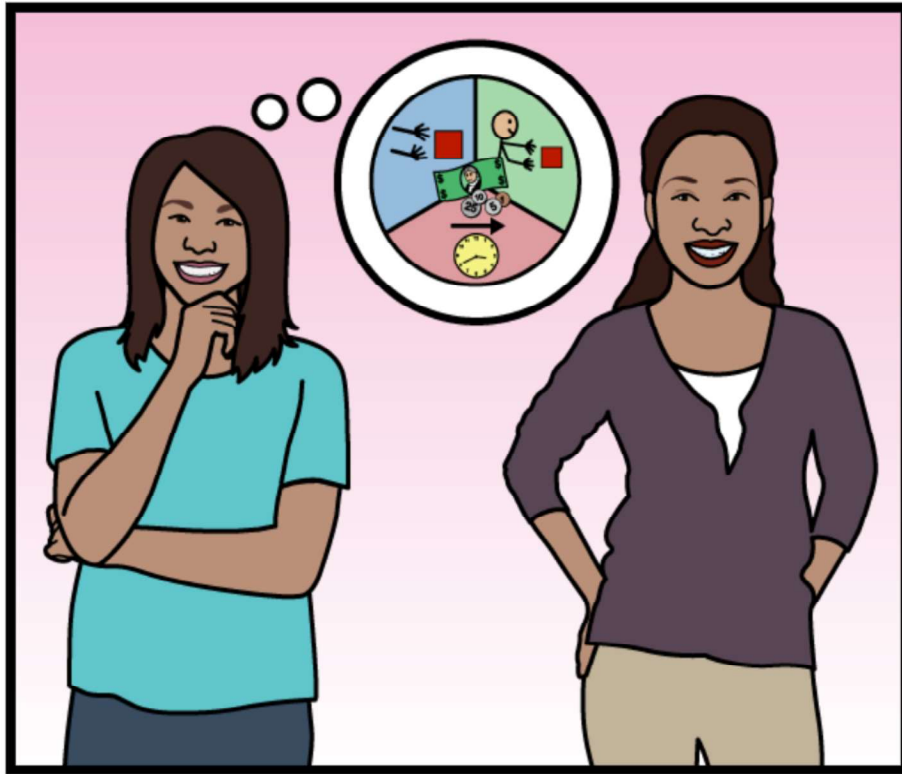
*How will Keisha know how to spend her money?*

# Chapter 6:

# Keeping Track of

# Your Money





Over the weekend, Keisha thinks about everything she will have to pay for. She decides that she wants to start a budget now. Keisha wants to be prepared for when she moves out on her own. Keisha asks her mother to help her make a budget.

*Why does Keisha want to start a budget?*





Keisha and her mother sit down to work on a budget. "It is a good choice to start a budget now. You will know how you are spending your money. This will help you reach your goal of living in an apartment on your own," says Keisha's mother.

*What will starting a budget help Keisha achieve?*

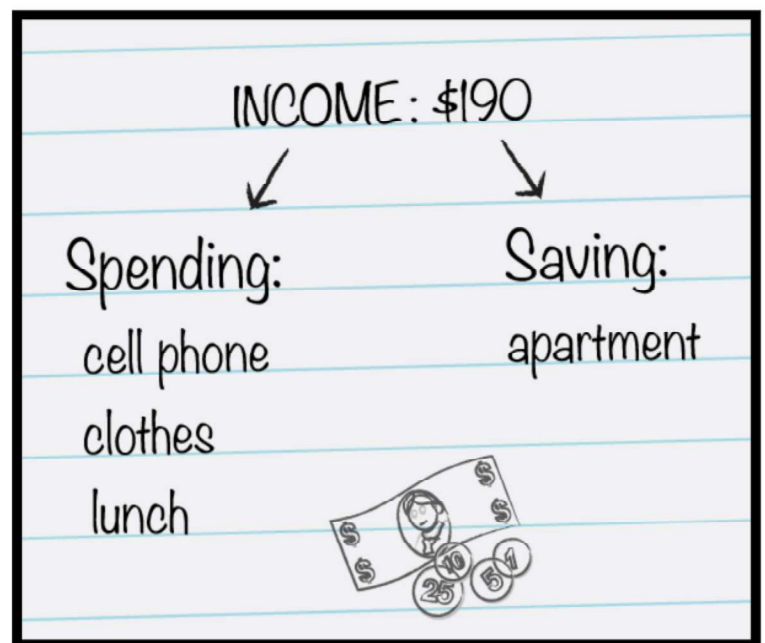
A budget keeps track of how much money a person earns and how much money they spend on different things. First, Keisha writes down how much money she earns. This gives them an idea of how much money



Keisha has to spend. Keisha knows she makes about \$190.00 every two weeks.

