

# College, Careers, & Cash: Envision

ENVISIONING CAREERS, EDUCATION,  
AND FINANCIAL EMPOWERMENT.



Name: \_\_\_\_\_



## ***Welcome to College, Careers, and Cash: ENVISION!***

### **STEP 1:**

Using your browser's address bar, log on to our website  
[uwde.org/ccc](http://uwde.org/ccc)

### **STEP 2:**

Please take the Pre-Survey. Once you are finished, close the  
Pre-Survey tab and wait for instructions.

The COLLEGE, CAREERS, & CASH lessons were developed by StandByMe:  
NexGen in partnership with Gail Colbert, Personal Finance Program  
Coordinator for the Center for Economic Education and Entrepreneurship  
at the University of Delaware. (*Version 11: August 2024*)



# LIVING YOUR BEST LIFE

As an independent adult consumer, you will have to pay for things such as housing, transportation, food, etc., but as a high school student, you may not know the true cost of such expenses. In the not-so-distant future, those choices (and the associated costs) will be yours to handle. What choices will you make in your ideal life? How much will your choices cost you? What level of education or amount of experience will you need to afford your lifestyle?

## PART I Lifestyle Choices

Go to [uwde.org/ccs](http://uwde.org/ccs), scroll to Student Links, and click the link for “Lifestyle Reality Check.”

1. On the *Jumpstart.org* page, scroll to the bottom and click the yellow “Start Reality Check” button
2. From here, select the options that make most sense for your future lifestyle in the following categories:
  - Housing and Food
  - Transportation, Clothing, and Digital
  - Other Expenses
3. What you choose will generate a result
  - This result is the *minimum income required* to enjoy your chosen lifestyle
4. Record your responses in the section below to refer back to later

## PART II Income and Education

How much income would you need to bring home to support your ideal lifestyle?

\$ \_\_\_\_\_ /year      \$ \_\_\_\_\_ /week      \$ \_\_\_\_\_ /hr



# WHAT TO DO AFTER HIGH SCHOOL

Below are some of the different paths someone might see themselves pursuing after high school (sometimes while in high school). Put a check mark next to the options you may be interested in pursuing; you can pick more than one!

## College/University

Many careers require a college education, which can be obtained at one of several types of colleges or universities (two-year, four-year, public, private). Any type of college education will have associated costs (tuition, fees, books, housing, etc.), but most often, students can receive financial aid in the form of grants, scholarships, and/or loans to help cover some or all these costs.

## Trade and Technical Training

Some institutions offer a variety of programs in which students may obtain technical training related to their chosen field. These are often locally in-demand fields in which students can become certified; this allows them to choose to enter the workforce or to continue their education at the post-secondary level. Community colleges, adult education centers, private schools, and even some high schools often have trade and technical training programs.

## Registered Apprenticeship

Registered Apprenticeship is a program of "learning while earning," a proven method of training involving on-the-job work experience coupled with related instruction. Registered apprentices work for their employer or sponsor, are paid while they learn their respective trade (most of that learning done hands-on in the field), with relevant, tuition-free classroom instruction typically supplementing field experience. For more information, or to speak to someone about Registered Apprenticeship, please call the Delaware Department of Labor at (302) 761-8328.

## Military Training

The military, also known as the armed forces, gives servicemembers the opportunity to serve and defend our nation. Military service can provide a lifetime of career and lifestyle benefits. Men and women may enlist in all branches of the military; enlistment procedures are similar, but the services differ in length of enlistment and opportunities for specific training. Active military enlistments are available in the U.S. Army, Navy, Air Force, Space Force, Marine Corps, and Coast Guard. You can learn about your chances for success in the military by taking the Armed Services Vocational Aptitude Battery (ASVAB); this test is given at local high schools free of charge. You can also speak with a recruiter about the military as a career option.

## Workforce

Some careers do not require formal higher education, but may require training that typically takes place on the job. On-the-job training is a combination of observation and hands-on experience, doing the job under the supervision of the employer. More experience typically leads to better positions and higher wages, so opportunities for on-the-job training are advantageous, if not outright required.

## Entrepreneurship

Entrepreneurship is when a person starts their own business, bearing most of the risk but also enjoying most of the reward. There is no formal credential needed to start a business, though entrepreneurs often pursue relevant post-secondary education and/or experience; this may come in the form of a formal degree, certification, or work experience.

