

CAREER CLUES

AIR TRAFFIC CONTROLLER

- May work any time day or night
- Keeps airplanes from running into one another
- Watches radar on a screen
- Must be very alert

MOTEL OPERATOR

- May work any time day or night
- Gives people a bed away from home
- Someone always has to be at the desk or available when a bell is rung
- Gives out keys, manages a cleaning staff, records occupied rooms

SECURITY GUARD

- May work any time day or night
- Checks on doors and windows of a building
- Watches for any unusual happenings around an area
- Could wear a uniform or be in plain clothes
- Is in charge of the security of a building or area

NURSE

- May work any time day or night
- Sometimes works in a hospital
- Administers medication to patients
- Cares for people who are sick
- May be a man or a woman

DOCTOR

- May work any time day or night
- Takes care of sick people
- May be a man or a woman
- Writes prescriptions for medication

FIREMAN

- May work any time day or night
- Must be on call at all times when at work
- Uses a red or green truck for transportation
- Job may be dangerous



SCHOOL TEACHER

FOOD SERVER

CHEF

DENTAL HYGIENIST

REGISTERED NURSE

POSTAL CLERK

NEWSCASTER

EXTENSION AGENT



DIETITIAN

MARKETING MANAGER

PHYSICIAN

GRAPHIC ARTIST

**COMPUTER
PROGRAMMER**

**EMERGENCY MEDICAL
TECHNICIAN**

WORD PROCESSOR

TRUCK DRIVER



APPAREL WORKER

COSMETOLOGIST

**CHILD CARE
WORKER**

**AIR TRAFFIC
CONTROLLER**

FLIGHT ATTENDANT

WELDER

WRITER/EDITOR

FINANCIAL CONSULTANT



PHARMACIST

ACCOUNTANT

METEOROLOGIST

**RETAIL SALES
WORKER**

**BUTCHER/
MEAT CUTTER**

**ELECTRONIC
EQUIPMENT
REPAIRER**

AUTO MECHANIC

TRAVEL AGENT



PILOT

POLICE/DETECTIVE

SCHOOL PRINCIPAL

**COMPUTER
TECHNICIAN**

PLUMBER

SOCIAL WORKER

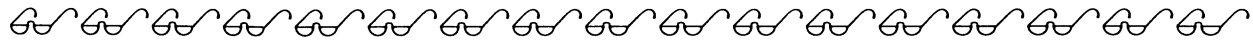
ENGINEER

**HEAVY EQUIPMENT
OPERATOR**



CAREER CARD INFORMATION UPDATE - DATE _____

CAREER	SALARY RANGE
Accountant	_____
Air Traffic Controller	_____
Apparel Worker	_____
Auto Mechanic	_____
Butcher/meat Cutter	_____
Chef	_____
Child Care Worker	_____
Computer Technician	_____
Computer Programmer	_____
Cosmetologist	_____
Dental Hygienist	_____
Dietitian	_____
Electronic Equipment Repairer	_____
Emergency Medical Technician	_____
Engineer	_____
Extension Agent	_____
Financial Consultant	_____
Flight Attendant	_____
Food Server	_____
Graphic Artist	_____
Marketing Manager	_____
Material Moving Equipment Operator	_____
Meteorologist	_____
Newscaster	_____
Pharmacist	_____
Physician	_____
Pilot	_____
Plumber	_____
Police/Detective	_____
Postal Clerk	_____
Registered Nurse	_____
Retail Sales Worker	_____
School Principal	_____
School Teacher	_____
Social Worker	_____
Travel Agent	_____
Truck Driver	_____
Welder	_____
Word Processor	_____
Writer/Editor	_____



T-L-C HOUSING CARD

SALES PRICE _____

(COST BEFORE INTEREST)

LENGTH OF LOAN _____

INTEREST RATE _____

INTEREST AMOUNT _____

TOTAL COST _____

MONTHLY PAYMENT ON LOAN _____

TAXES AND INSURANCE _____

TOTAL MONTHLY PAYMENT _____

T-L-C HOUSING CARD

SALES PRICE _____

(COST BEFORE INTEREST)

LENGTH OF LOAN _____

INTEREST RATE _____

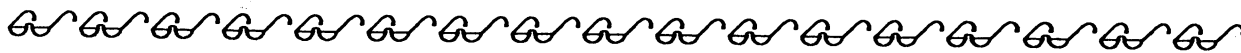
INTEREST AMOUNT _____

TOTAL COST _____

MONTHLY PAYMENT ON LOAN _____

TAXES AND INSURANCE _____

TOTAL MONTHLY PAYMENT _____



T-L-C HOUSING CARD



4 bedroom, 2 bath, 2 car garage, fenced yard, deck and much more. Come see for yourself. \$104,900.

