

Consider This When Choosing a Career Path

- » Deciding on a career is not as hard as you think.
Ask yourself: What do you love to do? What are you good at? What hobbies and interests do you already have that you could turn into a career?
- » You can experiment by getting a part-time job, volunteering, or just someone on a job you are interested in. While you are there, ask questions!
- » Invest time in your decision rather than spending time it later.
- » Remember, just because a particular job pays well doesn't mean it will be something you .
- » Don't get money and happiness .
- » The job market constantly changes—and so do . Even if you decide the career you chose doesn't fit you 10 years from now, it's not the end of the world. It's actually .
- » What's most important is that you do what you love; do what you're naturally good at. If you do that with you won't have to worry about money.



“Winning isn't everything, but wanting to win is.”

VINCE LOMBARDI
Former NFL coach



“Just because you're good at something doesn't make it a strength. You also must have a passion for what you're doing—that's what qualifies it as a strength.”

MARCUS BUCKINGHAM
Author

Identify Your Personal Strengths and Weaknesses

The average worker today will have 10 different jobs by age 40 and could have as many as 20 different jobs during his or her working lifetime. Unlike past generations of Americans, the modern workforce finds security not in the longevity of their employment with a

single, stable company, but rather in understanding who they are and what they want to be doing. The focus has shifted away from the big corporations and toward the individual's strengths and passions.

JOURNAL QUESTION: VIDEO 1.1

What are some of your personal strengths and weaknesses?

VIDEO 1.2

A Message From Jon

How to Stay Positive



Everyone has them: those nagging voices of fear and doubt. They only get loud when you do things that matter.

And since you're going to do a lot of things that matter, you can expect some voices headed your way. So what can you do? You're going to beat your voices by doing three things:

1. **them down.** Voices are invisible bullies, and they hate when you make them visible. The best way to do that is to write them down in a simple notebook. They can't stand to be documented, because the minute they are, you can see how stupid they are. Lies hate the light of day.



"It's not how much money we make that ultimately makes us happy between nine and five. It's whether our work fulfills us."

Outliers: The Story of Success



Young adults go through an average of seven jobs during their 20s.

Society for the Study of Emerging Adulthood



"It took me a long time to learn that dreamers are a dime a dozen. The world is lousy with dreamers. Doers? They're rare. They're the ones who actually change the world."

JON ACUFF

2. **them with truth.** Never argue with a voice. That's a never-ending tangled discussion you won't escape from any time soon.

3. **your voices.** Do you know what fear and doubt fear? Community. One of fear and doubt's chief aims is to make you feel alone—like you're the only one who feels a certain way. Fear wants to isolate you. As long as you keep your fear to yourself, no one can tell you the truth about it.

Build Your Brand

Most people know what a brand is. Who makes your favorite shoes or soft drink? But do you know why branding is important when selling a product? Companies spend a lot of money on developing their specific brand message. A brand is meant to tell the "story" of a product through creative packaging and advertising in order to distinguish it from the competition.

Personal branding has the same purpose. It's simply a process of identifying your skills, experiences

and strengths and marketing those in the most effective way. You want to leverage your education and personal attributes for success. For example, say you spend a semester of college studying Spanish in a third-world country. You would want to be intentional about how you market that unique experience on your résumé. What you learned and how you grew as an individual were just as important as the skill of speaking a foreign language.

JOURNAL QUESTION: VIDEO 1.2

Write down what your negative voice says about you. Refute that voice with the truth and share it with others.



"Hard work is a prison cell only if the work has no meaning."

MALCOLM GLADWELL
Best-selling author and speaker



"The future belongs to those who believe in the beauty of their dreams."

ELEANOR ROOSEVELT
Former First Lady of the United States

Goal Guidelines

How do you take a goal from fuzzy and undefined to crystal clear and actionable? Your goals must:

- » **Be** ¹³. How will you know you've achieved your goal? Give yourself a time limit and some other measure of achievement.
- » **Be** ¹⁴. Don't just say, "I am going to save for a car." Have a specific car and a specific price in mind.
- » **Have** ¹⁵. If your goal has no end in sight, you'll get discouraged. Plan to accomplish your goals by a specific date.
- » **Be** ¹⁶ **goals**. Example: If you want to be a doctor and, therefore, you go to medical school, great! If your parents want you to be a doctor and, therefore, you go to medical school, I don't want to be your patient! You may accomplish a goal that someone else has set for you, but you won't be passionate about it.
- » **Be** ¹⁷ **down**. Writing your goals down gives you clarity and focus. A written goal is also a powerful reminder that you can use to keep you on track.