# CAREER ROADMAP

- A. Access the *Occupational Outlook Handbook* from the Bureau of Labor Statistics at [www.bls.gov/ooh](http://www.bls.gov/ooh) to complete the following sections.
1. After selecting an Occupation, use that job's *Summary* box to complete the first section, then use the tabs and/or blue headings at the top of your Occupation page to answer the questions in the second section.

**Name of Occupation:** \_\_\_\_\_

**Annual Median Pay:** \$ \_\_\_\_\_

*(The median pay is "in the middle," that is, half of the workers earned below this level and half earned above this level. Most workers do not start out earning this pay level.)*

**Typical Entry-Level Education:** \_\_\_\_\_

**On-the-job Training:** \_\_\_\_\_

**Job Outlook:** \_\_\_\_\_% ( **Slower than / As fast as / Faster than** ) Average

**A. "What They Do:"** Summarize the three main duties of workers in your Occupation.

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**B. "Work Environment"**

1) What group employs the largest percentage of workers in this Occupation?

\_\_\_\_\_

2) Describe any potential problems or difficulties related to safety or schedules in this Occupation.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**C. "How to Become One:"** What do you consider to be the three most important qualities that are useful in this occupation? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**D. "Pay:"** You may begin your career in an entry-level position; such workers are typically paid on the lower 10% of the pay scale. What do the lowest 10% of workers earn in your Occupation?

\$ \_\_\_\_\_



# DECIDING FACTORS

Now that you have chosen an Occupation, it's time to consider the opportunities that exist within your field. How quickly is your field growing? Where are the most jobs located? Where do those jobs pay the most? Use the activities below to begin answering these questions.

A. Using the *Occupational Outlook Handbook* ([www.bls.gov/ooh](http://www.bls.gov/ooh)), return to your Occupation page then click on the 'State and Area Data' tab; under "Occupational Employment Statistics," click the blue link for your Occupation to answer the following questions.

1. Highest employment level (Map #1: green ■)      2. Highest pay (Map #3: blue ■)

State #1: \_\_\_\_\_

State #1: \_\_\_\_\_

State #2: \_\_\_\_\_

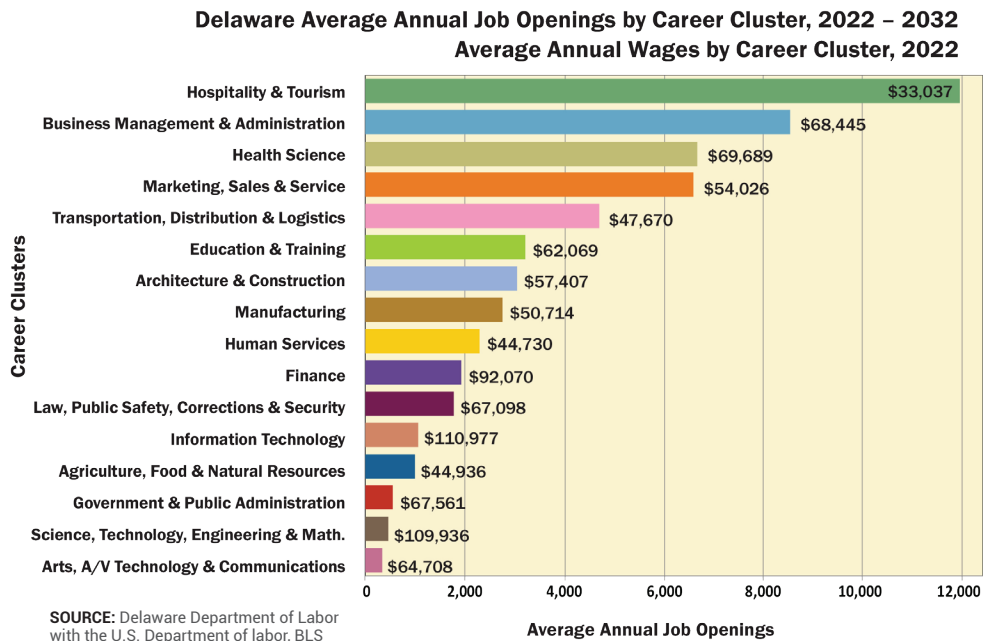
State #2: \_\_\_\_\_

State #3: \_\_\_\_\_

State #3: \_\_\_\_\_

## Delaware Job Openings and Annual Wages by Career Cluster

This chart (developed by the Delaware Department of Labor) shows the average annual job openings and average annual wages for sixteen Career Clusters (or Occupation Groups) in the State of Delaware; for each cluster, the colored bar shows the job openings and the dollar amount represents the average annual wage for ALL workers in each Cluster. Use the chart to answer the questions that follow about your job's growth and pay in Delaware.