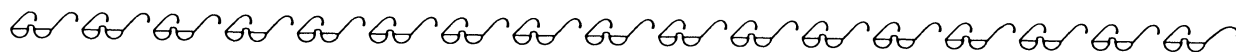
SALES PRICE \$104,900
 (COST BEFORE INTEREST)
 LENGTH OF LOAN 30 yrs.
 INTEREST RATE 8%
 INTEREST AMOUNT \$167,260
 TOTAL COST \$272,160
 MONTHLY PAYMENT ON LOAN \$756.00
 TAXES & INSURANCE \$120.75
 TOTAL MONTHLY PAYMENT \$876.75

T-L-C HOUSING CARD



FANTASTIC BUY! 3 bedrooms, 2 baths, family room with fireplace, fully fenced, landscaped, 2 huge redwood decks and 2 car garage. Beautiful interior with hardwood floor in kitchen. Builder upgrades throughout. \$139,900.

SALES PRICE \$139,900.
 (COST BEFORE INTEREST)
 LENGTH OF LOAN 30 yrs.
 INTEREST RATE 8%
 INTEREST AMOUNT \$228,020.
 TOTAL COST \$367,920.
 MONTHLY PAYMENT ON LOAN \$1072.00
 TAXES & INSURANCE \$161.00
 TOTAL MONTHLY PAYMENT \$1169.00



HOUSING COSTS

SALES PRICE	10% DOWN	30 YEAR MORTGAGE AT 8%	MONTHLY TAXES	MONTHLY INSURANCE	PRINCIPAL AND INTEREST	TOTAL MONTHLY PAYMENT	TOTAL COST AFTER 30 YRS.
\$40,000	\$4,000	\$35,000	\$36.00	\$10.00	\$175.51	\$221.51	\$83,743.60
\$50,000	\$5,000	\$45,000	\$45.00	\$12.50	\$365.00	\$422.50	\$157,100
\$60,000	\$6,000	\$54,000	\$54.00	\$15.00	\$438.00	\$507.00	\$188,520
\$70,000	\$7,000	\$63,000	\$63.00	\$17.50	\$511.00	\$591.50	\$219,940
\$80,000	\$8,000	\$72,000	\$72.00	\$20.00	\$584.00	\$676.00	\$251,360
\$90,000	\$9,000	\$81,000	\$81.00	\$22.50	\$657.00	\$760.50	\$282,780
\$100,000	\$10,000	\$90,000	\$90.00	\$25.00	\$730.00	\$845.00	\$314,200
\$110,000	\$11,000	\$99,000	\$99.00	\$27.50	\$803.00	\$929.50	\$345,620
\$120,000	\$12,000	\$108,000	\$108.00	\$30.00	\$876.00	\$1,014.00	\$377,040
\$130,000	\$13,000	\$117,000	\$117.00	\$32.50	\$949.00	\$1,098.50	\$408,460
\$140,000	\$14,000	\$126,000	\$126.00	\$35.00	\$1,022.00	\$1,183.00	\$439,880
\$150,000	\$15,000	\$135,000	\$135.00	\$37.50	\$1,095.00	\$1,267.50	\$471,300
\$160,000	\$16,000	\$144,000	\$144.00	\$40.00	\$1,168.00	\$1,352.00	\$502,720
\$170,000	\$17,000	\$153,000	\$153.00	\$42.50	\$1,241.00	\$1,436.50	\$534,140
\$180,000	\$18,000	\$162,000	\$162.00	\$45.00	\$1,314.00	\$1,521.00	\$565,560
\$190,000	\$19,000	\$171,000	\$171.00	\$47.50	\$1,387.00	\$1,605.50	\$596,980
\$200,000	\$20,000	\$180,000	\$180.00	\$50.00	\$1,460.00	\$1,690.00	\$628,400
\$210,000	\$21,000	\$189,000	\$189.00	\$52.50	\$1,533.00	\$1,774.50	\$659,820
\$220,000	\$22,000	\$198,000	\$198.00	\$55.00	\$1,606.00	\$1,859.00	\$691,240
\$230,000	\$23,000	\$207,000	\$207.00	\$57.50	\$1,679.00	\$1,943.50	\$722,660
\$240,000	\$24,000	\$216,000	\$216.00	\$60.00	\$1,752.00	\$2,028.00	\$754,080
\$250,000	\$25,000	\$225,000	\$225.00	\$62.50	\$1,825.00	\$2,112.50	\$785,500
\$260,000	\$26,000	\$234,000	\$234.00	\$65.00	\$1,898.00	\$2,197.00	\$816,920
\$270,000	\$27,000	\$243,000	\$243.00	\$67.50	\$1,971.00	\$2,281.50	\$848,340
\$280,000	\$28,000	\$252,000	\$252.00	\$70.00	\$2,044.00	\$2,366.00	\$879,760
\$290,000	\$29,000	\$261,000	\$261.00	\$72.50	\$2,117.00	\$2,450.50	\$911,180
\$300,000	\$30,000	\$270,000	\$270.00	\$75.00	\$2,190.00	\$2,535.00	\$942,600
\$310,000	\$31,000	\$279,000	\$279.00	\$77.50	\$2,263.00	\$2,619.50	\$974,020
\$320,000	\$32,000	\$288,000	\$288.00	\$80.00	\$2,336.00	\$2,704.00	\$1,005,440
\$330,000	\$33,000	\$297,000	\$297.00	\$82.50	\$2,409.00	\$2,788.50	\$1,036,860
\$340,000	\$34,000	\$306,000	\$306.00	\$85.00	\$2,482.00	\$2,873.00	\$1,068,280
\$350,000	\$35,000	\$315,000	\$315.00	\$87.50	\$2,555.00	\$2,957.50	\$1,099,700
\$360,000	\$36,000	\$324,000	\$324.00	\$90.00	\$2,628.00	\$3,042.00	\$1,131,120
\$370,000	\$37,000	\$333,000	\$333.00	\$92.50	\$2,710.00	\$3,135.50	\$1,165,780
\$380,000	\$38,000	\$342,000	\$342.00	\$95.00	\$2,774.00	\$3,211.00	\$1,193,960
\$390,000	\$39,000	\$351,000	\$351.00	\$97.50	\$2,847.00	\$3,295.50	\$1,225,380
\$400,000	\$40,000	\$360,000	\$360.00	\$100.00	\$2,920.00	\$3,380.00	\$1,256,800



