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## **Choosing and Preparing for the Right Career**

In choosing a career, the intelligent thing is to plan while still in school what you'd like to do with your life. The important question is what kind of work are you best suited for and what do you enjoy doing. That's the ideal job—something you're naturally gifted at and something you'd enjoy doing. But in the pursuit of your career, be realistic. Statistics bear out how much more money college graduates earn because of their degrees. But they need to be useful degrees. You may desire to be a specialist in a certain field, but if there are only ten positions nationwide, there's little likelihood you'll get that job.

Some don't bother to think; they enter the job market and simply accept the first job offered that pays decent wages. Bingo. They didn't have to bother to think about choosing a career. However, five to ten years later, it's a dead end job leaving them dissatisfied.

For many the ideal employment would be playing professional sports. Certainly there are opportunities, but those opportunities are only for those with exceptional abilities. You're much wiser to choose a career that gives you a good chance of getting the employment you'd like. If your parents are short and you're 5 foot 6 inches tall, don't aim to become a professional basketball player. Some claim whatever you dream, you can achieve. I don't care how much you dream,

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at your height you'll never become a professional basketball player. Be intelligent and dream *realistic* dreams. Remember, choosing a career is one of the most important decisions of your life, so think carefully and seek advice.

"I don't know what I'd like to do," you may say. "Is there a test I can take that will tell me what I'm best suited for?"

Yes, there are ability and career tests that you can take that will show your strengths and weaknesses. This is a good place to start. Speak to a school counselor about these tests or go online. Choosing a career requires much thought, and this is work. If you want a successful career, you must be willing to examine yourself. Take a survey of yourself on what you'd like to achieve. Let me warn you, this isn't easy. You're a teenager, and many of you don't want to bother to think about a subject like this.

Others are scared. It's understandable to be concerned. Your entire life will be affected by your decision. But don't forget, this isn't something that's written in stone. There'll be opportunities to make future changes. And whatever you do, don't forget to seek advice from your parents. They will often give you the best advice.

One day you'll graduate and must choose an occupation, go to a trade school, or attend college. Your choice of occupation, trade school, or college can affect your entire future, so it's best if you begin now to examine your life's objectives. Doing so can result in avoiding many future pitfalls. Some students enter higher education without the foggiest idea what they want. They take different courses, and then in their junior year

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finally make up their minds. But since they didn't take an early survey of themselves, they took courses that didn't benefit them. This results in additional costs and spending additional time in college.

The intelligent thing to do is to ask yourself these questions concerning your career and write down your answers:

**Interests:** What do you like to do? What subjects in school do you enjoy? What are your hobbies?

**Personality:** Are you outgoing or more introverted? Do you like to be around people and talk, or are you more the quiet type?

**Aptitude:** What is your talent or inherent ability? Are you mechanically inclined and like to figure out what makes things work, or would you rather operate equipment and work in an office? Do you like to deal with people as in sales? Choose a career that naturally fits you.

**Values:** What motivates you? Are you just interested in making money, or are you interested in helping people?

Once you have an idea what you'd like to do, do a job search. The Internet is an excellent source to gain valuable information. One of the most important questions to ask is: What do I need to do to achieve my goals? What technical school or college should I plan to attend?

## **Choosing Between Agriculture, Industry, or Service Employment**

Due to globalization and automation, many jobs today have shifted from agriculture to service. However, it needs to be emphasized that there are many high-paying jobs in industry that don't require a college degree: well trained electricians, plumbers, air conditioning and heating mechanics, auto mechanics, computer repair technicians, machinists, mold makers, tool and die makers, and many others. These specialties offer satisfying careers and well-paying jobs in today's economy. Some with these trade skills will earn more than those with college degrees.

To enter these fields some only require one or two years of schooling. In addition, many companies offer on-the-job training. However, to get top positions, education is often required. Some trades as electricians and plumbers require a license where individuals must pass a test in order to become qualified.

There are many choices in the service field: doctors, lawyers, teachers, nurses, dentists, psychiatrists, veterinarians, ministers, police officers, journalists, insurance agents, government workers, and many others. Find out the educational requirements for the occupation you choose. The key is to find where your natural gifts make you the best candidate and provide you with a satisfying and successful career.

### **Occupational Outlook Handbook from U.S. Department of Labor**

The U.S. government publishes an excellent sourcebook

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for hundreds of different types of jobs. The information is free at [www.bls.gov/oco/](http://www.bls.gov/oco/). The *Occupational Outlook Handbook* tells you:

- The training and education needed
- Earnings
- Expected job prospects
- What workers do on the job
- Working conditions<sup>1</sup>

The Occupational Outlook Handbook provides job search tips and links to information about the job market in each state. It is a nationally recognized source for career information. Every two years the handbook is revised.

