Real-Life Budget II

The BIG Idea

- How can creating a budget help me manage my money? What kind of lifestyle can I afford with additional post-secondary education?

AGENDA

Approx. 45 minutes

I.   Warm-up: Movin' on Up
     (5 minutes)

II. Create a New Budget
     (20 minutes)

III. What Are the Chances?
     (15 minutes)

IV. Wrap-up (5 minutes)

MATERIALS

❑ **PORTFOLIO PAGES:**
   - Portfolio pages 33-35, Grade 9 (9-12) Skills Checklist (Money Matters skills only)

❑ **STUDENT HANDBOOK PAGES:**
   - Student Handbook page 108, Monthly Budget Worksheet 2
   - Student Handbook page 109, Expenses Worksheet 2
   - Student Handbook page 107, Percentage Calculator (optional)

❑ **FACILITATOR PAGES:**
   - Facilitator Resource 1, Monthly Salary Cards (your state only, different from last week)
   - Facilitator Resource 2, You Choose: Housing (one per student, your state only, from last week)
   - Facilitator Resource 3, You Choose: Transportation, Leisure Items (one per student, from last week)
   - Facilitator Resource 4, Chance Cards

❑ Calculators (one per student)

OBJECTIVES

During this lesson, the student(s) will:

- Determine expenses, including those based on choices for housing, transportation, and leisure items.

- Develop, analyze, and revise a budget based on actual incomes and expenses.

- Modify their budgets to handle unexpected expenses and income.

OVERVIEW

In this lesson, students will build on the previous lesson in which they learned how to make and maintain a budget in the real world. They will be given an actual monthly salary for a career that could be attained with a degree from two-year college, four-year college, or graduate school. They'll determine their net incomes, as well as expenses based on choices they make about housing, transportation, and leisure items. Then they'll create a budget to see if their income covers their expenses, and revise their budgets as necessary. Finally, they'll be given "chance" cards — unexpected expenses and income — and modify their budgets.

PREPARATION

❑ List the **BIG IDEA** and the day's activities on the board.

❑ Write the day's vocabulary words and definitions on the board.

❑ Make transparencies of the following pages:
- **Student Handbook page 108, Monthly Budget Worksheet 2**
- **Student Handbook page 109, Expenses Worksheet 2**

❑ Print out **Facilitator Resource 1, Monthly Salary Cards** for your state and cut out the individual cards. Students may choose a card that requires a two-year, four-year, or grad school education; sorting cards will be easiest if each education level is printed on a different color paper.

Note: Facilitator Resource 1 provides career descriptions and salaries based on information from www.cfwv.com and the United State Department of Labor. You may wish to consider reviewing and updating this information.

❑ Have on hand packets containing housing, transportation, and leisure items, one per student, created last week.

❑ Print out **Facilitator Resource 4, Chance Cards** and cut out the individual cards. Print enough copies so that there's one card per student. (Note this will require 2 or 3 copies of this page.)

BACKGROUND INFORMATION

Most students have some experience with income, whether it's an after-school job or an allowance, as well as spending, such as buying music or clothes. But as they begin to think about life after high school, it's important that they learn how incomes and expenses compare. They should begin to recognize some of the expenses they'll face on their own, as well as how far a monthly salary can go to cover these expenses. By using sample monthly salaries and living expenses, students will begin to appreciate the challenge of making an income cover their expenses. They'll also begin to understand how budgets can help them plan and set realistic goals.

By comparing this week's budget with the one created based on a career requiring only a high school degree, students should be able to see the financial benefits of a post-secondary education.

VOCABULARY

Budget: a plan that helps people track spending so they can get the things they need and want without running out of money

Deductions: money taken out of your income for taxes

Expense: what you spend money on

Gross income: the money you earn *before* taxes are taken out

Income: the money you have coming in

Net income: your "take home" pay or paycheck amount; the money you earn *after* taxes are taken out

IMPLEMENTATION OPTIONS

If students finish before the end of the class period, have them create a new budget based on the median-level salary on their card.

If time permits, have students trade Chance Cards, and see how the same circumstance affects people with different budgets and incomes.

If your students find the Housing Costs, Transportation Costs, Leisure Time, and Grocery calculations challenging, you can skip clothing, entertainment, and other expenses or suggest a reasonable amount for each.

Part III may be adapted for lower-level learners by having them brainstorm a list of unexpected expenses, then work through one or more Chance Cards together.

Students can also learn more about the careers featured in this lesson by exploring CFWV.com website at www.cfwv.com. The salary cards in both Real-Life Budgeting lessons were adapted from information from CFWV.com.

See previous lesson, **Real-Life Budgeting I,** for tips on assisting your students with calculations.

ACTIVITY STEPS ···

I. WARM-UP: Movin' On Up (5 minutes)

1. **SAY SOMETHING LIKE**: Welcome back to life after high school! In the last lesson, you started thinking about what it takes to make money — and pay those bills — in the real world. You may have found that it's not always easy to make your **income**, the money you made at your job, cover your **expenses**, the things you spent money on.

2. As an adult, what do you do if you want something that exceeds your income, like your own house — or a bigger house? What are some ways you could adjust your budget to pay for it? [Students may talk about saving money, or spending less on other expenses. Ask them to think of different ways they can increase their income, such as getting a second job, promotion, or a better job.] How would someone find a better job? *(Go back to school and get a higher degree; get more training.)*

3. **SAY SOMETHING LIKE**: I'm happy to report that you've <u>all</u> gone on to get some training after high school. It's up to you how many more years you've spent in school — two, four, or even more. First, decide whether you want to go to a two-year college, four-year college, or even go on to graduate school. [NOTE: If necessary, tell your students what graduate school is.] Then I'll hand you a card for a job you could get based on that degree. Who would like to get a degree from a two-year college? [Have students pick a two-year degree card from a hat.] Who chooses a four-year college? [Have students randomly select a four-year degree card.] And who is willing to spend even more years — and money — in school to receive a graduate degree? [Have students randomly select a graduate school card.]

4. **SAY SOMETHING LIKE**: Every card includes the name of a career, a description of the job, and a monthly salary. For now, use the entry-level salary — this is an estimate of what you'd make right out of school. If you card only lists the median salary, use that instead of the entry-salary. Remember, you may not earn the median level salary right away! Take a minute to read about your new job.

5. **SAY SOMETHING LIKE**: You'll probably find that the monthly salary on your card is more than what you made in the last lesson, based on jobs you get right out of high school. This probably isn't surprising. After all, you worked hard in school — and may have spent a lot of money on tuition — to earn your degree. Most importantly, you

received education and training to help prepare you for more challenging jobs.

6. **SAY SOMETHING LIKE**: As you did in the last lesson, you're going to create a **bud-get**, or a plan for spending money, based on your new job. First, you'll figure out your **income** – the money coming in. Then you'll determine your **expenses** – the things you spend your money on. Remember, the challenge is to make sure your income can cover your expenses. And you might just want to put a little aside in savings – because in this lesson, like in real life, you never know when you might get hit with something unexpected!