T-L-C AUTOMOBILE CARD

SALES PRICE _____

(COST BEFORE INTEREST)

LENGTH OF LOAN _____

INTEREST RATE _____

INTEREST AMOUNT _____

TOTAL COST _____

MONTHLY PAYMENT _____

MAKE _____

MODEL _____

TYPE _____

YEAR _____



T-L-C AUTOMOBILE CARD

SALES PRICE _____

(COST BEFORE INTEREST)

LENGTH OF LOAN _____

INTEREST RATE _____

INTEREST AMOUNT _____

TOTAL COST _____

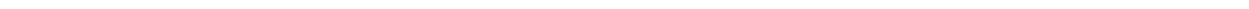
MONTHLY PAYMENT _____

MAKE _____

MODEL _____

TYPE _____

YEAR _____



TOPIC #7: Family Economics

Teacher Resource

**'96 CAMARO**Auto, air, cruise, wheels,
remote hatch release
and much more.**\$15,995**

MAKE CHEVROLET
 MODEL CAMARO
 TYPE 2-DR SEDAN
 YEAR 1996

T-L-C AUTOMOBILE CARD

SALES PRICE \$15,995
 (COST BEFORE INTEREST)
 LENGTH OF LOAN 36 mo
 INTEREST RATE 10%
 INTEREST AMOUNT \$2593.24
 TOTAL COST \$18,588.
 MONTHLY PAYMENT \$516.34

1996 GEO METRO2-door, rear defrost, AM/FM, mats,
tack, stripes and moldings.
Was \$9363**Now \$7599**

Factory & FTB Rebates applied.



