

## Education and Training Needs

Completing Steps 1 and 2 assisted you in self-exploration, and investigating the world of work. Step 3 provides information on where you can go to acquire additional education and/or training experience. In addition, you will find an Exercise 7 titled: “Financial Needs Assessment,” which identifies the amount of money you will need to live comfortably.

Numerous educational and training opportunities are available to young people. Programs range in length, location, cost, size, eligibility requirements, and career focus. Interested students should be resourceful and creative in discovering information. Search the Internet, skim the Yellow Pages, visit career centers, network with family and friends, and seek assistance of school counselors, career counselors, mentors, and teachers.

Much of the following learning information is adapted from the “Getting Ready for Life After High School” guide published by the Los Angeles County Office of Education (<http://www.schoolguides.org>). It will give you many options available in California to pursue more education.

### Adult Schools <http://www.cde.ca.gov/sp/ae/ds/>

Many school districts across California operate adult schools offering high quality education in a user-friendly environment. Programs include vocational training, adult high school diploma, GED test preparation and English as a Second Language. The variety of vocational courses differ from district to district.

High School students can enroll to make up credits towards graduation or to enrich their high school program. They must have a written release from their high school counselor and be enrolled in a full six-period day at their home high school. To be eligible, a meeting with the student's high school counselor and their parents is mandatory.

Adult schools offer flexible schedules. Many classes are “open entry” and students can enroll at any time during the school year. The high school diploma program meets all California requirements as well as those of the local district. Included in the program of adult schools is a wide range of “courses for older adults.” Any adult 18 years of age or older can take high interest courses such as upholstery, ceramics, estate planning and may more.

Some examples of popular classes are:

- Medical Assistant
- Optometric Assistant
- Office Technology
- Automotive
- Banking Technology
- Home Construction





### **California Community Colleges**

<http://www.cccco.edu>

Community colleges are publicly supported and locally oriented colleges that offer programs for transfer to a four-year college, career education programs, remedial or “catch-up” programs for students who lack a strong educational background, and continuing education for cultural growth, life enrichment, and skills improvement. Any high school graduate is eligible for admission to a community college. However, you do not have to have a high school diploma as long as you are over eighteen years of age and can benefit from instruction. Also, high school students may be permitted to enroll for “advanced placement” courses, provided they have the consent of their school principal and their college president and meet grade-point requirements. The website for the Chancellor’s Office contains information about all of the community colleges in California. The Taxonomy of Programs database provides details about all the programs offered in the community colleges in the State.

### **Community College Concurrent Enrollment**

High school students seeking college enrichment courses not available in high school or a technical career preparation program, may enroll in community college. Tuition is free, but students pay for books and supplies. Students must have the approval of parents, counselors, and high school principals to enroll. For more information, check with your school counselor.

### **Early College High Schools and Middle College High Schools**

<http://www.earlycolleges.org>

<http://www.middlecollegefoundation.org/mc.htm>

Many California school districts have established either Early or Middle College High Schools. These high schools are located on or near college campuses (primarily community colleges) and they enable students to take both high school and college courses. This enables a student to obtain a high school diploma and either an Associate of Arts degree or the completion of a significant number of courses that qualify for transfer to a four-year college program.

## Education and Training Needs (continued)

### California Career Technical Education

Career Technical Education (CTE) is a program of study that involves a multi-year sequence of courses that integrates core academic knowledge with technical and occupational knowledge to provide students with a pathway to postsecondary education and careers.

California high schools have developed CTE programs, some may include only a few CTE courses, while others may include Career pathways and/or Academies. Career Pathways typically are organized around broad industry areas such as health, media, or science and engineering. They combine rigorous academics with real world applications so that learning is more relevant to everyday life and future careers. Academic classes are combined with classes that focus on occupational skill development. Programs emphasize learning in the community and the workplace through work-based learning internships, job shadow experiences, meeting with career mentors, etc.

Counseling and guidance focuses on identifying interests, skills and abilities. Students can set and meet their long-term educational and career goals. From these experiences, students are able to determine which postsecondary option is best for them: university, community college, apprenticeship programs, military, trade schools, etc.

The CTE system may include ROCP classes and Technical Preparation programs (listed below). If you are not already part of an Academy or Career Pathway, talk to your school counselor or teachers about CTE opportunities at your school.