II. Create a New Budget (20 minutes)

1. [Project a transparency of **Student Handbook page 108, Monthly Budget Worksheet 2,** for the class to see. Instruct students to turn to this page in their handbook.]

2. **SAY SOMETHING LIKE**: Now it's time to create a budget based on your new job – and find out how far that salary will go! First, figure out just how big your paycheck will be. Remember, the entry-level salary on your card is your **gross income** – or the money you earn before taxes are taken out. You're going to estimate that about 30% will be deducted, or taken out, for taxes. [Remind students how to calculate their deductions, by multiplying your gross income by 30% or 0.3. Let them use their calculators to figure out their deductions.]

3. **SAY SOMETHING LIKE**: So how much is your **net income** – or the money in your paycheck? [Remind students how to subtract their deductions from the gross income to determine the net income.]

[Have students turn to their packet of housing, transportation, and leisure item choices.]

SAY SOMETHING LIKE: Now that your income is higher, do you think you'll be able to afford all the great things you wanted last week? Let's find out. Like last time, you get to choose one option for housing, one for transportation, and three "leisure items."

A couple of reminders:
• You once again have the option of living at home with your family or sharing your space with roommates and dividing the rent between you.
• Payments for big leisure items have again been divided up so you can pay over a period of months or years. (Remember that in real life, it's very expensive to do this because of the interest credit card companies charge. In fact, you end up paying several times the cost of your original purchase when you buy this way.)

- [If students ask why someone would rent when it's just as cheap to own, explain that buying your own home usually requires a big payment before you move in – often 10% of the purchase price or more.]

5. [Project a transparency of **Student Handbook page 109, Expenses Worksheet 2**, and refer students to this page in their handbooks.]

6. [Have students fill in their housing, transportation, and leisure item choices in their worksheet. Remind them how to calculate related items, such as household bills and vehicle maintenance.]

7. [Next, have students determine their "Other Costs." Remind students that they must add at least $250 for groceries, with an extra $5 for fast-food meals and $20 for meals at nicer restaurants. They must also include something for Clothing, Entertainment, and Other Expenses. You could have students work in pairs to complete the rest of their worksheet.]

8. [Have students use their calculators to determine their Total Monthly Expenses.]

   SAY SOMETHING LIKE: Now for the moment of truth — does your new income cover these expenses? Turn back to your Monthly Budget Worksheet and add your Total Monthly Expenses.

   [Project a transparency of **Student Handbook page 108, Monthly Budget Worksheet 2**, for the class to see, and refer students to this page in their handbooks.]

9. [Have students subtract their monthly expenses from their net monthly incomes to determine their preliminary monthly balance. If they have a *positive* monthly balance, they have money left to save or spend. If they have a *negative* balance, then their income doesn't cover their expenses. Have them go back and make different choices for their housing, transportation, leisure items, or other expenses. They should do this until their monthly expenses are the same or less than their monthly incomes.]

10. **SAY SOMETHING LIKE**: How did you do? How did you adjust your budget to cover your expenses? How much money did you have left over? Why is it important to have savings each month?

III. What are the Chances? (15 minutes)

1. **SAY SOMETHING LIKE**: Have you ever had a big expense one month that you hadn't prepared for? What are some examples of unexpected expenses you might encounter as an adult that are not included in your monthly expense sheet? What if you were invited to join friends at the beach? Or you had to pay hospital bills?

   Have you ever received some extra money you weren't expecting? What did you do with it?

2. **SAY SOMETHING LIKE**: Now it's time to see how the unexpected can alter your budget. Each one of you will get a "Chance Card," which includes an unexpected expense or income. [Have students choose cards from a hat.]

   [Project a transparency of **Student Handbook page 108, Monthly Budget Worksheet 2,** and refer students to this page in their handbooks.]

3. **SAY SOMETHING LIKE**: If you have extra income, add it to your monthly budget and determine your *final* monthly balance. If you have a new expense, subtract it. If your final balance is negative, you'll need to go back and adjust your budget. Note that in real life, you can't return your car or house just because something unexpected comes up. That's why it's wise to set aside money each month — so you're prepared for emergencies (like car repairs) or opportunities (like a chance to go on a weekend trip).

4. **SAY SOMETHING LIKE**: If your chance card had extra income, what did you do with the money? Did you spend it or save it? If your chance card had an extra expense, could you cover the cost? What if you didn't have the savings, or couldn't cut down your expenses, to cover unexpected expenses such as these? (*You might have to put the expense on a credit card. These can have high interest rates, which can end up costing you more money in the end.*)

IV. WRAP-UP (5 minutes)

1. **SAY SOMETHING LIKE**: Did your monthly salary go as far as you thought it would in the beginning of the lesson? How did this activity change the way you think about income, expenses, and savings?

2. What are some ways that your budget in your early 20s might change as you get older? How could your income change? (*You might get a promotion, change careers, or get a second income.*) How could your expenses change? (*You might buy a house, pay*

for appliances and other items you might not have to pay for in a rental. You might have children, who increase expenses for housing, food, clothing — as well as education and college. You may have to pay for medical bills if you or a family member becomes seriously ill.) [Talk about how many families have two incomes. Sometimes this is necessary to cover expenses.]

3. [Conclude the lesson by talking about the importance of creating budgets, even if you don't always stay within your budget. Prompt discussion with some or all of the following questions:
   • Why is a budget so important?
   • What are some dangers of not having a budget?
   • How can priorities and values help you create a budget?
   • Why does it help to set goals before creating a budget?]

SKILLS CHECKLIST
Direct students' attention to **Portfolio pages 33-35, Grade 9 (9-12) Skills Checklist.**
Have students complete the skills checklist questions for Money Matters skills.

Money Matters
I can…

Describe the expenses to consider when making a budget.	❑ not at all	❑ somewhat	❑ very well
Figure out housing and transportation choices appropriate for a specific income.	❑ not at all	❑ somewhat	❑ very well

Monthly Salary Cards

Social Service Technician (Human Service Worker)
2-year College Degree or Tech Training

Assists Social Workers and Caseworkers to organize and implement programs that aid families and individuals to prevent or resolve problems related to basic needs, substance abuse, and human relationships. Assists families and individuals in obtaining social and community services.

Monthly salary (Median): $2412

NY

Administrative Assistant/ Executive Secretary
2-year College Degree or Tech Training

Assists executives by coordinating and directing basic office services, such as assigning staff, keeping records, and budgeting. Opens, sorts and distributes incoming correspondence, including faxes and e-mail. Reads and analyzes incoming memos and alerts the boss to issues that need attention.

Monthly salary (entry level): $2640
Monthly salary (median level): $3300
NY

Aircraft Mechanic
2-year College Degree or Tech Training

Inspects, tests, repairs, maintains, and services aircraft. Repairs electronic systems such as computerized controls. Tests engine and system operations, and listens to engine sounds to detect and diagnose malfunctions. Examines and inspects aircraft components for cracks, breaks, or leaks.

Monthly salary (entry level): $3675
Monthly salary (median level): $4325
NY

Building Inspector
2-year College Degree or Tech Training

Building inspectors inspect the general safety and structural quality of buildings. They ensure that all the wiring, plumbing and sanitation is up to code. They make sure all sprinklers, fire alarms, smoke detectors and other fire alert devices are working properly. They also make sure there are fire doors and exits.

