




CASA 4 TEENS
Melissa Anderson
CASA CHILD ADVOCATES OF MONTGOMERY COUNTY

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-Bruce D. Perry, *The Boy Who Was Raised as a Dog: And Other Stories from a Child Psychiatrist's Notebook: What Traumatized Children Can Teach Us About Loss, Love and Healing*



GIVE THEM A VOICE



GET THEM THE TOOLS THEY NEED








BUILD THEIR SUPPORT NETWORK




Housing


A huge part of being an adult is paying for your own living space. You decide how much money you will spend each month.

Choose a housing option:

	Live At Home If you are lucky, your parents will let you live with them for free. Of course you will have to live by their rules.	\$0
	Studio Apartment A studio contains living room, bedroom, and a kitchen into a single space with only a bathroom as a separate room.	\$664
	One Bedroom Apartment A one bedroom apartment has a living or dining room separate from the bedroom and bathroom.	\$773
	Two Bedroom Apartment A two bedroom apartment has a living or dining room, two separate bedrooms, and bathroom.	\$948
	House Average home price as listed for the past year. The monthly payment includes interest for a 30 year loan.	\$1,285








HELP THEM DEVELOP "PLAN A" AND "PLAN B"






Utilities

After you have a place to live, then it's time to get the lights turned on, the water running, and the internet hooked up. Decide which utilities you need to spend money on each month.

Select one or more of the following options:

	Internet Always-on satellite internet connection. Cable and Fiber optic connections are ready when you are.	\$41
	Mobile Phone Mobile phone based plan including unlimited calling & text messaging. Just if you go over your data limit, be prepared to use your budget.	\$47
	Water & Gas You will have to pay for that drink of water and shower and also pay to heat all your place during winter.	\$70
	Cable Cable or a satellite system will provide you with a minimum of premium channels including sports, music, anime, and pay-per-view.	\$85
	Electricity Wherever you live in an apartment or house you will need electricity to power things such as television, refrigerator, lights and your Xbox.	\$194







 DREAM JOBS	 FAVORITE HOBBIES
 PERFECT DESTINATIONS	 WORST NIGHTMARES




Food

Another part of being an adult is buying your own food. You can choose to cook at home, grab fast food, eat at a restaurant or a combination of two.

Review the different options and select the one that will fit your budget.

	Eat at Home Most of your meals will be prepared at home, you will prepare a menu and go to the grocery store to purchase items.	\$300
	Eat at Home & Grab Fast Food You plan to cook your meals between home cooked meals and fast food restaurants.	\$400
	Eat at Home & Dine Out You plan to cook your meals between home cooked meals and sit down restaurants.	\$450
	Dine Out at Restaurants You plan to have all of your meals outside the home at sit down restaurants.	\$550




Transportation

You have a choice of car and bike to use. How do you want to get to work? Transportation is an important part of your life and you have a choice of how much to spend.

Select one of the transportation options:

- Human Power** - This option will get you to work, keep you in good shape and will not cost a thing. **\$0**
- Public Transportation** - For those with a day line, the amount is for 20 round-trip fares or unlimited fares per month. A per amount is for those with no day line. **\$75**
- Used Auto** - Buying a used auto will probably allow you to save money. Sample expenses include auto payment, insurance, gas and maintenance. **\$543**
- Basic Auto** - Buying a basic auto provides low-stress transportation. Sample expenses include auto payment, insurance, gas and maintenance. **\$733**
- Average Auto** - Buying an average auto means you're above the average. Sample expenses include auto payment, insurance, gas and maintenance. **\$888**
- Luxury Auto** - Buying a luxury auto gives you the ultimate in transportation. Sample expenses include auto payment, insurance, gas and maintenance. **\$1,310**




Personal Care

You have to take care of yourself by grooming, exercising and making every morning good. You decide how much to spend on your personal upkeep.

Select as many options as you use:

- Basics** - This option allows you to buy the basics for personal hygiene: soap, shampoo, toothpaste, and deodorant. **\$50**
- Health & Fitness** - This allows you to purchase items that help keep you fit: gym memberships, athletic supplies, yoga classes or fitness clothes & shoes. **\$100**
- Professional Services** - This allows you to purchase professional services for things like hair cuts, and coloring, manicures, pedicures, waxing and more. **\$125**
- Extras** - This option allows you to buy things beyond the basics, like saving gels or sprays for your hair, make-up, cologne or perfume. **\$175**
- Luxuries** - This allows you to purchase extra luxuries like massages, spa treatments, and beauty services like acupuncture. **\$200**




Clothing

You may not like to buy clothes every month or only a couple of times a year. You decide how much you will spend on clothing each month.

Select as many items as you like:

- Basics** - This allows you to buy clothes when you need them and includes basics like t-shirts, socks, and pants. **\$25**
- Accessories** - This allows you to buy a few accessories each month, including items like belts, hats, sunglasses, and more. **\$50**
- Work Clothes** - This allows you to buy work clothes on a monthly basis, including suit separates and business casual shirts and pants. **\$100**
- Shop 'til You Drop** - This allows you to spend regularly each month for any clothing or accessory items you like. **\$200**




Entertainment

You like staying home or you like going to the movies. You like playing video games or you like going dining. You decide how much you want to spend on entertainment.