#### Career Technical Education Framework for Public Schools

<http://www.cde.ca.gov/re/pn/fd/documents/cteframework.pdf>

The Framework was developed with teachers in mind but has information that will be of interest to students. Part II contains information about all 58 California CTE pathways, including information about the occupations students may be able to enter after completing a CTE program. Most occupations will require some training and education after high school.

#### California Career Technical Student Organizations

Information regarding Distributive Education Clubs of America (DECA), FHA-Hero, Future Business Leaders of America (FBLA), Future Farmers of America (FFA), Health Occupations Students of America (HOSA), and Skills USA.

#### DECA: An Association of Marketing Students

<http://www.cadeca.org/>

California DECA is a student organization whose program of leadership and personal development is designed specifically for students interested in marketing, management, and entrepreneurship.

#### FHA-HERO

<http://www.hect.org/fhahero>

FHA-HERO is the pro-professional organization for Home Economics Careers and Technology education students in grades 6-12.

## Education and Training Needs (continued)

### California Career Technical Education *(Continued)*

#### Future Business Leaders of America (FBLA)

<http://www.cafbla.org>

FBLA is a student organization for student leaders preparing for careers in business.

#### Future Farmers of America (FFA)

<http://www.calaged.org/>

FFA is a national student organization for agriculture education students in grades 9-12.

#### Health Occupations Students of America (HOSA)

<http://www.cal-hosa.org>

A student organization whose mission is to promote career opportunities in health care and to enhance the delivery of quality health care to all people.

#### SkillsUSA

<http://www.casusa.org/>

SkillsUSA is a national student organization for industrial and technical education programs.

### California One-Stop Career Centers

<http://www.edd.ca.gov/one-stop/pic.htm>

California One-Stop Career Centers can link you with the education and training providers in your community. Whether in an office building, mobile van, or kiosk, information is available to assist you in identifying education and training opportunities in your community and throughout the State. One-Stop Career Centers are the nation's publically-funded resource for jobseekers and businesses. Find jobs — from entry level to technical to professional to CEO. Locate public workforce services in your area. Explore alternative career paths, compare salary data for different occupations, learn which careers are hot, get resume writing tips, job interview strategies, and much more!



## California High School Proficiency Examination (CHSPE)

<http://www.chspe.net>

The California High School Proficiency Examination (CHSPE) is a program established by California law (Education Code Section 48412). If eligible to take the test, you can earn the legal equivalent of a high school diploma by passing the CHSPE. The CHSPE consists of two sections: an English-language arts section and a mathematics section. If you pass both sections of the CHSPE, the California State Board of Education will award you a Certificate of Proficiency, which by State law is equivalent to a high school diploma (although not equivalent to completing all coursework required for regular graduation from high school).

All persons and institutions subject to California law that require a high school diploma for any purpose must accept the certificate as satisfying the requirement. Although federal government agencies are not bound by State laws, the U.S. Office of Personnel Management has ruled that the Certificate of Proficiency shall be accepted in applications for federal civilian employment. Military service policies vary. Check with your recruiter for details. If you are planning to attend a university or college, contact the individual institutions to verify entrance requirements.

Passing the CHSPE does **not**, by itself, exempt minors from attending school. Minors who have a Certificate of Proficiency **must also** have verified parent/guardian permission to stop attending school. Many students who pass the CHSPE continue to attend school. State law provides that, if you leave school after passing the CHSPE and are no more than 18 years old, you may enroll in the district in which you were registered with no adverse consequences. If you do re-enroll you may be required to meet new or additional requirements established since you were previously enrolled. If you re-enroll and then leave school again, you may be denied re-admittance until the beginning of the following semester. Contact your guidance counselor or school administrator for further information and details about leaving school after passing the CHSPE.



## Education and Training Needs (continued)

### College Outreach Programs

College Outreach Programs are designed to increase the number of high school graduates with the motivation and academic preparation to enter colleges and universities. Each program provides a variety of services to assist students in preparing for and gaining admission to a college or university.

#### **California Community Colleges**

**EOPS (Extended Opportunity Programs and Services)** serves educationally and economically disadvantaged students. Services include admission and registration assistance, financial aid, counseling, tutoring, and assistance in transferring to a four-year college.

#### **University of California**

<http://www.eaop.org/>

**EAOP (Early Academic Outreach Program)** offers this program to increase the number of low income and educationally disadvantaged students (grades 8-12) eligible for UC admission. EAOP helps California's educationally disadvantaged students turn dreams into reality. It provides academic advising, role models, financial aid information, college and/or career opportunities, parent meetings, campus tours and academic enrichment programs.