MAKE CHEVROLET
 MODEL Geo Metro
 TYPE 2-DR
 YEAR 1996

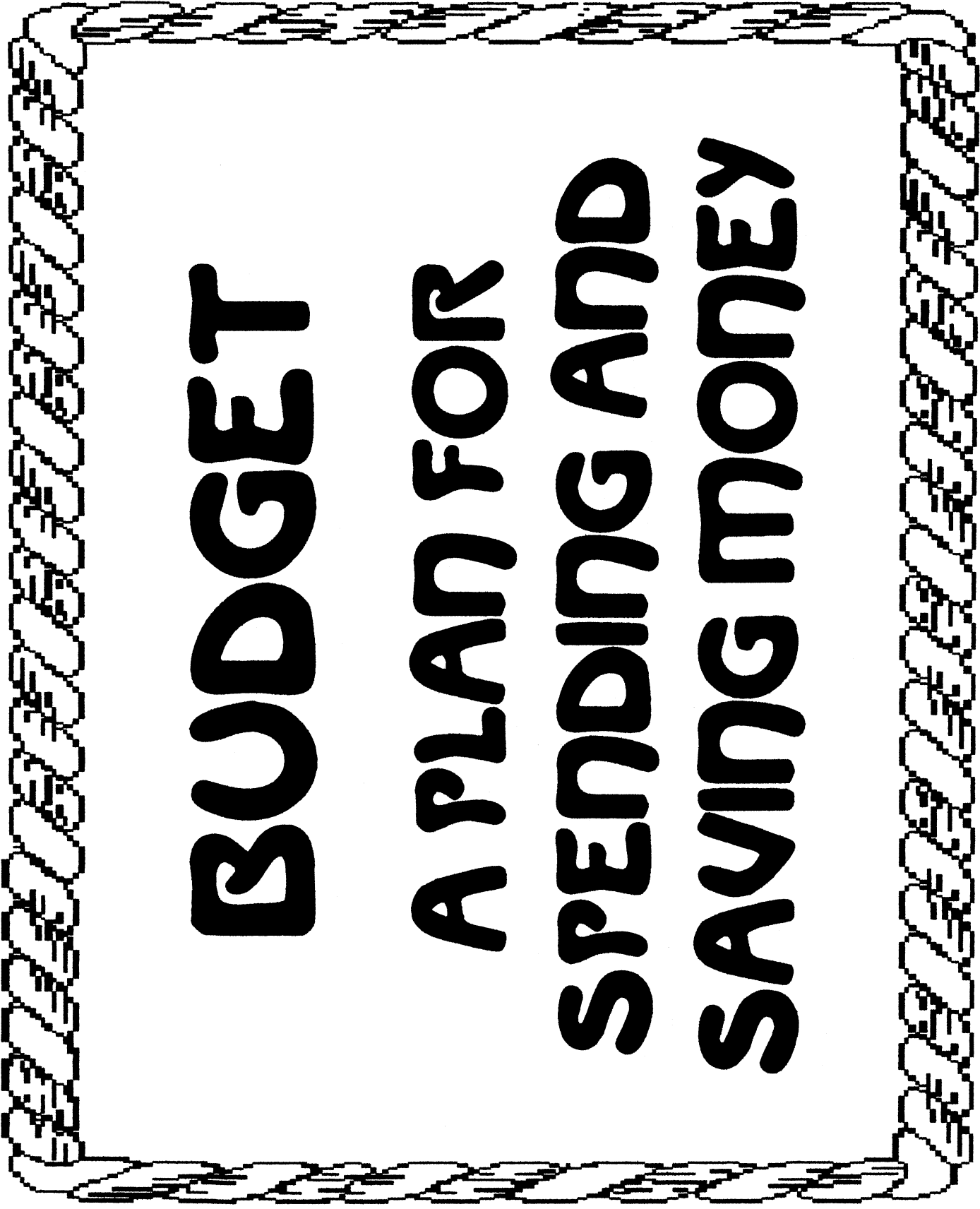
T-L-C AUTOMOBILE CARD

SALES PRICE \$7,599
 (COST BEFORE INTEREST)
 LENGTH OF LOAN 36 mos.
 INTEREST RATE 10%
 INTEREST AMOUNT \$1,695
 TOTAL COST \$9,294
 MONTHLY PAYMENT \$258.2