Monthly salary (entry level): $3060
Monthly salary (median level): $3860
NY

Carpenter
2-year College Degree or Tech Training

Builds, installs, erects, repairs structures or fixtures made of wood, plywood, and wallboard. Uses carpenter's hand tools and power tools. Studies blueprints and building plans to determine the materials needed and the dimensions of a structure to be built. Estimates the amount and kind of lumber or other materials required, and selects and orders materials.

Monthly salary (entry level): $2455
Monthly salary (median level): $3310
NY

Chef
2-year College Degree or Tech Training

Directs and participates in the preparation, seasoning, and cooking of soups, meats, fish, vegetables, salads, desserts, or other foods. May plan and price menu items, order supplies, and keep records and accounts. Supervises and coordinates the activities of cooks and kitchen workers engaged in food preparation.

Monthly salary (entry level): $2415
Monthly salary (median level): $3295
NY

Court Clerk
2-year College Degree or Tech Training

Performs clerical duties in a court of law. Secures, processes, and records information for the court. Confers with court officials and litigants regarding court proceedings. Prepares the docket or calendar of cases to be called. Examines and reviews legal documents submitted to the court to make sure they follow to law and court procedures.

Monthly salary (entry level): $2420
Monthly salary (median level): $3275
NY

Dental Assistant
2-year College Degree or Tech Training

Assists dentists by performing support duties for the treatment of patients during dental procedures. Duties range from aiding and educating patients to preparing and sterilizing dental instruments and performing administrative work.

Monthly salary (entry level): $2070
Monthly salary (median level): $2465
NY

Electrician
2-year College Degree or Tech Training

Installs, maintains, and repairs electrical wiring, equipment, and fixtures. Possesses electrician's license or identification card and follows local electrical codes to meet government regulations.

Monthly salary (entry level): $3265
Monthly salary (median level): $4280
NY

Graphic Designer
2-year College Degree or Tech Training

Designs art and copy layouts for use on packages and in magazines, newspapers, and television. Creates graphics for television and computer-generated media. Uses computer software to design new images or to modify existing ones.

Monthly salary (entry level): $2785
Monthly salary (median level): $3910
NY

Hotel/Motel Manager
2-year College Degree or Tech Training

Plans, directs, and coordinates activities of an establishment or department that provides lodging and other accommodations. Answers questions about hotel policies and services, and resolves occupants' complaints. Inspects guest rooms, public areas, and grounds for cleanliness and appearance.

Monthly salary (entry level): $3215
Monthly salary (median level): $4280
NY

Massage Therapist
2-year College Degree or Tech Training

Uses massage to improve clients' health or well-being. Assesses clients' soft tissue condition, joint quality and function, muscle strength and range of motion. Confers with clients about their medical histories and any problems with stress or pain in order to determine whether massage would be helpful.

Monthly salary (entry level): $1940
Monthly salary (median level): $4010
NY

Licensed Practical Nurse
2-year College Degree or Tech Training

Cares for ill, injured, and handicapped persons in private homes, hospitals, clinics, and similar health care facilities. Charts and reports changes in patients' conditions, such as adverse reactions to medication or treatment, and takes any necessary action.

Monthly salary (entry level): $3975
Monthly salary (median level): $4930
NY

Dispensing Optician
2-year College Degree or Tech Training

Prepares, inspects, fits, and adjusts lenses and frames for clients according to written optical prescriptions or specifications. May dispense eyeglasses and/or contact lenses. Prepares instructions for an optical laboratory for grinding lenses and making eyeglasses. Recommends specific lenses, lens coatings and frames to suit client needs.

Monthly salary (entry level): $2635
Monthly salary (median level): $3385
NY

Preschool Teacher
2-year College Degree or Tech Training

Instructs children (normally up to 5 years of age) in a preschool, day care, or other child development center. Conducts activities designed to develop social, physical, and intellectual skills needed for primary school. Confers with parents to explain preschool programs and to discuss a child's progress.

Monthly salary (entry level): $1415
Monthly salary (median level): $1775
NY

Real Estate Sales Agent
2-year College Degree or Tech Training

Rents, buys, and sells property to clients. Studies property listings, interviews prospective clients, accompanies clients to property sites, discusses conditions of sale, and draws up real estate contracts.

Monthly salary (entry level): $3170
Monthly salary (median level): $4910
NY

Non-Technical Sales Representative
2-year College Degree or Tech Training

Sells goods or services for wholesalers or manufacturers to businesses or groups of individuals. Gets orders from established clients or secures new customers. Work requires a substantial knowledge of items sold.

Monthly salary (entry level): $2975
Monthly salary (median level): $4260
NY

Website Designer
2-year College Degree or Tech Training

Focuses on the overall design and appearance of the website. This requires a solid foundation in graphic design. May also focus on the development and programming side. This means writing the actual code to make the site function properly.

Monthly salary (entry level): $4135
Monthly salary (median level): $5465
NY

Welder/Cutter
2-year College Degree or Tech Training

Uses hand welding equipment to weld together or repair metal components and parts. Uses flame-cutting or laser equipment to cut and trim metal objects to specified dimensions, according to layouts, work orders, or blueprints.

Monthly salary (entry level): $2115

Monthly salary (median level): $2670

NY

Social Service Technician (Human Service Worker)
2-year College Degree or Tech Training

Assists Social Workers and Caseworkers to organize and implement programs that aid families and individuals to prevent or resolve problems related to basic needs, substance abuse, and human relationships. Assists families and individuals in obtaining social and community services.

Monthly salary (Median): $2233
PA

Administrative Assistant/ Executive Secretary
2-year College Degree or Tech Training

Assists executives by coordinating and directing basic office services, such as assigning staff, keeping records, and budgeting. Opens, sorts and distributes incoming correspondence, including faxes and e-mail. Reads and analyzes incoming memos and alerts the boss to issues that need attention.

Monthly salary (entry level): $2215
Monthly salary (median level): $2740
PA

Aircraft Mechanic
2-year College Degree or Tech Training

Inspects, tests, repairs, maintains, and services aircraft. Repairs electronic systems such as computerized controls. Tests engine and system operations, and listens to engine sounds to detect and diagnose malfunctions. Examines and inspects aircraft components for cracks, breaks, or leaks.

Monthly salary (entry level): $3020
Monthly salary (median level): $3970
PA

Building Inspector
2-year College Degree or Tech Training

Building inspectors inspect the general safety and structural quality of buildings. They ensure that all the wiring, plumbing and sanitation is up to code. They make sure all sprinklers, fire alarms, smoke detectors and other fire alert devices are working properly. They also make sure there are fire doors and exits.

Monthly salary (entry level): $2750
Monthly salary (median level): $3385
PA

Carpenter
2-year College Degree or Tech Training

Builds, installs, erects, repairs structures or fixtures made of wood, plywood, and wallboard. Uses carpenter's hand tools and power tools. Studies blueprints and building plans to determine the materials needed and the dimensions of a structure to be built. Estimates the amount and kind of lumber or other materials required, and selects and orders materials.