### **Exploring Career Information from Bureau of Labor Statistics**

Another excellent source to obtain information about what career to choose is available free from the Bureau of Labor Statistics: [www.bls.bop/k12/](http://www.bls.bop/k12/). It also provides a teacher's guide and A-Z list of careers. The caption on the website says: "What Do You Like?" Then it lists:

- Math
- Reading
- Science
- Social Studies
- Music & Arts
- Building & Fixing Things

- Helping People
- Computers
- Law
- Managing Money
- Sports
- Nature<sup>2</sup>

One of the advantages of figuring out in high school what kind of career you'd like to enter is you may choose extracurricular activities that relate to your career. This will help you learn and develop your skills in your chosen field. Proactive career planning can also save you money when you go to college. You won't be taking unnecessary courses, or need to take an additional year of college to graduate and lose that year of earning income.

Also you may explore the possibility of finding employment in that field during summer recess. It would be an entry-level position, but it would provide you an excellent opportunity to develop skills and to learn about your choice of occupation. This would also provide you with credentials and a better chance to be admitted to the college of your choice.

### **Wrong Choices**

I'll be straight with you. If you make a wrong choice, you'll probably suffer for it. A wrong choice is not a wrong thing to do, and it's not the end of the world, but it can cause much misery and cost lots of money. Someone I know earned

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a degree in hotel and restaurant management. That's a good job, but one needs to realize the busiest time as a manager of a restaurant are in the evenings and on Saturdays and Sundays. The slow times are when the children are in school.

If you'd like to raise a family and be at home to play with your children, being a restaurant manager isn't an ideal job. He worked in it for a few years and then quit to work for his dad who owned a machine shop. He's now the manager of the machine shop. Think of the money and time spent in college studying restaurant management? How much wiser it would have been if the son had studied engineering. This would have greatly benefited his career.

When you make a career choice, be wise and investigate your career choice thoroughly. Try to visit and interview those working in that field. People often are glad to speak to you. Don't hesitate to ask questions. Careful and intelligent planning can result in a fruitful and satisfying career.

## **Hasty Decisions**

Get-rich-quick schemes are abundant. Some experts claim by reading their literature and practicing their principles you'll discover the path to financial success. However, you must first purchase their materials to gain their secrets. You'll probably discover that the road to quick riches is littered with the pockets of the experts filled with cash, but the pockets of those paying for their secrets empty.

When I was a boy, my friend challenged me, "I'll stand across the street, and I'll put you on the ground in ten seconds."

Since I was a street kid, there was no way he was going to put me on the ground in ten seconds. So I said, “I dare ya!”

I bet him a dime that he wouldn’t put me down on the ground in ten seconds if I were across the street from him. Back in the early 40s, a dime represented a lot of money. We could buy two ice cream cones, the subway was a nickel, and a large soft pretzel cost one cent.

That wise guy took a piece of chalk and wrote the letter “U” on the sidewalk! The result? I had to pay him a dime. That incident left an indelible lesson on my mind to this day, worth much more than the dime I lost. Give sufficient thought before making decisions. Don’t be gullible. Think before you act.

### **Finding a Job During School and Summer**

There are many jobs available for teens after school and during the summer. There are stores, restaurants, parks, swimming pools, golf courses, day and summer camps, youth programs, concession firms, health care facilities, and more. Another point to remember: Not every business that is looking for an employee has a sign out.

When I was 16 years old, I wanted to find a job after school. I decided to look locally. I didn’t find any employment signs looking for help. Since I lived close to Myrtle Avenue, a major street lined with stores, I stopped at various stores asking if they had a job opening after school. I finally found employment in a luggage store.

### **Debt**

When you earn money, learn to save and don’t go into debt. And whatever you do, don’t get a credit card and use it and

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go into debt. Accumulating debt can put a severe handicap on your future success. It's like hanging a ball and chain around your neck.

You may object, "I get great pleasure if I buy the item now. Why should I deprive myself if I can get a loan?"

That mindset can have devastating results for your future. Yes, you may buy that item now; but don't forget, you'll have to eventually pay for it with financial charges. One of the major teen problems concerning money, and also many adults, is they don't understand interest rates. Credit card companies entice new card owners with a low introductory percentage rate. The new owner doesn't realize that after six months the rate jumps to 18% and higher, especially if you're late making payments.