B. According to the chart, what opportunities exist in Delaware for your career choice?

1) In what Career Cluster does your occupation fall? \_\_\_\_\_

2) What are the average annual job openings? \_\_\_\_\_

3) What was the average annual wage? \_\_\_\_\_

4) How might this information affect your career choice? \_\_\_\_\_

# COST OF LIVING



Consider the cost of living in your decision-making. Look at the table below to see how the cost of goods and services varies in different locations across the United States.

City and State	2 BR Apt Rent /month	Home Energy /month	Gas regular /gallon	Doctor Office Visit	Men's Haircut, No Styling	Dry Cleaning, 2 pc. Suit	Whole Milk half gal.	White Bread 24 oz.	Eggs dozen	Corn Flakes 18 oz.	Bananas /per lb.	Cheese Pizza 12"
<b>Delaware</b>												
Dover	1,465	198.09	2.92	157.00	26.00	18.08	4.64	3.92	2.94	5.28	0.72	11.79
Wilmington	1,964	218.83	3.36	164.50	34.00	18.33	4.71	4.07	3.22	5.90	0.69	11.32
<b>Northeast</b>												
Boston, MA	3,943	371.28	3.17	214.32	47.00	20.32	4.74	4.10	2.79	6.23	0.72	11.66
Washington, DC	3,299	232.18	2.99	175.00	36.71	16.50	4.71	4.02	3.28	6.20	0.77	11.99
Manhattan, NY	5,686	255.14	3.50	225.25	39.40	18.73	5.20	4.18	3.96	6.47	0.79	13.92
Philadelphia, PA	1,708	215.62	3.16	131.67	23.40	13.50	4.71	3.87	3.18	5.83	0.72	11.75
Baltimore, MD	1,772	230.94	3.04	144.33	27.43	9.90	4.70	4.01	3.13	5.87	0.70	15.49
<b>Southeast</b>												
Lynchburg, VA	1,178	236.30	2.88	157.00	14.40	12.87	4.58	3.86	2.99	5.23	0.71	14.57
Louisville, KY	1,325	164.95	2.80	156.93	20.00	19.16	4.79	3.85	3.30	5.73	0.71	12.17
Atlanta, GA	1,476	192.71	2.95	126.33	27.20	14.19	4.74	4.12	3.32	5.69	0.70	11.48
Orlando, FL	1,791	219.94	3.14	127.67	20.00	13.15	4.63	4.37	3.40	5.12	0.72	10.99
<b>North Central</b>												
Waterloo, IA	825	147.06	2.85	145.00	22.82	11.38	4.75	3.71	3.07	5.24	0.72	11.79
Chicago, IL	3,194	183.24	2.88	177.00	34.60	14.87	4.92	3.73	3.32	6.01	0.75	12.82
Wichita, KS	975	186.09	2.67	108.45	26.00	19.78	4.67	3.69	2.98	5.40	0.70	12.99
<b>South Central</b>												
Denver, CO	1,815	169.27	2.73	128.75	28.21	18.15	4.78	4.19	2.65	5.63	0.70	14.09
Dallas, TX	1,636	242.42	2.74	141.87	32.50	18.50	4.62	4.03	3.07	5.61	0.71	11.57
Phoenix, AZ	1,777	214.00	3.20	99.00	27.67	22.15	4.81	4.23	2.65	5.78	0.70	13.39
<b>West</b>												
Anchorage, AK	1,671	237.62	3.52	239.50	24.67	14.42	5.20	4.88	3.97	7.42	0.94	12.99
San Francisco, CA	3,704	402.00	4.76	181.25	26.88	17.36	5.02	4.52	2.69	7.21	0.85	16.39
Boise, ID	1,585	143.25	3.21	172.32	26.80	19.21	4.76	4.18	3.54	6.39	0.71	11.07
Portland, OR	2,425	162.60	3.88	242.00	37.50	22.12	5.02	4.19	4.26	6.27	0.73	13.05
Honolulu, HI	4,218	464.40	4.55	202.50	20.00	25.26	5.70	5.65	3.61	6.41	0.72	14.99

**NOTE:** Data are taken from the C2ER Cost of Living Index, 2024 First Quarter Data, published May 2024.



# BALANCE THE BUDGET

Now that you've chosen a career and considered your opportunities, it's time to get paid! You may be surprised when you find that your first paycheck will not be as much as you expected. Several deductions are taken out of each check, such as for federal and state taxes, as well as for employee benefits, such as insurance and retirement savings. Below is an example of an earnings statement (also known as a paystub) which tracks gross (total) pay, net (take-home) pay, and deductions (mandatory taxes and voluntary benefits).