Monthly salary (entry level): $2110
Monthly salary (median level): $2725
PA

Chef
2-year College Degree or Tech Training

Directs and participates in the preparation, seasoning, and cooking of soups, meats, fish, vegetables, salads, desserts, or other foods. May plan and price menu items, order supplies, and keep records and accounts. Supervises and coordinates the activities of cooks and kitchen workers engaged in food preparation.

Monthly salary (entry level): $1990
Monthly salary (median level): $2630
PA

Court Clerk
2-year College Degree or Tech Training

Performs clerical duties in a court of law. Secures, processes, and records information for the court. Confers with court officials and litigants regarding court proceedings. Prepares the docket or calendar of cases to be called.   Examines and reviews legal documents submitted to the court to make sure they follow to law and court procedures.

Monthly salary (entry level): $1640
Monthly salary (median level): $2355
PA

Dental Assistant
2-year College Degree or Tech Training

Assists dentists by performing support duties for the treatment of patients during dental procedures. Duties range from aiding and educating patients to preparing and sterilizing dental instruments and performing administrative work.

Monthly salary (entry level): $1735
Monthly salary (median level): $2110
PA

Electrician
2-year College Degree or Tech Training

Installs, maintains, and repairs electrical wiring, equipment, and fixtures. Possesses electrician's license or identification card and follows local electrical codes to meet government regulations.

Monthly salary (entry level): $2780
Monthly salary (median level): $3665
PA

Graphic Designer
2-year College Degree or Tech Training

Designs art and copy layouts for use on packages and in magazines, newspapers, and television. Creates graphics for television and computer-generated media. Uses computer software to design new images or to modify existing ones.

Monthly salary (entry level): $2300
Monthly salary (median level): $2910
PA

Hotel/Motel Manager
2-year College Degree or Tech Training

Plans, directs, and coordinates activities of an establishment or department that provides lodging and other accommodations. Answers questions about hotel policies and services, and resolves occupants' complaints. Inspects guest rooms, public areas, and grounds for cleanliness and appearance.

Monthly salary (entry level): $2520
Monthly salary (median level): $3370
PA

Massage Therapist
2-year College Degree or Tech Training

Uses massage to improve clients' health or well-being. Assesses clients' soft tissue condition, joint quality and function, muscle strength and range of motion. Confers with clients about their medical histories and any problems with stress or pain in order to determine whether massage would be helpful.

Monthly salary (entry level): $1110
Monthly salary (median level): $2000
PA

Licensed Practical Nurse
2-year College Degree or Tech Training

Cares for ill, injured, and handicapped persons in private homes, hospitals, clinics, and similar health care facilities. Charts and reports changes in patients' conditions, such as adverse reactions to medication or treatment, and takes any necessary action.

Monthly salary (entry level): $3585
Monthly salary (median level): $4290
PA

Dispensing Optician
2-year College Degree or Tech Training

Prepares, inspects, fits, and adjusts lenses and frames for clients according to written optical prescriptions or specifications. May dispense eyeglasses and/or contact lenses. Prepares instructions for an optical laboratory for grinding lenses and making eyeglasses. Recommends specific lenses, lens coatings and frames to suit client needs.

Monthly salary (entry level): $1535
Monthly salary (median level): $2030
PA

Preschool Teacher
2-year College Degree or Tech Training

Instructs children (normally up to 5 years of age) in a preschool, day care, or other child development center. Conducts activities designed to develop social, physical, and intellectual skills needed for primary school. Confers with parents to explain preschool programs and to discuss a child's progress.

Monthly salary (entry level): $1140
Monthly salary (median level): $1370
PA

Real Estate Sales Agent
2-year College Degree or Tech Training

Rents, buys, and sells property to clients. Studies property listings, interviews prospective clients, accompanies clients to property sites, discusses conditions of sale, and draws up real estate contracts.

Monthly salary (entry level): $3500
Monthly salary (median level): $4880
PA

Non-Technical Sales Representative
2-year College Degree or Tech Training

Sells goods or services for wholesalers or manufacturers to businesses or groups of individuals. Gets orders from established clients or secures new customers. Work requires a substantial knowledge of items sold.

Monthly salary (entry level): $2690
Monthly salary (median level): $3670
PA

Website Designer
2-year College Degree or Tech Training

Focuses on the overall design and appearance of the website. This requires a solid foundation in graphic design. May also focus on the development and programming side. This means writing the actual code to make the site function properly.

Monthly salary (entry level): $3675
Monthly salary (median level): $4905
PA

Welder/Cutter
2-year College Degree or Tech Training

Uses hand welding equipment to weld together or repair metal components and parts. Uses flame-cutting or laser equipment to cut and trim metal objects to specified dimensions, according to layouts, work orders, or blueprints.

Monthly salary (entry level): $2185

Monthly salary (median level): $2685

PA

Social Service Technician (Human Service Worker)
2-year College Degree or Tech Training

Assists Social Workers and Caseworkers to organize and implement programs that aid families and individuals to prevent or resolve problems related to basic needs, substance abuse, and human relationships. Assists families and individuals in obtaining social and community services.

Monthly salary (Median): $1505
WV

Administrative Assistant/ Executive Secretary
2-year College Degree or Tech Training

Assists executives by coordinating and directing basic office services, such as assigning staff, keeping records, and budgeting. Opens, sorts and distributes incoming correspondence, including faxes and e-mail. Reads and analyzes incoming memos and alerts the boss to issues that need attention.

Monthly salary (entry level): $1980
Monthly salary (median level): $2470
WV

Aircraft Mechanic
2-year College Degree or Tech Training

Inspects, tests, repairs, maintains, and services aircraft. Repairs electronic systems such as computerized controls. Tests engine and system operations, and listens to engine sounds to detect and diagnose malfunctions. Examines and inspects aircraft components for cracks, breaks, or leaks.

Monthly salary (entry level): $2935
Monthly salary (median level): $3440
WV

Building Inspector
2-year College Degree or Tech Training

Building inspectors inspect the general safety and structural quality of buildings. They ensure that all the wiring, plumbing and sanitation is up to code. They make sure all sprinklers, fire alarms, smoke detectors and other fire alert devices are working properly. They also make sure there are fire doors and exits.

Monthly salary (entry level): $2200
Monthly salary (median level): $2680
WV

Carpenter
2-year College Degree or Tech Training

Builds, installs, erects, repairs structures or fixtures made of wood, plywood, and wallboard. Uses carpenter's hand tools and power tools. Studies blueprints and building plans to determine the materials needed and the dimensions of a structure to be built. Estimates the amount and kind of lumber or other materials required, and selects and orders materials.

Monthly salary (entry level): $1785
Monthly salary (median level): $2220
WV

Chef
2-year College Degree or Tech Training

Directs and participates in the preparation, seasoning, and cooking of soups, meats, fish, vegetables, salads, desserts, or other foods. May plan and price menu items, order supplies, and keep records and accounts. Supervises and coordinates the activities of cooks and kitchen workers engaged in food preparation.