An 18% APR (annual percentage rate) means that you'll be paying \$.18 cents a year for every dollar you owe the credit card company. Banks are very eager for you to have credit cards so they can earn interest. Paying eighteen cents on a dollar may not seem like a lot of money, but for every \$1,000 dollars in debt, you'll be paying \$180 dollars a year!

Take someone who has accumulated \$10,000 in credit card debt, and the APR charge is 18%. If that person doesn't pay off the debt, he will be paying \$1,800 each year to the credit card company. Keeping that debt for 10 years, he would pay \$18,000. If he has \$20,000 in debt, the cost for ten years would be \$36,000. AND, he still hasn't paid off the debt! The \$36,000 is just the credit card finance charges.

Think! Be disciplined! Don't be foolish to waste your money that way. Put your money in a bank and let the bank

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pay you interest rather than going into debt and paying the bank interest. A good goal is to save at least 10% of every paycheck.

*U.S. News & World Report* in “Learning the Tricks of Managing Money,” gives this example:

For Genette Brooks, 30, the ease with which she could take out credit cards as a college student eventually put her \$20,000 in debt. “I didn’t know what I was getting into,” says Brooks, who graduated with a degree in human resources management and lives in Buffalo. A big reason for the debt, she says, was that no one had ever taught her how credit cards work or how to use them. She says she didn’t realize that a zero percent introductory rate could later balloon to 30 percent or that making only the minimum payments can lead to a rapid pileup of debt.<sup>3</sup>

David Brooks, a columnist for the *New York Times*, in “Let’s stigmatize debt culture the way we do smoking,” stated, “Credit card companies have played a role. Instead of targeting the financially astute, who pay off their debts, they’ve found that they can make money off the young and vulnerable. Fifty-six percent of students in their final year of college carry four or more credit cards.” Brooks also pointed out:

The people who created this country built a moral structure around money. The Puritan legacy inhibited luxury and self-indulgence. Benjamin

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Franklin spread a practical gospel that emphasized hard work, temperance and frugality. Millions of parents, preachers, newspaper editors and teachers expounded the message. The result was quite remarkable.

The United States has been an affluent nation since its founding. But the country was, by and large, not corrupted by wealth. For centuries, it remained industrious, ambitious and frugal.

Over the past 30 years, much of that has been shredded. The social norms and institutions that encouraged frugality and spending what you earn have been undermined. The institutions that encourage debt and living for the moment have been strengthened....

The deterioration of financial mores has meant two things. First, it's meant an explosion of debt that inhibits social mobility and ruins lives....Second, the transformation has led to a stark financial polarization. On the one hand, there is what the report calls the investor class. It has tax-deferred savings plans, as well as an army of financial advisers. On the other hand, there is the lottery class, people with little access to 401(k)'s or financial planning but plenty of access to pay-day lenders, credit cards and lottery agents.... The agents of destruction are many. State governments have played a role. They aggressively hawk their lottery products, which some people call a tax on stupidity.<sup>4</sup>

Brooks speaks about the “investor class,” those who have

money, and the poor “lottery class,” those who have access to “payday lenders, credit cards and lottery agents.” Which will you belong to—those who have money or to the poor “lottery class?”

### **Avoid Debt Like a Plague**

I cannot stress this enough, if you want a bright future, avoid debt like a plague. I’m not against credit cards. They are handy because you don’t have to have cash on hand to purchase products. But my wife and I ALWAYS pay off our credit card balances every month. We’d be foolish to pay those high fees and interest rates.

Brooks also pointed out, “The social norms and institutions that encouraged frugality and spending what you earn have been undermined. The institutions that encourage debt and living for the moment have been strengthened.”<sup>5</sup> We get bombarded to spend, spend, and spend. Frugality is frowned upon in today’s culture. Be wise. Don’t allow yourself to be sucked into the whirlwind of debt.

Obviously, you want to be able to live a comfortable life and not live hand to mouth. If you want to live this way, learn to save and purchase from strength. “But my friends aren’t living that way,” you may say. “They buy all sorts of nice things on credit and plan to pay for them later.”

Take for example a car, which is usually the most expensive item teens will buy. Many teens want an expensive car to impress others. But trying to impress others is a foolish way to live. Be intelligent and buy a used car with low mileage. Let me give you a tip. I’ve taught automotive for many years and bought numerous used cars both for myself and my children.