AUTOMOBILE COSTS

LOAN AMOUNT	INTEREST RATE	MONTHLY PAYMENT 36 MONTHS	MONTHLY PAYMENT 48 MONTHS	MONTHLY PAYMENT 60 MONTHS
\$ 3,000	10%	\$ 96.81		
4,000	10%	129.09		
5,000	10%	161.36	\$ 126.84	
6,000	10%	193.63	152.20	
7,000	10%	225.90	177.57	
8,000	10%	258.17	202.94	
9,000	10%	290.44	228.31	
10,000	10%	322.72	253.67	\$ 212.52
11,000	10%	354.99	279.04	233.77
12,000	10%	387.26	304.41	255.02
13,000	10%	419.53	329.78	276.27
14,000	10%	451.80	355.14	297.52
15,000	10%	484.07	380.51	318.78
16,000	10%	516.34	405.88	340.03
17,000	10%	548.62	431.24	361.28
18,000	10%	580.89	456.61	382.53
19,000	10%	613.16	481.98	403.78
20,000	10%	645.43	507.35	425.03
21,000	10%	677.70	532.72	446.29
22,000	10%	709.97	558.08	467.54
23,000	10%	742.24	583.45	488.79
24,000	10%	774.52	608.82	510.04
25,000	10%	806.79	634.19	531.29
26,000	10%	839.06	659.55	552.55
27,000	10%	871.33	684.92	573.80
28,000	10%	903.60	710.29	595.05
29,000	10%	935.87	735.66	616.30
30,000	10%	968.15	761.02	637.55
31,000	10%	1000.42	786.39	658.80
32,000	10%	1032.69	811.76	680.06
33,000	10%	1064.96	837.12	701.31
34,000	10%	1097.23	862.49	722.56
35,000	10%	1129.50	887.86	743.81
36,000	10%	1161.78	913.23	765.06
37,000	10%	1194.05	938.59	786.32
38,000	10%	1226.32	963.96	807.57
39,000	10%	1258.59	989.33	828.82
40,000	10%	1290.86	1014.70	850.07

A large, thick, decorative frame with a complex, repeating pattern of interlocking shapes, surrounding the central text.

BUDGET
A PLAN FOR
SPENDING AND
SAVING MONEY



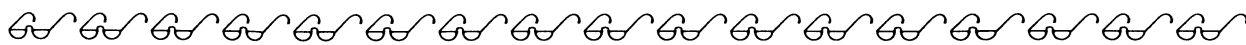
CAREER INFORMATION

LOAN OFFICER: Loan officers work for financial institutions like banks, credit unions, savings and loans, or other loan companies. They take applications for credit and analyze the financial position of the potential borrower. Then they decide whether or not to make the loan and prepare the necessary paperwork for making a loan. Two important parts of their job are to protect the consumer from becoming too indebted and to take all the necessary precautions to protect the bank legally.

A bachelor's degree in accounting, finance, and/or business administration is usually required to be a loan officer, along with additional training on company policies and/or changes in legal matters. Beginning officers start at the lower wage range, and officers with more responsibility and years of experience can earn much more.

FINANCIAL CONSULTANT: Financial consultants work with families and/or individuals to help them put their financial affairs in order and meet their financial goals. One of the main services they provide is to help families have financial security. They may work for a financial institution, but frequently they work through a private or public social service agency. There are two main parts of their job: 1) helping people who are already in trouble financially, and 2) teaching or helping people avoid getting into financial trouble.

Training to become a financial consultant varies with the institution or firm and the services rendered. However, some education and/or training in economics and finance is certainly necessary. The salary ranges are similar to that of a loan officer, with educational background, years of experience, and level of responsibilities taken into consideration.