Monthly salary (entry level): $1160
Monthly salary (median level): $1690
WV

Court Clerk
2-year College Degree or Tech Training

Performs clerical duties in a court of law. Secures, processes, and records information for the court. Confers with court officials and litigants regarding court proceedings. Prepares the docket or calendar of cases to be called. Examines and reviews legal documents submitted to the court to make sure they follow to law and court procedures.

Monthly salary (entry level): $1530
Monthly salary (median level): $1835
WV

Dental Assistant
2-year College Degree or Tech Training

Assists dentists by performing support duties for the treatment of patients during dental procedures. Duties range from aiding and educating patients to preparing and sterilizing dental instruments and performing administrative work.

Monthly salary (entry level): $1625
Monthly salary (median level): $1810
WV

Electrician
2-year College Degree or Tech Training

Installs, maintains, and repairs electrical wiring, equipment, and fixtures. Possesses electrician's license or identification card and follows local electrical codes to meet government regulations.

Monthly salary (entry level): $2470
Monthly salary (median level): $3260
WV

Graphic Designer
2-year College Degree or Tech Training

Designs art and copy layouts for use on packages and in magazines, newspapers, and television. Creates graphics for television and computer-generated media. Uses computer software to design new images or to modify existing ones.

Monthly salary (entry level): $1800
Monthly salary (median level): $2360
WV

Hotel/Motel Manager
2-year College Degree or Tech Training

Plans, directs, and coordinates activities of an establishment or department that provides lodging and other accommodations. Answers questions about hotel policies and services, and resolves occupants' complaints. Inspects guest rooms, public areas, and grounds for cleanliness and appearance.

Monthly salary (entry level): $2390
Monthly salary (median level): $2735
WV

Massage Therapist
2-year College Degree or Tech Training

Uses massage to improve clients' health or well-being. Assesses clients' soft tissue condition, joint quality and function, muscle strength and range of motion. Confers with clients about their medical histories and any problems with stress or pain in order to determine whether massage would be helpful.

Monthly salary (entry level): $1550
Monthly salary (median level): $1975
WV

Licensed Practical Nurse
2-year College Degree or Tech Training

Cares for ill, injured, and handicapped persons in private homes, hospitals, clinics, and similar health care facilities. Charts and reports changes in patients' conditions, such as adverse reactions to medication or treatment, and takes any necessary action.

Monthly salary (entry level): $3150
Monthly salary (median level): $3645
WV

Dispensing Optician
2-year College Degree or Tech Training

Prepares, inspects, fits, and adjusts lenses and frames for clients according to written optical prescriptions or specifications. May dispense eyeglasses and/or contact lenses. Prepares instructions for an optical laboratory for grinding lenses and making eyeglasses. Recommends specific lenses, lens coatings and frames to suit client needs.

Monthly salary (entry level): $1410
Monthly salary (median level): $1840
WV

Preschool Teacher
2-year College Degree or Tech Training

Instructs children (normally up to 5 years of age) in a preschool, day care, or other child development center. Conducts activities designed to develop social, physical, and intellectual skills needed for primary school. Confers with parents to explain preschool programs and to discuss a child's progress.

Monthly salary (entry level): $1050
Monthly salary (median level): $1180
WV

Real Estate Sales Agent
2-year College Degree or Tech Training

Rents, buys, and sells property to clients. Studies property listings, interviews prospective clients, accompanies clients to property sites, discusses conditions of sale, and draws up real estate contracts.

Monthly salary (entry level): $4020
Monthly salary (median level): $5890
WV

Non-Technical Sales Representative
2-year College Degree or Tech Training

Sells goods or services for wholesalers or manufacturers to businesses or groups of individuals. Gets orders from established clients or secures new customers. Work requires a substantial knowledge of items sold.

Monthly salary (entry level): $2065
Monthly salary (median level): $2885
WV

Website Designer
2-year College Degree or Tech Training

Focuses on the overall design and appearance of the website. This requires a solid foundation in graphic design. May also focus on the development and programming side. This means writing the actual code to make the site function properly.

Monthly salary (entry level): $3015
Monthly salary (median level): $3835
WV

Welder/Cutter
2-year College Degree or Tech Training

Uses hand welding equipment to weld together or repair metal components and parts. Uses flame-cutting or laser equipment to cut and trim metal objects to specified dimensions, according to layouts, work orders, or blueprints.

Monthly salary (entry level): $1865

Monthly salary (median level): $2305

WV

Human Resources Manager
4-year College Degree

Manages, plans, directs, and coordinates human resource activities of an organization. Administers pay and benefits programs. Makes sure personnel are matched to the appropriate position. Informs employees about work policies, benefits and opportunities for promotion.

Monthly salary (median level): $8839

NY

Recreation Worker
4-year College Degree

Conducts recreation activities with groups in recreational facility or in public, private, or volunteer agency. Organizes activities such as arts and crafts, sports, games, music, social recreation, and hobbies, taking into account the needs and interests of individual members.

Monthly salary (median level): $2074

NY

Accountant
4-year College Degree

Analyzes financial information and prepares reports describing assets, liabilities, profit and loss, or other financial activities within an organization. Prepares and examines accounting records and financial statements. Computes taxes owed and prepares tax returns according to regulations.

Monthly salary (entry level): $3880
Monthly salary (median level):$4920

NY

Chemical Engineer
4-year College Degree

Designs chemical plant equipment and devises processes for manufacturing chemicals and chemical products. Uses chemistry, physics, and engineering. Uses computers to record and analyze data. May use computer-aided design systems to produce and analyze designs.

Monthly salary (entry level): $5160
Monthly salary (median level):$6370

NY

Computer Programmer
4-year College Degree

Develops and writes computer programs to store, locate, and retrieve information by converting raw data into coded computer language. Consults with management, engineering, and technical staff to clarify program intent, identify problems, and suggest changes.

Monthly salary (entry level): $4135
Monthly salary (median level):$5465

NY

Interpreter/Translator
4-year College Degree

Translates and interprets written or spoken communications from one language to another or from spoken to manual (sign) language used by the hearing-impaired. Reads written material such as legal documents, scientific works, and news reports, and rewrites the material into a specified language.

Monthly salary (entry level): $2390
Monthly salary (median level):$3170

NY

Investment Banker
4-year College Degree

Work in investment banks, corporations, brokerages or small investment banking firms. Counsels clients on financial issues such as arranging capital, managing assets, trading securities and issuing stock.

Monthly salary (entry level): $8085
Monthly salary (median level):$11,660
NY

Landscape Architect
4-year College Degree

Plans and designs landscaping (trees and plants) to create useful and attractive spaces. Often uses computer-aided design (CAD) systems to help in preparing designs. For large scale site planning, may use a computer mapping system.

Monthly salary (entry level): $3645
Monthly salary (median level):$4515
NY

Marine Biologist
4-year College Degree

Researches aquatic life. They investigate salinity, temperature, acidity, light, oxygen content and other physical conditions of water to determine their relationship to aquatic life -- even plankton, worms, clams, mussels and snails.