**UC American Indian Counselors and Recruiters Association** promotes academic preparation and a strong community foundation for Native American Indians in California. Counselors educate students and parents about UC opportunities and facilitate a smooth transition into the UC system. College Motivation Programs are held annually. Contact the admissions office.

#### **UC and CSU Campuses**

**EOP (Educational Opportunity Program)** encourages the enrollment of low income and educationally disadvantaged students by assisting them with admissions and by providing support services — academic counseling, tutoring, career guidance and, at some campuses, an EOP grant.

#### **California State University**

<http://www.calstate.edu/SAS/>

**SAS (Student Academic Support)** provides comprehensive outreach services to inform students and parents about admissions, financial aid and educational opportunities available at CSU campuses. Activities include presentations at school sites, parent nights and outreach events with admissions and financial aid staff.

**University Students Providing Academic Assistance** helps low-income and educationally disadvantaged K-12 students by strengthening their English and math skills. CSU students advise students regarding admissions, career opportunities, financial aid as well as academic programs.

#### **California Student Opportunity and Access Program (Cal-SOAP) Outreach** <http://www.csac.ca.gov/doc.asp?id=205>

Located across the State, these projects share two goals: to provide college information and to raise the achievement levels of elementary and secondary school students with low eligibility attend a California higher education institution. Many of the projects assist students with preparation for admission tests, development of academic skills, and career planning.

#### **Puente Project** <http://www.puente.net/>

Puente programs serve students in 38 community colleges and 32 high schools throughout California. The Project's mission is to increase the number of educationally under-served students to enroll in four-year universities, earn college degrees and return to the community as mentors and leaders. Puente provides teaching, counseling and mentoring for its students.

(more)

## Education and Training Needs (continued)

**College Outreach Programs — California State University (Continued)**

**MESA (Mathematics, Engineering, Science Achievement)** <http://www.mesa.ucop.edu/home.html>; Statewide office (510) 987-9337

MESA is an academic enrichment program that serves educationally disadvantaged students with an emphasis on students from groups with low rates of college eligibility so they excel in math and science and attain math-based degrees from four-year institutions. MESA helps students from elementary through university levels to excel in math and science and attain degrees in math-based fields. MESA offers academic enrichment, financial counseling, group study techniques, career opportunities and family involvement. Centers are located on public and private campuses as well as at American Indian education sites.

**ABC (A Better Chance, Inc.)** <http://www.abetterchance.org/> Northern California Chapter (510) 763-0333

The goal of this program is to substantially increase the number of well-educated minority youth capable of assuming positions of responsibility and leadership in American society. Students can be recommended or they may apply directly.

**AVID (Advancement Via Individual Determination)** <http://www.avidonline.org/>

AVID assists middle and high school students to enter and succeed in four-year colleges and universities. Many students with the potential to succeed in college need extra encouragement and academic assistance. AVID provides academic preparation for entrance into college, study-skills for college-level work, awareness of career possibilities and encouragement to follow their dreams.

**Office of Postsecondary Education-Programs (TRIO)** <http://www.ed.gov/about/offices/list/ope/trio/index.html>

**Talent Search** identifies and assists individuals from disadvantaged backgrounds who have the potential to succeed in higher education. The program helps students prepare college applications, provides academic, career, and financial counseling to its participants and encourages them to graduate from high school and continue on to the postsecondary school of their choice.

**Upward Bound** serves high school students from low-income families, high school students from families in which neither parent holds a bachelors degree, and low-income, first-generation military veterans who are preparing to enter postsecondary education. Upward Bound provides fundamental support to participants in their preparation for college entrance. The program provides opportunities for participants to succeed in pre-college performance and ultimately in higher education pursuits.



## Education and Training Needs (continued)

### Community Service Learning Opportunities

**CCC (California Conservation Corps)** <http://www.ccc.ca.gov/>  
800-952-JOBS (5627)

California residents between the ages of 18 and 23 can be part of the CCC. In the Corps, you can protect and enhance California's environment and communities while having a wide variety of work, public service, learning, cultural and personal growth experiences. CCC has a dual mission: 1) the employment and development of youth and 2) the protection and enhancement of the State's natural resources.

**AmeriCorps** <http://www.americorps.org/>

This national service program provides the opportunity to spend a year serving in California communities. In return, AmeriCorps members receive an education award to help pay for college or pay back student loans.