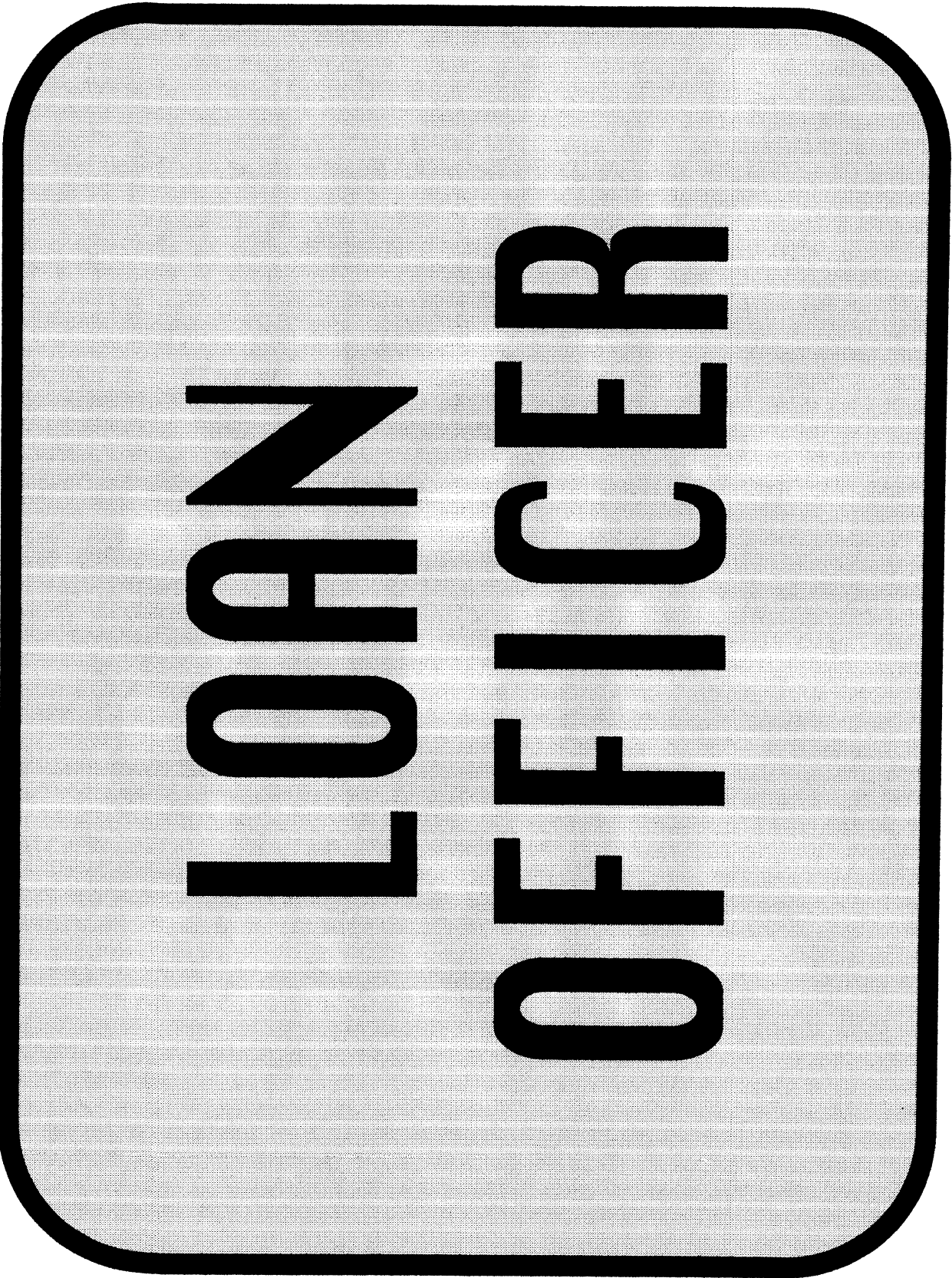
CAREER INFORMATION

INSURANCE AGENT:

An insurance agent has a lot to do with family economics because the amount and type of insurance sold/purchased is a major factor in the financial security of a family or individual. They help people select the right policy for their needs. They may sell insurance for one company, or for several companies. They usually sell several kinds of insurance, such as life, property, liability, automobile, and health. They must do a considerable amount of local travel to meet with clients and/or potential clients. Their work often includes evening and weekend appointments for the convenience of clients.

Insurance agents do not always need a college degree, although some education or training in finance, economics, and/or sociology are desirable. Knowledge of computer science is increasingly important since nearly every facet of the insurance industry is computerized. Many people who enter the insurance business are older persons who have had some employment experience and have proven sales ability. All insurance agents or brokers must obtain a license in the state where they plan to sell insurance, and in most states, they must pass an examination to obtain the license.

Beginning agents are often guaranteed a moderate salary while they learn the business and build a clientele. Thereafter, they are paid on a commission basis by the insurance company(ies) with which they affiliate. Their earnings vary greatly, depending on the number of sales, policy amounts, etc. An insurance agent who is a good, honest salesperson and works diligently can be very successful and earn a good living.





FINANCIAL CONSULTANT

A large, vertically oriented rounded rectangle with a thick black border and a light gray, textured background. The text "INSURANCE" and "AGENT" is written in large, bold, black, sans-serif capital letters, stacked vertically and centered within the rectangle.

**INSURANCE
AGENT**