Monthly salary (entry level): $3585
Monthly salary (median level): $4310
NY

Social Worker
4-year College Degree

Assesses, counsels, and aids individuals and families with problems relating to finances, employment, food, clothing, child care, housing, or other human needs and conditions. Counsels individuals and family members regarding public resources, financial assistance, vocational training, child care, and medical care.

Monthly salary (entry level): $2920
Monthly salary (median level): $3880
NY

Middle School Teacher
4-year College Degree

Teaches students in public or private schools in one or more subjects at the middle, intermediate or junior high level. Instructs through lectures, discussions and demonstrations in one or more subjects such as English, mathematics or social studies.

Monthly salary (entry level): $3625
Monthly salary (median level):$3790
NY

Newscaster
4-year College Degree

Analyzes, prepares, and reports on news items for radio or television broadcasts. Gathers information and develops perspectives about news subjects through research, interviews and observations. Presents news stories and introduces in-depth videotaped segments.

Monthly salary (entry level): $2530
Monthly salary (median level): $3675
NY

Human Resources Manager
4-year College Degree

Manages, plans, directs, and coordinates human resource activities of an organization. Administers pay and benefits programs. Makes sure personnel are matched to the appropriate position. Informs employees about work policies, benefits and opportunities for promotion.

Monthly salary (median level): $8165

PA

Recreation Worker
4-year College Degree

Conducts recreation activities with groups in recreational facility or in public, private, or volunteer agency. Organizes activities such as arts and crafts, sports, games, music, social recreation, and hobbies, taking into account the needs and interests of individual members.

Monthly salary (median level): $2041

PA

Accountant
4-year College Degree

Analyzes financial information and prepares reports describing assets, liabilities, profit and loss, or other financial activities within an organization. Prepares and examines accounting records and financial statements. Computes taxes owed and prepares tax returns according to regulations.

Monthly salary (entry level): $3115
Monthly salary (median level):$3980

PA

Chemical Engineer
4-year College Degree

Designs chemical plant equipment and devises processes for manufacturing chemicals and chemical products. Uses chemistry, physics, and engineering. Uses computers to record and analyze data. May use computer-aided design systems to produce and analyze designs.

Monthly salary (entry level): $4965
Monthly salary (median level):$5910

PA

Computer Programmer
4-year College Degree

Develops and writes computer programs to store, locate, and retrieve information by converting raw data into coded computer language. Consults with management, engineering, and technical staff to clarify program intent, identify problems, and suggest changes.

Monthly salary (entry level): $3675
Monthly salary (median level):$4905

PA

Interpreter/Translator
4-year College Degree

Translates and interprets written or spoken communications from one language to another or from spoken to manual (sign) language used by the hearing-impaired. Reads written material such as legal documents, scientific works, and news reports, and rewrites the material into a specified language.

Monthly salary (entry level): $1915
Monthly salary (median level):$2400

PA

Investment Banker
4-year College Degree

Work in investment banks, corporations, brokerages or small investment banking firms. Counsels clients on financial issues such as arranging capital, managing assets, trading securities and issuing stock.

Monthly salary (entry level): $3310
Monthly salary (median level):$5420
PA

Landscape Architect
4-year College Degree

Plans and designs landscaping (trees and plants) to create useful and attractive spaces. Often uses computer-aided design (CAD) systems to help in preparing designs. For large scale site planning, may use a computer mapping system.

Monthly salary (entry level): $3030
Monthly salary (median level):$4070
PA

Marine Biologist
4-year College Degree

Researches aquatic life. They investigate salinity, temperature, acidity, light, oxygen content and other physical conditions of water to determine their relationship to aquatic life -- even plankton, worms, clams, mussels and snails.

Monthly salary (entry level): $3470
Monthly salary (median level): $4275
PA

Social Worker
4-year College Degree

Assesses, counsels, and aids individuals and families with problems relating to finances, employment, food, clothing, child care, housing, or other human needs and conditions. Counsels individuals and family members regarding public resources, financial assistance, vocational training, child care, and medical care.

Monthly salary (entry level): $2485
Monthly salary (median level): $3265
PA

Middle School Teacher
4-year College Degree

Teaches students in public or private schools in one or more subjects at the middle, intermediate or junior high level. Instructs through lectures, discussions and demonstrations in one or more subjects such as English, mathematics or social studies.

Monthly salary (entry level): $3125
Monthly salary (median level):$4100
PA

Newscaster
4-year College Degree

Analyzes, prepares, and reports on news items for radio or television broadcasts. Gathers information and develops perspectives about news subjects through research, interviews and observations. Presents news stories and introduces in-depth videotaped segments.

Monthly salary (entry level): $1770
Monthly salary (median level): $2445
PA

Human Resources Manager
4-year College Degree

Manages, plans, directs, and coordinates human resource activities of an organization. Administers pay and benefits programs. Makes sure personnel are matched to the appropriate position. Informs employees about work policies, benefits and opportunities for promotion.

Monthly salary (median level): $5750
WV

Recreation Worker
4-year College Degree

Conducts recreation activities with groups in recreational facility or in public, private, or volunteer agency. Organizes activities such as arts and crafts, sports, games, music, social recreation, and hobbies, taking into account the needs and interests of individual members.

Monthly salary (median level): $1876
WV

Accountant
4-year College Degree

Analyzes financial information and prepares reports describing assets, liabilities, profit and loss, or other financial activities within an organization. Prepares and examines accounting records and financial statements. Computes taxes owed and prepares tax returns according to regulations.

Monthly salary (entry level): $2610
Monthly salary (median level):$3275
WV

Chemical Engineer
4-year College Degree

Designs chemical plant equipment and devises processes for manufacturing chemicals and chemical products. Uses chemistry, physics, and engineering. Uses computers to record and analyze data. May use computer-aided design systems to produce and analyze designs.

Monthly salary (entry level): $5230
Monthly salary (median level):$6410
WV

Computer Programmer
4-year College Degree

Develops and writes computer programs to store, locate, and retrieve information by converting raw data into coded computer language. Consults with management, engineering, and technical staff to clarify program intent, identify problems, and suggest changes.

Monthly salary (entry level): $3015
Monthly salary (median level):$3835
WV

Interpreter/Translator
4-year College Degree

Translates and interprets written or spoken communications from one language to another or from spoken to manual (sign) language used by the hearing-impaired. Reads written material such as legal documents, scientific works, and news reports, and rewrites the material into a specified language.

Monthly salary (entry level): $1610
Monthly salary (median level):$1790
WV

Investment Banker
4-year College Degree

Work in investment banks, corporations, brokerages or small investment banking firms. Counsels clients on financial issues such as arranging capital, managing assets, trading securities and issuing stock.

Monthly salary (entry level): $2145
Monthly salary (median level):$2670
WV

Landscape Architect
4-year College Degree

Plans and designs landscaping (trees and plants) to create useful and attractive spaces. Often uses computer-aided design (CAD) systems to help in preparing designs. For large scale site planning, may use a computer mapping system.

Monthly salary (entry level): $2230
Monthly salary (median level):$3980
WV

Marine Biologist
4-year College Degree

Researches aquatic life. They investigate salinity, temperature, acidity, light, oxygen content and other physical conditions of water to determine their relationship to aquatic life -- even plankton, worms, clams, mussels and snails.