## PART I Paychecks and Budgets

Earnings Statement				
Hours and Earnings			Taxes and Deductions	
Hours	Rate	Earnings	Description	Amount
80	\$19.00	\$1,520	<b>Mandatory</b>	
			Federal Income Tax	\$147
			State Income Tax	\$65
			FICA: Social Security Tax	\$94
			FICA: Medicare Tax	\$22
			<b>Voluntary</b>	
			Health Insurance	\$108
			Dental Insurance	\$20
			Retirement	\$50
<b>Gross YTD</b>	<b>Gross This Pay Period</b>		<b>Total Deductions</b>	<b>Net Pay</b>
\$4,560	\$1,520		\$506	\$1,014

## PART II Building a Budget

Having researched your entry-level salary and reviewed common paycheck deductions, it's time to begin building your budget, which will be done in three steps:

- First, you will calculate your monthly net (take-home) pay from your annual gross (total) pay
- Next, you will track your monthly expenses, the goal being to keep your expenses LOWER than your pay
- Lastly, you will balance your budget and determine what to do in the event of a budget deficit or surplus

A. **Income.** Answer the questions below to determine your income and expenses.

### 1) Gross Income (Before Tax)

- What is your entry-level annual pay from page 4, Question D? **A** \$ \_\_\_\_\_
- Calculate the gross monthly income (annual pay divided by 12) **A / 12 = B** \$ \_\_\_\_\_

### 2) Taxes and Deductions

- Option 1.** If your gross income is under \$50,000, you'll be left with 80%
- Option 2.** If your gross income is more than \$50,000, calculate at 70%

### 3) Net Monthly Income

- Multiply your gross monthly income (B) by the relevant option above.

Under \$50k:  $B \times 0.8 =$   
 Over \$50k:  $B \times 0.7 =$  **C** \$ \_\_\_\_\_

(continued on next page)

B. **Expenses.** Write in your choice and the amount it will cost you each month. Use a pencil in case you need to make changes.

4) **Rent (including utilities and insurance).** Use the following amounts to calculate your housing expenses.

	<u>On Own</u>	<u>With Roommate</u>
a) Studio (one-room apartment) .....	\$1,000/mo .....	\$500/mo
b) One-bedroom apartment .....	\$1,200/mo .....	\$600/mo
c) Two-bedroom apartment .....	\$1,500/mo .....	\$750/mo
d) Two-bedroom townhouse .....	\$1,800/mo .....	\$900/mo
e) Two-bedroom house .....	\$2,000/mo .....	\$1,000/mo

Your choice \_\_\_\_\_ \$ \_\_\_\_\_

5) **Home Technology.** Use the following amounts to calculate your technology expenses.

	<u>On Own</u>	<u>With Roommate</u>
a) Standard (TV and internet) .....	\$150/mo .....	\$75/mo
b) Bundle (TV, internet, and phone) .....	\$100/mo .....	\$50/mo
c) Streaming (internet plus streaming services)....	\$80/mo .....	\$40/mo

Your choice \_\_\_\_\_ \$ \_\_\_\_\_

6) **Transportation.** Use the following amounts to calculate your transportation expense (minus fuel).

a) Public (bus/subway) .....	\$150 per month
b) Motorcycle (payment/insurance) .....	\$150 per month
c) Small car (payment/insurance) .....	\$400 per month
d) Mid-size car (payment/insurance) .....	\$500 per month
e) SUV/Pickup truck (payment/ insurance) .....	\$550 per month
f) Sports car (payment/insurance).....	\$650 per month

Your choice \_\_\_\_\_ \$ \_\_\_\_\_

7) **Food.** Use the following amounts to calculate your monthly food expense.

a) Budget (store brands only; no eating out).....	\$300 per month
b) Standard (store and name brand items; fast-food restaurant meals).....	\$500 per month
c) Upgrade (name brands; fast-food; sit-down dining) .....	\$700 per month