### Serving Communities and Country

[http://www.nationalservice.gov/home/site\\_map/index.asp](http://www.nationalservice.gov/home/site_map/index.asp)

This program provides schools, colleges, and community organizations with grants for service-learning that helps make it possible for California students from kindergarten through college to meet community needs while improving their civic and academic skills and learning the habits of good citizenship.

**U.S. Job Corps** <http://jobcorps.dol.gov/> (800) 733-5627

Educational and vocational training for men and women (ages 16-24). Training centers are located in California, Arizona, Nevada, Oregon, Utah and Washington. Job Corps services are available to individuals with disabilities.

### General Educational Development (GED) Tests — <http://www.cde.ca.gov/ta/tg/gd/> or 916-445-9438

General Educational Development (GED) offers a high school equivalency diploma to students who pass a series of five tests that take 7.5 hours to complete. They are:

1. Language Arts, Writing (parts 1 and 2)
2. Social Studies
3. Science
4. Language Arts, Reading
5. Mathematics (parts 1 and 2)

Employers and colleges accept the GED Tests as the equivalent of a high school diploma. The tests are available in multiple sites throughout California, mostly in adult schools.

The questions in each of the tests require general knowledge and critical thinking skills. About one-third of graduating high school seniors do not pass the test.

Individuals who are 18 years of age or within 60 days of their 18th birthday may test regardless of school enrollment status. Persons who are 17 years of age may test under special circumstances.

Many adult schools and community college programs offer test preparation services. Contact your local high school counseling office or adult school for details.

## Education and Training Needs (continued)

### Private Career and Technical Schools

*(Postsecondary Students)*

Private and technical schools offer a variety of training programs to meet industry needs. Courses vary in length and in cost. Some examples are construction, automotive mechanics, drafting, cosmetology, business, computer science, engineering technology, communication technology, health, nursing and environmental technology.

#### Public or Private?

For some students, a private school may be more appropriate than a public institution. Private conservatories of music permit a student to specialize more narrowly in the study of music than do public institutions. Private schools may save time; for example, private beauty schools offer cosmetology as a course which can be completed in about ten months, whereas the program at community colleges may require two years to complete. Costs can range from \$300 to \$25,000; the length of a course can vary from a few weeks to two years. Since similar training may be available at a Regional Occupational Program or a community college, compare costs, time and reputations of school programs before making a decision.

#### California Training Providers and Programs

<http://www.labormarketinfo.edd.ca.gov/article.asp?ArticleId=50&SubId=&PageId=&Visited=true>

The California Employment Development Department maintains two lists of training providers for California:

**California Training Information System (CTIS)** (<http://www.labormarketinfo.edd.ca.gov/cgi/databrowsing/traprovidersselection.asp?menuchoice=traproviders>) is a general list of training providers and the programs they offer. CTIS is used by individuals seeking a general list of where they can find training for career advancement or job development. You can search for training providers by name, occupation, county, school type, or programs offered.

**State of California Eligible Training Provider List (ETPL)** (<http://etpl.edd.ca.gov/wiaetplind.htm>) was established in compliance with the Workforce Investment Act (WIA) of 1998. Training providers who are eligible to receive Individual Training Accounts (ITAs) through WIA Title I-B funds are listed on the ETPL. The purpose of the ETPL is to provide customer-focused employment training for adults and dislocated workers. Individuals interested in training services should contact their local One-Stop Center.

#### Additional Internet sources for training and education provider information are:

- California Career Resource Network (CalCRN)  
<http://www.californiacareers.info>
- California Community Colleges Chancellor's Office  
<http://www.cccco.edu>
- California Postsecondary Education Commission  
<http://www.cpec.ca.gov/>
- California State University System  
<http://www.calstate.edu/>
- University of California  
<http://www.ucop.edu>
- The U.S. Department of Education's College Navigator  
<http://nces.ed.gov/collegenavigator>
- The U.S. Department of Education  
<http://www.ed.gov/students/prep/college/consumerinfo/choosing.html>
- The Federal Trade Commission  
<http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro13.shtm>

## Education and Training Needs (continued)

### Private Career and Technical Schools (Continued)

#### Checking Out a School

Numerous private schools exist; many are excellent. However, some are better at advertising than they are at teaching. Students must carefully evaluate schools to obtain the best training.