Monthly salary (entry level): $2965
Monthly salary (median level): $3655
WV

Social Worker
4-year College Degree

Assesses, counsels, and aids individuals and families with problems relating to finances, employment, food, clothing, child care, housing, or other human needs and conditions. Counsels individuals and family members regarding public resources, financial assistance, vocational training, child care, and medical care.

Monthly salary (entry level): $2070
Monthly salary (median level): $2435
WV

Middle School Teacher
4-year College Degree

Teaches students in public or private schools in one or more subjects at the middle, intermediate or junior high level. Instructs through lectures, discussions and demonstrations in one or more subjects such as English, mathematics or social studies.

Monthly salary (entry level): $2950
Monthly salary (median level):$3370
WV

Newscaster
4-year College Degree

Analyzes, prepares, and reports on news items for radio or television broadcasts. Gathers information and develops perspectives about news subjects through research, interviews and observations. Presents news stories and introduces in-depth videotaped segments.

Monthly salary (entry level): $1380
Monthly salary (median level): $1720
WV

Advertising Manager
Graduate degree

Plans and directs advertising policies and programs to create or promote interest in a product or service. Directs activities of workers engaged in developing and producing advertisements. Monitors and analyzes sales promotion results to determine cost effectiveness of promotion campaigns.

Monthly salary (entry level): $5785
Monthly salary (median level):$8605
NY

Anesthesiologist
Graduate degree

Administers anesthetics during surgery or other medical procedures. Examines patients, obtains medical history and uses diagnostic tests to determine the risk of bad reactions to anesthesia during medical procedures.

Monthly salary (entry level): $12,165
Monthly salary (median level):$15,000
NY

Architect
Graduate degree

Plans and designs buildings for residential, commercial, and industrial property owners. Often uses computer-aided design and drafting (CADD) systems. Consults with clients to determine the functional and spatial requirements of structures. Represents clients in obtaining bids and awarding construction contracts.

Monthly salary (entry level): $3925
Monthly salary (median level):$5200
NY

Lawyer
Graduate degree

Conducts criminal and civil lawsuits, prepares legal documents, advises clients on legal rights, and practices other phases of law. May represent clients in court or before administrative agencies of government. May specialize in a single area of law, such as constitutional law, corporate law, or criminal law.

Monthly salary (entry level): $6210
Monthly salary (median level):$8340
NY

Family/General Practitioner
Graduate degree

Diagnoses illnesses, and prescribes and administers treatment for people suffering from injury or disease. Prescribes or administers treatment, therapy, medication, vaccination, and other medical care to treat and prevent illness, disease, and injury.

Monthly salary (entry level): $8565
Monthly salary (median level):$11,260
NY

Geoscientist
Graduate degree

Studies the composition, structure, and history of the earth's crust. Examines rocks, minerals, and fossil remains to identify and determine the sequence of processes affecting the development of the earth. Applies knowledge of chemistry, physics, biology, and mathematics to explain these phenomena. Uses computers to record and analyze data.

Monthly salary (entry level): $3435
Monthly salary (median level):$4419
NY

Judge/Magistrate
Graduate degree

Arbitrates, advises, and administers justice in a court of law. Sentences defendants in criminal cases according to statutes of State or Federal government. May determine liability of defendant in civil cases.

Monthly salary (entry level): $7780
Monthly salary (median level):$10,075
NY

Meteorologist
Graduate degree

Investigates and interprets meteorological data to prepare weather reports and forecasts. Uses information from surface and air stations, weather balloons, weather satellites, weather radar, Doppler radar, and remote sensors and observers in many parts of the world. Uses computer models of the world's atmosphere to make long-term, short-term, and local-area forecasts.

Monthly salary (entry level): $3215
Monthly salary (median level):$5140
NY

Principal
Graduate degree

Plans, develops, and administers programs to provide educational opportunities for students. Monitors programs for effectiveness and compliance with federal, state, and local regulations.

Monthly salary (entry level): $6415
Monthly salary (median level):$7545
NY

School Counselor
Graduate degree

Counsels individuals, and provides educational or vocational guidance and assessment services. May operate career information centers and career education programs. Reviews transcripts to make sure that students meet graduation or college entrance requirements.

Monthly salary (entry level): $3225
Monthly salary (median level):$4250
NY

Veterinarian
Graduate degree

Examines, diagnoses, and treats medical problems in animals. May work with pets and/or livestock, or with laboratory animals used for research. Advises animal owners regarding feeding, grooming, breeding, and general care to promote animal health.

Monthly salary (entry level): $4635
Monthly salary (median level):$6415
NY

Advertising Manager
Graduate degree

Plans and directs advertising policies and programs to create or promote interest in a product or service. Directs activities of workers engaged in developing and producing advertisements. Monitors and analyzes sales promotion results to determine cost effectiveness of promotion campaigns.

Monthly salary (entry level): $3240
Monthly salary (median level):$4745
PA

Anesthesiologist
Graduate degree

Administers anesthetics during surgery or other medical procedures. Examines patients, obtains medical history and uses diagnostic tests to determine the risk of bad reactions to anesthesia during medical procedures.

Monthly salary (entry level): $10,050
Monthly salary (median level):$12,170
PA

Architect
Graduate degree

Plans and designs buildings for residential, commercial, and industrial property owners. Often uses computer-aided design and drafting (CADD) systems. Consults with clients to determine the functional and spatial requirements of structures. Represents clients in obtaining bids and awarding construction contracts.

Monthly salary (entry level): $3995
Monthly salary (median level):$4965
PA

Lawyer
Graduate degree

Conducts criminal and civil lawsuits, prepares legal documents, advises clients on legal rights, and practices other phases of law. May represent clients in court or before administrative agencies of government. May specialize in a single area of law, such as constitutional law, corporate law, or criminal law.

Monthly salary (entry level): $4740
Monthly salary (median level):$7480
PA

Family/General Practitioner
Graduate degree

Diagnoses illnesses, and prescribes and administers treatment for people suffering from injury or disease. Prescribes or administers treatment, therapy, medication, vaccination, and other medical care to treat and prevent illness, disease, and injury.

Monthly salary (entry level): $7765
Monthly salary (median level):$10,885
PA

Geoscientist
Graduate degree

Studies the composition, structure, and history of the earth's crust. Examines rocks, minerals, and fossil remains to identify and determine the sequence of processes affecting the development of the earth. Applies knowledge of chemistry, physics, biology, and mathematics to explain these phenomena. Uses computers to record and analyze data.

Monthly salary (entry level): $3600
Monthly salary (median level):$4735
PA

Judge/Magistrate
Graduate degree

Arbitrates, advises, and administers justice in a court of law. Sentences defendants in criminal cases according to statutes of State or Federal government. May determine liability of defendant in civil cases.

Monthly salary (entry level): $4065

PA

Meteorologist
Graduate degree

Investigates and interprets meteorological data to prepare weather reports and forecasts. Uses information from surface and air stations, weather balloons, weather satellites, weather radar, Doppler radar, and remote sensors and observers in many parts of the world. Uses computer models of the world's atmosphere to make long-term, short-term, and local-area forecasts.