Your choice \_\_\_\_\_ \$ \_\_\_\_\_

8) **Cellphone.**

a) Budget (Straight Talk/prepaid).....	\$75 per month
b) Standard (older phone, major carrier) .....	\$125 per month
c) Upgrade (latest phone, major carrier).....	\$150 per month

Your choice \_\_\_\_\_ \$ \_\_\_\_\_

9) **Student Loans.** Base your choice on the entry-level education for your career from Page 4.

a) None.....	\$0 per month
b) Below average (2-yr. degree; +/- \$15,000).....	\$100 per month
c) Average (4-yr degree; +/- \$30,000) .....	\$300 per month
d) Above average (6-yr degree; +/- \$60,000) .....	\$500 per month

Your choice \_\_\_\_\_ \$ \_\_\_\_\_

10) **Clothing and Personal Care.** Use the following amounts to calculate your monthly clothing and personal care expenses.

- a) Basic (*Thrift store finds; basic personal care items*).....\$100 per month
- b) Standard (*Walmart and Target; store-brand personal care items*) .....\$300 per month
- c) Upgrade (*Trendy clothing shops; high-end personal care items*).....\$500 per month

Your choice \_\_\_\_\_ \$ \_\_\_\_\_

11) **Entertainment.** Use the following amounts to calculate your monthly entertainment and travel expense.

- a) Staying in *AND* staying local.....\$200 per month
- b) Nights on the town *AND* weekend getaways.....\$300 per month
- c) Out of town *AND* out of the country.....\$500 per month

Your choice \_\_\_\_\_ \$ \_\_\_\_\_

12) **Contributions (charity and non-profit organizations).** Use the following to calculate your contributions.

- a) No contributions
- b) \$25/month contributions
- c) \$50/month contributions
- d) \$100/month contributions

\$ \_\_\_\_\_

13) **Saving/Emergency Fund.** Use the following to calculate your savings.

- a) No savings
- b) \$100/savings
- c) \$200/savings
- d) \$300/savings

\$ \_\_\_\_\_

**14) TOTAL EXPENSES:** \$ \_\_\_\_\_

### PART III Balancing a Budget

Now that you've calculated your monthly net pay and totaled your expenses, you need to balance your budget to ensure you are able to afford your lifestyle

1) What was your Net Monthly Income from pg. 7, #3C? \$ \_\_\_\_\_

2) What were your total Monthly Expenses from pg. 9, #14? \$ \_\_\_\_\_

3) What is your remaining Monthly Balance (+/-)? \$ \_\_\_\_\_

### PART IV Budget Review

Once you know your remaining monthly balance, you must then decide either what to do with your extra money OR, if you have a deficit, how you can make up the difference

**Deficit (Expenses > Income)** If you have a negative balance at the end of the month, then you spent too much money. What is something you could do to minimize or eliminate your deficit?

Option: \_\_\_\_\_

**Surplus (Income > Expenses)** If you have money left over at the end of the month, then you spent your money responsibly. What is something you could do to make good use of your surplus?

Option: \_\_\_\_\_

# CREDIT AND BANKING

**CREDIT** is the ability for a borrower to obtain goods or services **BEFORE** payment, based on the **TRUST** that payment will be made in the future, usually with **INTEREST**.

## A. FACTS AND FEATURES OF CREDIT

### 1. **INTEREST** is the cost of borrowing money

- a. When you borrow money, you generally must pay back the original amount you borrowed, plus a certain percentage of the loan amount as interest
- b. Interest rates are also based on the type of credit and the borrower's **CREDITWORTHINESS**

### 2. **CREDIT WORTHINESS**

- a. How worthy are you to receive new credit?
  - i) Will you make payments on time?
  - ii) Will you have enough money to pay back your obligation?
  - iii) Do you have past or existing accounts that were managed responsibly?
- b. These questions help lenders to determine creditworthiness and are answered by:
  - i) **A Credit Report**, which is a detailed record of all a person's financial transactions
    - (1) A credit report is like a school project, made up of many interrelated pieces
  - ii) **A Credit Score**, which is a numerical value that represents creditworthiness
    - (1) A credit score is like the grade given to the sum of the pieces of the project

## B. TYPES AND USES OF CREDIT

### 1. **SECURED CREDIT**: backed by collateral, items obtained can be repossessed if not paid for; loans are typically for larger amounts

a. Uses: \_\_\_\_\_

### 2. **REVOLVING CREDIT**: remains available over time, even if you pay the full balance

a. Uses: \_\_\_\_\_

### 3. **UNSECURED CREDIT**: not backed by collateral, unsecured loans are usually for less than secured loans

a. Uses: \_\_\_\_\_

## C. **YOUTILIZING CREDIT**

How do you see yourself using credit in the future?