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A ten-year-old used car with 80,000 miles is nearly as good as a two-year-old car with the same mileage. If you buy the ten-year-old used car, you'll save thousands of dollars. Let the others show off their newer cars and go into debt. One day they'll pay dearly for their foolish decision. Don't fall into the debt trap.

For writing this book, I visited a buy/lease furniture store. I was shocked at what I saw. I could buy a sofa for \$432.95, or lease it for 24 months and pay \$46.96 a month. When I did the math, I asked myself, "Don't people think?" In making just 10 payments, a person leasing this sofa will have paid \$469.60. Then this person would still need to make 14 more payments! The total cost for this sofa in making 24 payments would be \$1,127.04. That's over 2½ times as much as if they had paid cash!

If the person doesn't have \$432.95 to buy the sofa, he should wait ten months and save each month \$46.96. After waiting just ten months, he could buy the sofa for cash and save \$657.44. But what do many people do, they must have the sofa today! How foolish.

### **Gambling**

Another way to waste money is by gambling and playing the lottery. Many lotteries are sponsored by the state, and as David Brooks says, "State governments have played a role. They aggressively hawk their lottery products, which some people call a tax on stupidity."<sup>6</sup>

Why are lottery products called "a tax on stupidity"? It's called that because many people don't understand the law of averages. Payoffs for lottery tickets are about 55% to 65% of

the cost of the ticket. Remember, those selling the tickets must get paid, the state commission selling the tickets needs to get paid, and the state issuing the lottery tickets wants to earn about 30%. So for every dollar you spend for a ticket, according to the law of averages you lose \$.35 to \$.45. If you're lucky and win, then the U.S. Treasury comes in and taxes the amount of your winning. Think! Don't be stupid! Put your money in the bank and earn interest. Then you'll always be a sure winner.

### **Key Money Lessons**

Here are some key money lessons:

- 1. Set Realistic Financial Goals.** Do you really need a car? If you do, what can you do to purchase a car without going into debt? Learn to distinguish between your needs and wants. Needs are something you must have, wants are something you'd like to have but you can live without.
- 2. Make a Budget.** What is a budget? A budget means to first THINK and PLAN how to spend your money. This is true also for allowances. Don't spend your money because you have it. Allocate the money you receive or earn. Set aside a predetermined amount of money for weekly expenses. Learn to set aside money for future needs. Also allow money for fun times.
- 3. Save.** Try to put away at least 10 percent of the money you earn. By all means don't be foolish and use credit card debt so you can save. If you're

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planning on going to college, try to save more than 10 percent. Dine out only for special occasions. Be creative in how to save money. Instead of using a car, consider riding a bike, using public transportation, or carpooling. Bring lunches and snacks from home. Buy used textbooks. Try to find employment, and work during the summer when you're not in school.

4. **Be a Wise Shopper.** Don't be an impulse shopper; be a comparison shopper and look for bargains. Use the Internet to compare prices. When using the Internet, remember to include shipping charges and buy only from reputable dealers. Wait for sales. Learn to use coupons and mail-in rebates. If you're going to college, can you take classes at your local college and live at home?
5. **Create an Emergency Fund.** An emergency fund will help you pay for unplanned expenses with cash instead of going into debt. Try to create this fund above your savings. Don't be like those who if they have money, they spend it. They aren't disciplined to save for a time of need.
6. **Going to College.** Since attending college is expensive, you should examine ways to lower its costs. Try to take college-level classes in high school that the college you plan to attend will accept. Investigate if there are any tax credits offered by the federal government. Check if you may obtain

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a scholarship or grant. Some organizations offer tuition money and loans for service. Go to a local college and live at home, and then transfer to your college of choice for your major.

7. **Manage Debt.** If for some reason you're in debt, what can you do to totally eliminate your debt? Look carefully at the debt charges. Compare interest rates and fees and look for ways to have them reduced. If you don't understand interest rates, seek help.
8. **Learn to Share.** Help others who are in need. Don't just pursue a selfish lifestyle. Life is more than just making money.

## Key Shopping Tips

Here are some key shopping tips:

- Do I really need the item?
- Is there a better time for me to buy?
- Will this item go on sale?
- Is the sale price really the lowest price?
- Can a less costly item be bought?
- Is it a reliable place to buy the item?
- Is there a cheaper place to buy the item?

You may get an allowance or a paycheck, but at the end of the week, you may say, "I don't know where my money goes, I'm always broke."