JOURNAL QUESTION: VIDEO 2.1

Describe a recent goal you set for yourself. What did you do to make reaching that goal a success?



OTHER IMPORTANT ELEMENTS OF GOAL SETTING

- **Make sure you have some accountability.** Share your goals with the people closest to you. Give them an opportunity to encourage you along the way.
- **Eliminate distractions.** It's important not to let yourself get sidetracked.
- **Write goals in the positive, not the negative.** Focus on what you're going to achieve, not what you're going to give up.
- **Read your goals on a regular basis.** Post them where you can see them.
- **Make your goals challenging, but attainable.** For long-term goals, try breaking them into smaller steps.

Is walking from fuzzy goal to real action easy to do? Not always. But the clearer your goals are, the more likely you are to actually reach them.

Ready to be an effective goal setter? Go to foundationsU.com/goals to use our Goal Tracker tool.

Section 3:

You Won't Love the Entry Level

VIDEO 3.1

What Will Life Be Like When You Move Out?

Maybe you're assuming that when you're on your own, you'll have as big of a house and as nice of a car and take the same kind of vacations as your parents. And you aren't alone; 59% of your peers believe they will do even BETTER financially than their parents. But here's the deal: Your

parents didn't have those things when they were starting out. Just ask them what life was like when they were starting out. Listen to the story of their humble beginnings—their first apartment or car or where they went out to eat for dinner.

The truth is—having the same lifestyle as your parents won't be automatic or immediate.

- » Average rent on a one-bedroom apartment in most cities is about \$ a month! Water and electricity—which are kind of important—we're talking \$200 a month. Food will cost you about \$250 a month—and yes, that's for just one person. That's \$1,200 a month already!
- » College graduates who actually get a job in their field out of college might start out with \$35,000 to \$45,000 a year. But if you factor in the graduates who are unemployed or underemployed because they can't find work in their career field, the average salary drops to around \$.
- » Don't expect to see all of that \$27,000 come home with you. That's because will eat up 20 to 25% of your paycheck.



MORE THAN JUST A SUMMER JOB

In recent years fewer and fewer teenagers have been working during the summer months. With youth employment declining, young people are losing the opportunity to develop important life skills that will help them climb the corporate ladder in later years. It's these "first jobs" that help young people develop the perseverance, humility, flexibility, hard work, respect, teamwork and commitment that make one successful in an adult career. Something to consider!

- » That only leaves you about \$600 a month for things like transportation, clothes, cable and a cell phone—not to mention saving, and having fun with your friends.
- » You might think having a full-time job means you'll be able to go out and buy whatever you want. But that's just not real life. That's why it's crucial to know how to now!

Someday you'll think back to your first car with one working window or your thrift-store coffee table and you'll laugh—because they were pieces of junk, sure, but also because those little sacrifices paved the way for a great future.

It takes time and being smart with your money to build wealth. So get an education, budget your income, save for big items, and invest early for your future. As you move up in your career, your income will grow—and if you do what we teach, you will win with money.

Overtime and Extra Jobs

Many people work extra jobs or overtime in order to pay off debt. If you have debt, attack it now by picking up extra work opportunities. Once you

are out of debt, or if you are wise and avoid debt altogether, these jobs will be a thing of the past.

JOURNAL QUESTION: VIDEO 3.1

Describe a work experience that has helped you develop valuable career attributes such as a strong work ethic, respect, commitment, etc.



“Choose a job you love, and you will never have to work a day in your life.”

CONFUCIUS
Chinese teacher, politician
and philosopher



“In order to succeed, your desire for success should be greater than your fear of failure.”

BILL COSBY
American comedian,
actor and author

Section 4:

Best Practices of Successful People

VIDEO 4.1: THERE ARE NO FILL-INS FOR THIS SECTION

Take notes in the spaces provided.