## D. BANKING AND LENDING TOOLS

### Banking

#### Checking Account

- A checking account is used for day-to-day deposits, withdrawals, and spending. You can access your money in a bank branch, with a debit card, online, or even with paper checks (hence the name).

#### Savings Account

- A savings account is where you can safely store your money. Savings accounts typically earn interest and are best used for overdraft protection, emergency savings, and short-term savings goals. Access to savings accounts is usually more limited.

### Lending

#### Loans

- A loan is money you borrow from a financial institution like a bank, credit union, or even a private lender. Loans vary in amount, term, and type. They are typically paid back over a designated period of time (term), with an have additional associated cost, (interest).

#### Lines of Credit

- A credit line is a preset borrowing limit that can be tapped into at any time. You can spend the money, repay what you owe, then spend it again (with potential for paying interest). Credit lines come in a variety of different forms, but the most common type is a credit card.

## E. TIPS & TRICKS

- **Avoid paying too much for convenience in the form of high interest rates and fees**
  - Some financial institutions charge 400% or higher interest rates for their loans
- **Shop around for the banking products that best suit your needs and goals**
  - Keep in mind the terms, interest rates, and other potential options
- **Use the right tool for the right job**
  - Banking products are designed to do certain things. When used correctly, you'll incur fewer/lower fees, earn more interest, and accomplish goals sooner

## THE WORLD OF BANKING

### DO

#### Traditional Bank

Banks accept deposits of money from customers. They also lend money to customers. Banks are for-profit institutions and charge interest to people taking out loans. They may also pay interest to people depositing money depending on the type of account customers have. Accounts are federally insured, which means up to \$250,000 of the money in your account would be covered if the bank failed.



#### Credit Union

Like a bank, a Credit Union has savings and checking accounts, keeps your money safe, provides access to your money when needed and offers loans. Credit Unions, however, are not-for-profit, and the users are members who have a vote on some credit union decisions. Accounts are federally insured, which means up to \$250,000 of the money in your account would be covered if the bank failed.



### DON'T

#### Check Cashing Stores

Check cashing stores honor checks, provide personal loans, and they usually provide several other services. They may charge a percentage of the check being cashed or a flat fee for each visit. Which can add up over time. Often many traditional banks have accounts that could be free or have ways to avoid fees, so be sure to research and compare.



#### Payday Lenders

Payday Lenders offer payday loans that are typically short-term, high-cost loans due on your next payday. They are typically based on the size of your paycheck, and you either write the lender a postdated check for the full balance of the loan and the borrowing fee or authorize them to access the funds electronically from your bank account. If you need a loan, research and compare institutions and rates first.



## CAREER ROADMAP (ADDITIONAL OPTION)

- A. Access the *Occupational Outlook Handbook* from the Bureau of Labor Statistics at [www.bls.gov/ooh](http://www.bls.gov/ooh) to complete the following sections.
1. After selecting an Occupation, use that job's *Summary* box to complete the first section, then use the tabs and/or blue headings at the top of your Occupation page to answer the questions in the second section.

**Name of Occupation:** \_\_\_\_\_

**Annual Median Pay:** \$ \_\_\_\_\_

*(The median pay is "in the middle," that is, half of the workers earned below this level and half earned above this level. Most workers do not start out earning this pay level.)*

**Typical Entry-Level Education:** \_\_\_\_\_

**On-the-job Training:** \_\_\_\_\_

**Job Outlook:** \_\_\_\_\_% ( **Slower than / As fast as / Faster than** ) Average

**A. "What They Do:"** Summarize the three main duties of workers in your Occupation.

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**B. "Work Environment"**

1) What group employs the largest percentage of workers in this Occupation?

\_\_\_\_\_

2) Describe any potential problems or difficulties related to safety or schedules in this Occupation.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**C. "How to Become One:"** What do you consider to be the three most important qualities that are useful in this occupation? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**D. "Pay:"** You may begin your career in an entry-level position; such workers are typically paid on the lower 10% of the pay scale. What do the lowest 10% of workers earn in your Occupation?