*What is the first step when making a budget?*

Next, Keisha's mother asks her how she will spend her money. Keisha thinks hard about what things she wants to buy. She would like a new cell phone, clothes and she wants to go to lunch with her friends. She

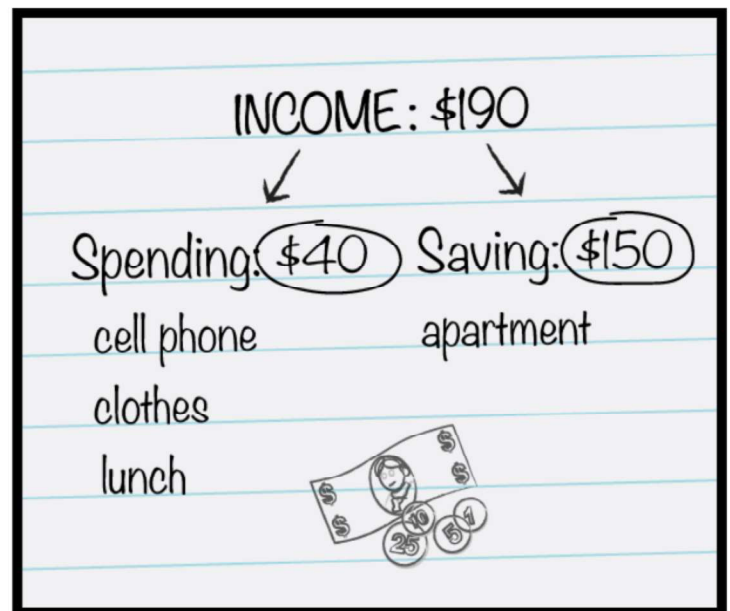


also wants to save money to move into an apartment after she graduates. Keisha writes all these things down on a piece of paper.

*What things does Keisha plan to buy with her money?*

Now, Keisha must decide what she is going to spend her money on from her paycheck. Keisha must make choices about how she will spend her money. She knows she wants to save at least \$150.00 each paycheck for an apartment because that is the most important.

Keisha figures out that after saving for her apartment, she has \$40.00 left to spend from each paycheck.



*Why does Keisha decide how much money to save for the apartment first?*

Next, Keisha looks at the other things she wants to buy. She wants to go to lunch with her friends six times each paycheck, but that would cost her about \$50.00. She decides that is not a good way to

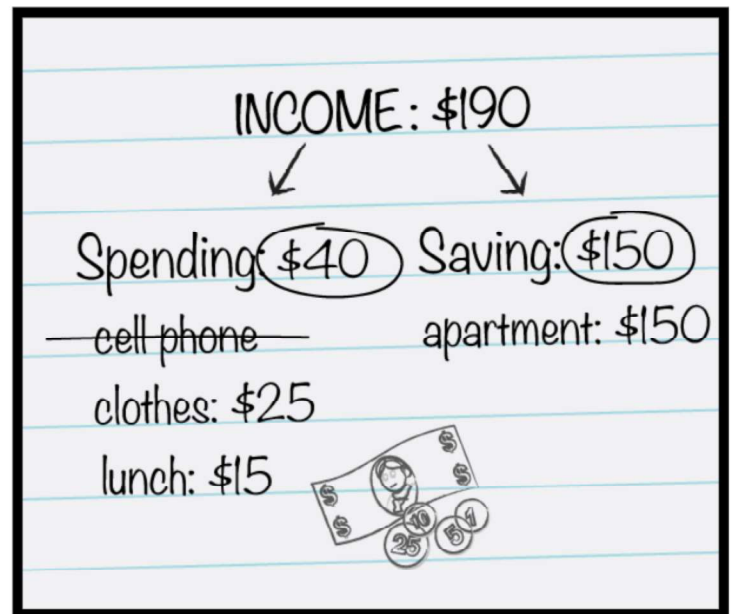


spend her money. She would not have enough money for her apartment. She decides to spend \$15.00 on lunch.

*Why did Keisha choose to only spend \$15.00 on lunch?*



Keisha keeps working on her budget. Finally, Keisha is able to make a budget that she can follow. She will save money for her apartment and have some money left to do fun things. Keisha knows it will be hard to stick to her budget. She will not be able to spend money on everything she wants. She will have to make good choices with her money.



*Discuss things Keisha may not be able to spend money on in order to stick to her budget.*

Keisha's mother says, "You can do it, Keisha! You have a goal. You have a plan for your future.

You have already started working toward that goal. Now, let's get you



to work so you can start making more money!" Keisha smiles. She is happy and excited. She will work hard to meet her goal.

*Why is Keisha happy?*