FEDERAL DEPOSIT INSURANCE CORPORATION money smart basics



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CHAPTER 6

Careers and Pay

How can I earn money?

Now that you know how to budget to save, spend, and share your income, it is important to think about how you earn money. Jobs and careers influence the income you make and education plays a big part in many careers. Sometimes the words "career" and "job" are used to mean the same thing, but they are actually different. Let's see how they fit together.

WHAT IS A JOB?

A job is a short-term position that usually focuses on earning money. Remember Noah? He wanted to earn some money to buy an electric guitar so he began walking dogs for the people in his neighborhood. He created a job for himself just to earn money.

WHAT IS A CAREER?

A career, on the other hand, is the type of work a person pursues for the majority of their life that may involve formal education, special training, or be within a specific industry. While walking the dogs, Noah met a dog trainer and a veterinarian. While not all dog trainers are doctors, this dog trainer was actually a doctor in animal behavior and she helped train support dogs for veterans. The veterinarian was a surgeon that fixed animals who were sick or wounded. Both of these people and his interest in dogs made Noah want to know more about working with animals. He and his parents were invited to watch the dog trainer work with a couple of dogs. He

and his parents were also invited to watch the veterinarian perform surgery on an abandoned dog. Noah, because of his dogwalking job, is now interested in learning more about careers with animals.

Noah knew that both the dog trainer and the veterinarian were doctors, which meant that each of them had gone to college for at least eight years after high school. When he and his parents visited the dog trainer and the surgeon's offices, Noah noticed other doctors like the veterinary dentist and the veterinarian who studied eye diseases. He also met employees who were not doctors such as a kennel assistant, a groomer, a veterinarian surgical assistant, and a veterinary nurse. Noah was surprised at how many careers his dog-walking job introduced him to and how some of them required a lot of school while others did not.

Finding a career that interests you can sometimes take years because you need to learn about what is important to you and what you like and dislike doing. Your likes and dislikes may change often over time so it is important to explore all kinds of interests. Right now, Noah is really interested in animals and maybe a career working with them. But, Noah is also interested in music; he may want to explore a career in the music industry, too.



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WHY IS A JOB OR CAREER IMPORTANT?

Job or career choices determine your income, and your income influences the ability to have more choices as you budget, spend, save, and share. Your income can determine where you live, where you work, how you get there, and how you spend your free time.

WHAT SHOULD I FOCUS ON RIGHT NOW? Have fun exploring, reading, and researching any job or career that you might like. Think about problems that you would like to solve and investigate what it would take to solve them. Your interests may change so it is important that you discover all the things that you might like. Your interests may lead you to a job or a career that

doesn't even exist today so be open to all the possibilities you find.

To find a career you will enjoy, take the time to learn about yourself, determine your likes, dislikes, and interests so that you are happy as you save, spend, and share your money.

Student Questions

Three things I like to do are:	
1.	
2.	
3.	
Three careers I am interested in	n learning more about are:
1.	
2.	
3.	
What are some things I can do	to learn more about these careers?

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