You're puzzled where all your money goes. Do a financial

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study. Take a 3" x 5" index card and write down every expense for the whole week, even if it cost a dime. Do this for one week. Then make a list of where you spend your money. Now take the painful steps and examine your expenses carefully with the "Key Shopping Tips." You may be amazed on how you're spending your money unwisely. Keep examining your spending habits until you become disciplined with your money.

In the book, *The Millionaire Next Door*,<sup>7</sup> Thomas Stanley and William Danko said there were three words that profile the rich, "FRUGAL FRUGAL FRUGAL."<sup>7</sup> In other words, those who became millionaires are very careful to save their money; they aren't wasteful. You'll be smart too if you learn how to manage money and pay cash instead of going into debt. Here's the fundamental rule for debt-free living:

### **If You Don't Have the Money—Don't Buy It!**

How simple a solution, but how difficult to practice in today's permissive culture. Those who aim to have a successful future will eagerly embrace this simple prescription for debt-free living. Remember: you need money to go to college, for food, clothes, shelter, and many other necessities for living. Look around and notice those who live a restrictive lifestyle because they unwisely went into debt in their youth. Some will carry this heavy financial burden for years. You need to be aware that once you're married and have children, it's much more difficult to erase the debt burden. So be wise and disciplined and avoid debt. You'll never regret it.

## **Dating and Marriage**

One of the biggest issues that can affect your entire future is the person you'll date and one day marry. Choose the wrong person, and you can live a life of misery. Today many marriages end up in divorce. But unseen are the battles, tears, anger, and sleepless nights before the divorce. What was hoped to be a blissful future has turned into a dreaded nightmare. Some of these divorces involve children, which makes the matter even worse.

What's the solution? Choose your mate wisely. Just don't go by looks. There are handsome men and beautiful women who would make your life miserable. There are men who know how to tickle the hearts of women, but all they're interested in is fulfilling their selfish sexual lusts. They'll propose to live with you to find out if both of you are suitable for marriage. Some men's sole aim is to use you as a free maid and prostitute. For those who do end up in marriage, statistics show that those who live together before marriage have a higher divorce rate.

The secret to a happy marriage is to date someone who practices Golden Rule thinking: he or she is concerned with helping others. Check to see if this person is selfish or unselfish. If you are a woman, imagine having an unselfish husband whose great desire is to always make you happy. If you are a man, imagine having an unselfish wife whose great desire is to always make you happy. That would be utopia.

A good test to find out if the man you're dating is caring and practices Golden Rule thinking is to see how he treats his parents. The way he treats his parents is the same way he'll

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treat you. The same holds true for the girl you're dating. "But I have goose bumps running up and down my spine with the one I'm dating," you may say. "I'm deeply in love. I don't need to examine my lover."

Stop! There are many who had these goose bumps and today are living miserable lives. "Yes, I know this. But I know my lover has some flaws, but I'm certain we can iron these out when we're married."

That's what you think. If he's selfish and unkind to his parents, you can be assured he'll treat you the same. The same goes for the girl. Don't expect that your love and charm will change someone. If you want to learn more about this important topic, read my book, *Sex: If You're Scared of the Truth, Don't Read This!* It's well documented with fascinating stories. If you want a happy future, this book is a must read. Here's a story that I included from the book:

An interesting incident happened to my wife and me. Our publishing company had a booth at the American Library Association in Washington, D.C. Since our hotel was near a park close to the White House, we decided to rest awhile by sitting on a bench under a flowering crepe myrtle. I had my arm around my wife, and we were holding hands. Two women came by. Seeing us being affectionate with each other, one of the women asked with tears in her eyes, "How long have you been married?"

"We've been married 52 years," I replied.

We talked awhile, and this woman told us that she

hoped she would have a marriage like ours. Her ten-year marriage was filled with difficulties.

Here we were, an old couple just simply in an unobtrusive way showing our affection for one another. Everyone longs to be loved; it's universal. My love for my wife is not a put on. We kiss each other when we get up in the morning, when one of us leaves the home, when we return, and when we go to bed. I often tell my wife I love her. Now don't laugh, but I still call my wife sweetie, honey, sweetheart, and babe. My goal in life is to make my wife happy. That's her goal, too, to make me happy. We're not perfect, but the ideal marriage is when both husband and wife constantly aim to make each other happy.

It's a paradox, you aim only to make yourself happy; you'll be miserable. Aim to make others happy; you'll find fulfillment and joy. Try it; you'll discover it works.

Often I introduce my wife as "my sweetheart." When I mention how long we're married, the response I often get is, "Don't hear of marriages lasting that long anymore."<sup>8</sup>