Five Things Successful People Always Do

1. They start.
2. They fight fear.
3. They ignore haters.
4. They stay humble and hungry.
5. They give to others.

A Message From Dave on Contentment



Over the years, I've been able to talk to a lot of men and women at all different income levels and at all different levels of wealth. I've met people making \$150,000 who are flat broke and up to their eyeballs in debt, and I've met people making \$50,000

who are debt-free, building wealth, and winning with money. How's that possible? How can someone be winning at \$50,000 while someone else is losing—big time—at \$150,000? The answer may surprise you. I think this one thing is so fundamental that it's impossible to be successful without it. I'm talking about contentment.

Five Lands on the Road to Awesome

1. Learning
2. Editing
3. Mastering
4. Harvesting
5. Guiding



“What I know is that if you do work that you love and work that fulfills you, the rest will come. I truly believe that the reason I've been able to be so financially successful is because my focus has never, ever for one minute been money.”

OPRAH WINFREY
American television host,
actress and philanthropist



13% of teens want to start their own business someday.

Junior Achievement Teens and Careers Survey 2012



“Money won't make you happy... but everybody wants to find out for themselves.”

ZIG ZIGLAR
American author and motivational speaker

VIDEO 4.3

Job Search and Résumé Basics

Job Hunting

- » Companies do not start out looking for . They have a specific , and they need someone to meet it.
- » Develop a strategy: Identify your job/employer and everything you can about them.

Applying for a Job

When it is time to contact the company, think of it like starting a new relationship with a person. After you target the companies where you would most like to work, you are going to contact them at least three times.

- 1. Introduction** The primary purpose of an introduction letter is to introduce yourself to a company. This is usually your first point of contact with a business.
- 2. Cover letter and résumé:** Your cover letter should be specific to the position you are applying for, relating your experience, skills and experience to the position for which you are applying. Your résumé should present your background and skills to an employer.
- 3. Phone follow-up:** Make sure your initial introduction letter and résumé are followed with more personal contact with the employer.

Interviews and jobs come from persistent follow-up and



TO FIND A JOB, EXPAND THREE CIRCLES

- 1. Geography:** Be willing to work a greater distance from home or move to another city if necessary.
- 2. Industry:** Don't get caught up looking for a specific job title. Be willing to look at related career fields.
- 3. Permanence:** If a full-time position is not available, be willing to work part time or as a temporary employee.

Small circles will limit you, e.g., "I only want to work in advertising in a full-time position in Nashville."

Expand the circles, e.g., "I will work anywhere in the Southeast, in advertising, marketing or corporate communications and will take part-time contract work."



Your résumé should include a *Results* paragraph at the top. This is just one or two lines that highlight something important you've accomplished. In high school, your key results may be limited to community service or extracurricular activities. That's okay! Employers just want to see that you've actually done something.

**10 CAREER FIELDS
LIKELY TO FLOURISH
IN 2020**

1. Data crunching
2. Counseling and therapy
3. Scientific research
4. Computer engineering
5. Veterinarians
6. Environmental and conservation science
7. Some healthcare fields
8. Management
9. Finance
10. Entrepreneurship

usnews.com**JOURNAL QUESTION: VIDEO 4.3**

What do you think is the most important thing to remember when looking for a job?

VIDEO 4.4**Interviews: Dave's Advice**

- » Present yourself well. You are the , so make it the best one available. Be on , address everyone by , offer a firm, confident , and maintain contact at all times.
- » Designate a time to after the interview —and DO IT!

**How Can I Land a Job Without Any Experience?**

“What kind of things can you put on a part-time job application that will make you stand out from everyone else?”

DAVE'S ANSWER: Experience is a great thing to have when you're looking for a job. Every employer wants to know that a potential employee can do the job.

But even if it's your first “real” job, you probably have experience you didn't think about. Babysitting is great experience. It's even better if the parents will give you a good recommendation. If

parents feel comfortable with you caring for their child, surely a fast-food manager can trust you to flip a few burgers.

If you're in band, hold a seat on the student council, or even play sports, these things can catch a manager's eye. They all show that you're willing to work, commit to something, and take on responsibility.