#### Steps in Evaluating a School

- Read materials available at your school.
- Find out if a school's courses are current, accredited and appropriate for you.
- Find out how long the training will take and how much it will cost (tuition, fees, supplies, books).
- Calculate the cost of living near the school.
- Find out about the school's equipment. Is it current? How much "hands-on" use?
- Ask employers if they hire graduates of the school and what they think about it.
- Find out how long the school has been in operation, how large it is, what its placement rate and services are, and when it was last accredited.
- Compare schools in terms of all of the above.
- Discuss your findings with your counselor and parents before you decide.



## Education and Training Needs (continued)

### Regional Occupational Centers and Programs (ROCP)

*(High School & Postsecondary Students)*

<http://www.cde.ca.gov/ci/ct/rp> <http://www.carocp.org/>

#### What's an ROCP?

In partnership with local high school districts and the business community, ROCP classes prepare students for work by providing them with marketable skills and work ethics to build and keep a career. ROCP courses are the key components of many high school career technical education programs including Career Pathways and California Partnership Academies, providing students with strong academic and technical knowledge, work-based learning opportunities, entry-level skills and a plan for building a successful career.

ROCP offers flexible class schedules and instruction designed to meet the individual needs of students and employers. Most classes are given in two-hour blocks during the school day. Some classes are also offered evenings and Saturdays. More than 460,000 students participate in ROCP classes Statewide.

#### Why Take an ROCP Class?

ROCP courses are a great way to explore careers, get focused before you start college, learn more about different career fields, and learn the skills necessary to enter the job and career you wish to pursue. If you are in a Career Pathway at your high school, ROCP classes can provide the work-based learning piece of your Pathway. ROCP courses give youth (and adults) the hands-on experience and technical skills needed to get and keep a job.

Career ... College ... or Both? For students who plan to get a full-time job after high school, ROCP teaches marketable skills which qualify students for higher paying jobs. College-bound students use academic knowledge

and practical skills gained in the ROCP courses to overcome a barrier to success in college: the high cost of tuition, books and living expenses. What better way to offset college expenses than a well-paying, part-time job? ROCP classes may also relate to a college major.

#### High School and College Credits?

Yes! All classes offer high school credits. High school students take ROCP classes in place of, or in addition to, other electives.

You can also jump start a college career with ROCP. Students can earn college credits towards a certificate or degree program at the community colleges through many ROCP programs. College credits for ROCP courses vary depending on length of time in ROCP class and units of work completed. Many ROCP classes meet University of California certified "a-g" course requirements which leads to advanced college placement.

#### What Is the Cost?

Free for high school students, low cost for adults.

#### Who Can Attend?

ROCP classes are open to **high school students** (16 years of age and older) **and adults**. Students under age 16 must have counselor, school administrator, or parent approval. ROCP brochures and registration forms are available in counseling offices and career centers on your high school campus. Ask your high school counselor for more information.

## Education and Training Needs (continued)

### Tech Prep (Technical Preparation) Program

*(High School & Postsecondary Students)*

[www.cde.ca.gov/ci/ct/tp](http://www.cde.ca.gov/ci/ct/tp)

Tech Prep education is a significant innovation in the education reform movement in the United States.

Tech Prep education is a 4+2, 3+2 or a 2+2 planned sequence of study in a technical field beginning as early as the ninth year of school. The sequence extends through two years of postsecondary occupational education or an apprenticeship program of at least two years following secondary instruction, and culminates in an Associate of Arts degree or certificate.

Tech Prep is an important transition strategy helping all students make the connection between school and employment.

Elements of a Tech Prep Program include:

- an articulation agreement between secondary and postsecondary consortium participants;
- a 2+2, 3+2 or a 4+2 design with a common core of proficiency in math, science, communication, and technology;
- a specifically developed Tech Prep curriculum;
- joint in-service training of secondary and postsecondary teachers to implement the Tech Prep curriculum effectively;
- training of counselors to recruit students and to ensure program completion and appropriate employment;
- equal access of special populations to the full range of Tech Prep programs; and
- preparatory services such as recruitment career and personal counseling, and occupational assessment.



## Education and Training Needs (continued)

### Work Experience Education Programs *(High School & Postsecondary Students)*

Work Experience Education Programs link the academic curriculum to the world of work. These programs use the community's business and industrial complex as a career training laboratory. Students can learn or enhance skills, assess their capabilities while employed, or explore careers by observing an occupation in actual work settings.

A student who wishes to enroll in a Work Experience Education Program should see his or her counselor or work experience coordinator. Work Experience Education Programs include:

**General Work Experience** is an instructional course whose focus is the application of basic skills of reading, writing and computation. Students acquire general and specific occupational skills through a combination of supervised paid employment and related classroom instruction.