\$ \_\_\_\_\_

## OPTIONAL ACTIVITIES

The activities below are opportunities for students to apply the content learned and extend the insights acquired in the *College, Careers, and Cash (CCC)* packet.

**1** Write a story in which you are the main character 10 years from now; tell about your education, job, lifestyle, and financial life.

**2** Using the data from the CCC worksheets, write a 5-paragraph essay describing the job that fits your talents and abilities and supports your lifestyle.

**3** Write a letter in which you give advice to a “younger you” about how to plan for your future life in terms of college, careers, and cash.

**4** Visit a business that employs workers in the field you have identified as being right for you. Describe the work environment, job responsibilities, and goals of the business.

**5** Interview a person who has the type of job you see yourself doing in the future. What are the education requirements, job responsibilities, and pluses and minuses of this job?

# RESOURCES

Visit these websites for more information and to continue to research post-secondary options.

## Credit Karma

[www.creditkarma.com](http://www.creditkarma.com)

Credit Karma's mission is to empower each and every one of their members with the knowledge, tips, and tools they need to turn their financial dreams into a reality. They work with Equifax and TransUnion, two of the three major credit bureaus, to give members access to their scores for free.

## Delaware Career Resource Network

[dcrn.delawareworks.com](http://dcrn.delawareworks.com)

The Delaware Career Resource Network (DCRN) is located within the Office of Occupational and Labor Market Information (OOLMI) of the Delaware Department of Labor. The information provides a crucial component of successful career decision-making and is published annually in the *Delaware Career Compass* and *Delaware Wages* and in *Delaware: Occupation and Industry Projections*. To read the *Delaware Career Compass* online, click the "9th-12th Grade" tab, then, in "Our Resources," click "Career Compass."

## Delaware Department of Labor

[det.delawareworks.com/apprenticeship-and-training.php](http://det.delawareworks.com/apprenticeship-and-training.php)

The State of Delaware offers students the opportunity to train as a "registered apprentice;" Registered Apprenticeship, in simple terms, is a program of "learning while earning." Students work for their employer or sponsor and are paid while they learn their respective trade. This website provides all the relevant information on how to become a registered apprentice in Delaware.

## Delaware Student Success

[delawarestudentsuccess.org](http://delawarestudentsuccess.org)

Delaware Student Success, created by the Delaware Higher Education Office, is a hub of information to help students prepare for success after high school.

## Federal Student Aid

[studentaid.gov](http://studentaid.gov)

The U.S. Department of Education's office of Federal Student Aid provides approximately \$112 billion in financial aid to help pay for college or career school each year.

## Jump Start

[jumpstart.org](http://jumpstart.org)

Jump Start is a coalition of organizations committed to advancing financial literacy from pre-school through college-age youth.

## Junior Achievement

[juniorachievement.org/web/ja-delaware](http://juniorachievement.org/web/ja-delaware)

Junior Achievement is the nation's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures, and make smart academic and economic choices. JA's programs include content on work readiness, entrepreneurship and financial literacy.

## Military OneSource

[www.militaryonesource.mil](http://www.militaryonesource.mil)

Military OneSource is a U.S. Department of Defense program that provides resources and support to active-duty, National Guard and Reserve service members and their families anywhere in the world, including resources on careers in the military.

## Occupational Outlook Handbook (OOH)

[www.bls.gov/ooh/home](http://www.bls.gov/ooh/home)

The OOH can help you find career information on duties, education and training, pay, and outlook for hundreds of occupations.

## Stand By Me®

[standbyme.org](http://standbyme.org)

StandByMe® offers free one-on-one financial coaching to Delawareans who want to understand more about their money, build a budget, decrease debt, increase their credit score, increase savings, and achieve wealth building financial goals such as purchasing a car or home. One Stand BY Me program, the College Funding Project, provides information, resources, and support to help students and their families navigate the financial road leading to post-secondary education.

## United Way of Delaware

[uwde.org](http://uwde.org)

United Way of Delaware works to create lasting change for those most in need through advocacy, strategic partnerships, philanthropy, volunteerism and collective impact. This program has been brought to you by United Way of Delaware in partnership with the State of Delaware and the Delaware Department of Education. United Way of Delaware also runs Delaware 211, our state's helpline. Every day people call 2-1-1 for assistance with food, housing, health issues, and other important needs.