Monthly salary (entry level): $3300

Monthly salary (median level):$5708

PA

Principal
Graduate degree

Plans, develops, and administers programs to provide educational opportunities for students. Monitors programs for effectiveness and compliance with federal, state, and local regulations.

Monthly salary (entry level): $5585

Monthly salary (median level):$6710

PA

School Counselor
Graduate degree

Counsels individuals, and provides educational or vocational guidance and assessment services. May operate career information centers and career education programs. Reviews transcripts to make sure that students meet graduation or college entrance requirements.

Monthly salary (entry level): $2485

Monthly salary (median level):$3445

PA

Veterinarian
Graduate degree

Examines, diagnoses, and treats medical problems in animals. May work with pets and/or livestock, or with laboratory animals used for research. Advises animal owners regarding feeding, grooming, breeding, and general care to promote animal health.

Monthly salary (entry level): $4670

Monthly salary (median level):$6120

PA

Advertising Manager
Graduate degree

Plans and directs advertising policies and programs to create or promote interest in a product or service. Directs activities of workers engaged in developing and producing advertisements. Monitors and analyzes sales promotion results to determine cost effectiveness of promotion campaigns.

Monthly salary (entry level): $2935
Monthly salary (median level):$5165
WV

Anesthesiologist
Graduate degree

Administers anesthetics during surgery or other medical procedures. Examines patients, obtains medical history and uses diagnostic tests to determine the risk of bad reactions to anesthesia during medical procedures.

Monthly salary (entry level): $12,120
Monthly salary (median level):$13,380
WV

Architect
Graduate degree

Plans and designs buildings for residential, commercial, and industrial property owners. Often uses computer-aided design and drafting (CADD) systems. Consults with clients to determine the functional and spatial requirements of structures. Represents clients in obtaining bids and awarding construction contracts.

Monthly salary (entry level): $3075
Monthly salary (median level):$4520
WV

Lawyer
Graduate degree

Conducts criminal and civil lawsuits, prepares legal documents, advises clients on legal rights, and practices other phases of law. May represent clients in court or before administrative agencies of government. May specialize in a single area of law, such as constitutional law, corporate law, or criminal law.

Monthly salary (entry level): $4305
Monthly salary (median level):$5560
WV

Family/General Practitioner
Graduate degree

Diagnoses illnesses, and prescribes and administers treatment for people suffering from injury or disease. Prescribes or administers treatment, therapy, medication, vaccination, and other medical care to treat and prevent illness, disease, and injury.

Monthly salary (entry level): $10,405
Monthly salary (median level):$12,170
WV

Geoscientist
Graduate degree

Studies the composition, structure, and history of the earth's crust. Examines rocks, minerals, and fossil remains to identify and determine the sequence of processes affecting the development of the earth. Applies knowledge of chemistry, physics, biology, and mathematics to explain these phenomena. Uses computers to record and analyze data.

Monthly salary (entry level): $2995
Monthly salary (median level):$3730
WV

Judge/Magistrate
Graduate degree

Arbitrates, advises, and administers justice in a court of law. Sentences defendants in criminal cases according to statutes of State or Federal government. May determine liability of defendant in civil cases.

Monthly salary (entry level): $3205
Monthly salary (median level):$3700
WV

Meteorologist
Graduate degree

Investigates and interprets meteorological data to prepare weather reports and forecasts. Uses information from surface and air stations, weather balloons, weather satellites, weather radar, Doppler radar, and remote sensors and observers in many parts of the world. Uses computer models of the world's atmosphere to make long-term, short-term, and local-area forecasts.

Monthly salary (entry level): $n/a
Monthly salary (median level):$n/a
WV

Principal
Graduate degree

Plans, develops, and administers programs to provide educational opportunities for students. Monitors programs for effectiveness and compliance with federal, state, and local regulations.

Monthly salary (entry level): $4120
Monthly salary (median level):$4725
WV

School Counselor
Graduate degree

Counsels individuals, and provides educational or vocational guidance and assessment services. May operate career information centers and career education programs. Reviews transcripts to make sure that students meet graduation or college entrance requirements.

Monthly salary (entry level): $2485
Monthly salary (median level):$3190
WV

Veterinarian
Graduate degree

Examines, diagnoses, and treats medical problems in animals. May work with pets and/or livestock, or with laboratory animals used for research. Advises animal owners regarding feeding, grooming, breeding, and general care to promote animal health.

Monthly salary (entry level): $4360
Monthly salary (median level):$5385
WV

Chance Cards

Ouch! You chip a tooth! You have health coverage, but no dental insurance. Subtract $150	Happy holidays! You receive an end-of-year bonus at work for all your hard work. Add $1,000
Did your paycheck just shrink? Your boss is no longer paying for health insurance — now it's coming out of your paycheck each month. Subtract $150 (individual)	Bummer! Your car breaks down on the way to work. You have to pay for towing and a new transmission. Subtract $800
Happy birthday to me! Grandma slipped a little something into this year's card. Add $25	Remember college? Well, they remember you! Time to start paying those college loans each month. Subtract $150
Anyone up for a swim? A sudden freeze bursts a pipe — and water fills your house. This plumbing emergency isn't cheap! Subtract $250	Are those funny colors on my computer normal? Your hard drive is fried —time for a new computer. Subtract $1,000
People aren't the only ones who need doctors. You have to take your sweet pooch to the vet. Subtract $175	A little extra time, a little extra cash! You take on some part-time weekend work. Add $400
Money from the government? Turns out you get a tax refund this year! Add $600	Attention, holiday shoppers! All those presents for friends and family are starting to add up. Subtract $200

Monthly Budget Worksheet 2

Career _____ **Education Level** _____

Use this worksheet to <u>subtract</u> taxes and expenses from your gross monthly income.

Monthly Income	
A) Gross Monthly Income	$_____
B) Deductions (30% of A) (Multiply A by .3)	$_____
C) Net Monthly Income (A – B = C)	$_____
G) **Total Monthly Expenses** (from Expenses Worksheet on page ___)	$_____
H) **Preliminary Monthly Balance** (C – G = H)	$_____
I) **Chance**	$_____
K) **Final Monthly Balance** (H +/— Chance = K)	$_____

Expenses Worksheet 2

Use this worksheet to add up your expenses for one month.

Expenses: Details	Subtotal
D) **Housing Costs** Monthly rent or mortgage $_____ Household bills + $_____ (30% of rent or mortgage) (Multiply rent/mortgage by .3)	$_____
E) **Transportation Costs** Monthly payment or $_____ other transportation costs Vehicle maintenance + $_____ (30% of monthly payment) (Multiply car payment by .3)	$_____
F) **Other Costs** Leisure Item: _____ $_____ Leisure Item: _____ $_____ Leisure Item: _____ $_____ Groceries (at least $250) $_____ Clothing $_____ Entertainment $_____ Other Expenses $_____	$_____
G) **Total Monthly Expenses** (D + E + F)	$_____