**Vocational Work Experience** reinforces and extends vocational learning opportunities for students through a combination of related classroom instruction and supervised paid employment in the occupation for which their course of study prepares them.

**Exploratory Work Experience** helps students gauge their interest and suitability for occupations by giving them opportunities to observe and sample a variety of occupations. It is nonpaid. Exploratory Work Experience Education includes a combination of job observations and related classroom instruction. While exploring an occupation, a student may be required to perform nonpaid work on a limited and sampling basis. An employer or supervisor may teach production or other skills to the student. The length of an assignment varies according to the aptitude of the student, the occupation being explored, the facilities of the work station, and the job classification. A student may not be a part of Exploratory Work Experience if pay is received for like work at the same work station or at a similar job when not assigned as an Exploratory Work Experience student. Nor shall the student replace a paid employee. The school district shall provide Workers' Compensation Insurance. A student in Exploratory Work Experience Education may be less than 16 years of age.

### Permits to Work

Except in limited circumstances, all minors under 18 years of age must have a Permit to Work issued by his/her high school. Minors work with the permission of the local school district. School officials may impose restrictions on Work Permits at their discretion. Minors under 18 years of age who have passed the California High School Proficiency Exam or graduated are not required to obtain a work permit.



## Financial Assistance with Schooling

Deciding to continue on with school, or return back to an educational institution after being away for a while can be a frightening and costly experience. But conducting the necessary research for the appropriate school to attend can alleviate much of the worry, and knowing where to go to acquire financial assistance can make the transition to school more pleasurable and worry free.

### California Student Aid Commission

<http://www.csac.ca.gov/default.asp>

### Free Application for Federal Student Aid

<http://www.fafsa.ed.gov>

### U.S. Department of Education Student Aid on the Web

<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>

### FinAid!

<http://www.finaid.org>

### International Education Financial Aid

<http://www.iefa.org/>

### California Colleges Web Site

<http://www.californiacolleges.edu/finance/finance.asp>

### Financial Aid Advisor — Career One Stop

<http://www.careeronestop.org/FINANCIAL/FinancialAidHome.asp>

### I Can Afford College \*

<http://www.icanaffordcollege.com>

- \* The “I Can Afford College” program was created after the California Community College enrollment fee was raised significantly in 2003 and 2004. Because of the increases, many Californians were concerned that students from lower-income households would be discouraged from enrolling in a community college because it would seem unaffordable. So the Legislature and Governor set aside money from within the community college budget to increase awareness about financial aid opportunities and to hire additional staff to provide students with free one-on-one help identifying those opportunities and applying for them. This effort is aimed at low-income high school students, currently enrolled community college students, and other low-income Californians. More than 800,000 people have visited the I Can Afford College Web site since the campaign began and the number of community college students receiving some type of financial aid has increased by 20 percent.

The following websites provide detailed information on where, when, and how to apply for State, Federal, and private funding that can assist with schooling and training for life-long career development.



## Living Within Your Means

“Living within our means” is a goal we all should strive to achieve. It is absolutely vital when you’re between jobs and don’t have much savings to tide you over. It means spending only what you have to and saving up to buy items you can’t currently afford. It means relying on loans only to pay large-ticket items, such as a house or car. It

means paying credit card bills in full each month. If you haven’t been living this way, now’s the time to start. When you’re job hunting, you curb your spending!



**Helpful Hint:** Don't forget to consider taxes when you're deciding how much your next job needs to pay.

### What to Avoid

Do not go on a spending spree! During tough times, some people think “I’m going to have financial troubles anyway; I might as well buy that DVD player I’ve been wanting!”

Don’t do that! When you’re in a hole, look for a way out. Don’t dig yourself in deeper!

### How to Live Responsibly

Here are some suggestions to help you responsibly live within your means when you don’t have (or may soon lose) your main source of income:

- Do identify your financial needs using Exercise 8 (next page).
- Don’t waste your time pursuing occupations that can’t meet your bottom-line financial needs.
- Do cut down on non-essential expenses such as entertainment.
- Do continue to set aside a little money for fun.
- Do postpone expenses whenever possible, especially major purchases such as new furniture.
- Do take care of all critical needs, such as medical care and vehicle repair.
- Don’t buy gifts; give your time and talents instead.
- Don’t use your credit card or take out a loan unless you have the money to pay it off immediately.