Choose which activities you want to participate in:

- Home Bundle** - This option allows you to stay at home and stream shows or movies, play video games or indulge your inner bookworm. **\$25**
- Fun Bundle** - This option allows you to go to the movies a few times a month, or once or twice a month with a spritz on perfume & candle. **\$50**
- Adventure Bundle** - This option allows you to spend money on traveling to parks, mountains or beaches and hiking or camping outdoors. **\$75**
- Amusement Bundle** - This option allows you to go bowling, visit amusement or theme parks or attend live sporting events. **\$100**
- Party Bundle** - This option allows you to go to see live acts at a concert, show, club or music festival. **\$125**




Health Care

It's an important time to go on at least one or two health care visits each year. You decide how much you will spend on your health care.

Select as many items as you like:

- Health Insurance Plan** - Everyone has one of these health insurance plans. Select any of the following options:
 - Employer Health Insurance** - The plan you get from your employer. **\$0**
 - Basic Individual Health Insurance** - The average amount you pay for a basic health plan when you are not covered by your employer. **\$140**
 - Premium Individual Health Insurance** - The average amount you pay for a premium health plan when you are not covered by your employer. **\$180**
- Optional Health Care Costs** - Includes dental, vision, and hearing care. You decide how much you will spend on these optional health care costs.
 - Vision Care** - The amount you pay for vision care, including eye exams, contact lenses, and glasses. **\$25**
 - Dental Care** - The amount you pay for dental care, including dental exams, cleanings, and fillings. **\$25**




Miscellaneous

This section includes miscellaneous items such as high-tech gadgets, pet care, vacations, and more. You decide how much money you will spend on these items each month.

Choose which items you would like to include:


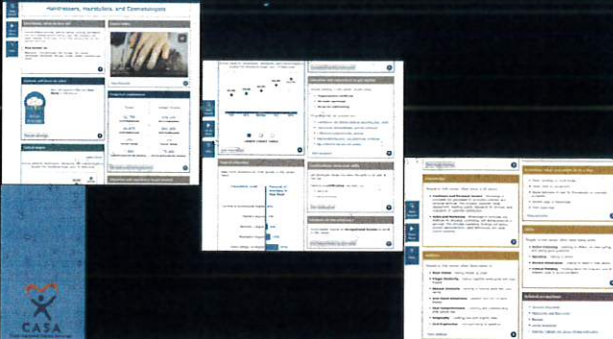

- Other Items** - You will be able to buy different items such as clocks, watches, or a bike. **\$50**
- Pet Care** - Pets are wonderful, but can be very expensive. This will allow you to feed and provide health care for your pet. **\$100**
- Vacation** - You will be able to travel at least once a year, possibly more depending on when you decide to go. **\$150**
- New Electronics** - You will be able to purchase the latest gadgets, whether it's a new phone, laptop, or game system. **\$200**
- Furniture & Appliances** - You will be able to purchase big items such as furniture and appliances for your home. **\$250**



Savings

Saving money is the plan you'd best. You can choose to pay yourself a little (2%) or a lot (10%) of your income. Select how much money you want save.


- I do not plan to save money**
You will not save any money from your income in a savings or retirement account each month. \$0
- Save 2% of Your Income**
2% of your income will be placed in a savings or retirement account each month. \$0
- Save 5% of Your Income**
5% of your income will be placed in a savings or retirement account each month. \$0
- Save 7% of Your Income**
7% of your income will be placed in a savings or retirement account each month. \$0
- Save 10% of Your Income**
10% of your income will be placed in a savings or retirement account each month. \$0

Student Loan Debt

How much do you want to pay each month? You can choose to pay yourself a little (2%) or a lot (10%) of your income. Select how much money you want save.

- I do not intend to take student loan debt**
You will not take any student loan debt. \$0
- Capitalize**
You will not pay any student loan debt. \$0
- Associate Degree**
You will pay \$100 per month. \$100
- Bachelor's Degree**
You will pay \$200 per month. \$200
- Master's Degree**
You will pay \$300 per month. \$300
- Professional Degree**
You will pay \$400 per month. \$400





REALITY CHECK RESULTS GRID

Based on your total from the Reality Check worksheet, choose the occupations which would allow you to live that lifestyle.

20 or less \$20-49k	Total dollars from Reality Check worksheet						50 or more \$100k+
	30-39 \$40-49k	40-49 \$50-59k	50-59 \$60-69k	60-69 \$70-79k	70-79 \$80-89k	80-89 \$90-99k	
Bookkeeper	Business Development Representative	Account and Sales Representative	Sales Representative	Financial Analyst	Computer Systems Manager	Software Developer	Pharmacist
Medical Records Technician	Electrician	Education, Training and Technical Coordinator	Electrician and Electrical Engineering Technician	Computer Systems Administrator	Industrial Engineer		Dentist
Machine Repair (Electrical/Mechanical)	Biological Technologist	Electric and Power-Line Installer and Repairer	Medical and Clinical Laboratory Technologist	Registered Nurse (RN)	Physician (Nurse Practitioner)		Doctor
Ag Operator	Food Preparation and Related Worker	Human Resources Assistant	Chemical Plant Operator	Unemployment Insurance Specialist	Software Developer		Entrepreneur
Vehicle Collision, Damage & Claims Adjuster	Industrial Machinery Operator	Paralegal	System Technician	Inventory and Order Control			Assistant Engineer
Customer Product and Technical Support (Retail)	Customer Product and Technical Support (Retail)	Biological Technologist	Production Worker	General Material Handler			Writing/Management Engineer
Human Resources Assistant	Insurance Underwriter						
Eligible Teacher							

Read the "Read Out" profile to get more information on occupations that may interest you. Profiles can be found at: www.workforce.com/job/lookup.html.

Blackline Master 4a

Name _____

Period _____

Date _____

REALITY CHECK WORKSHEET

Directions:

1. For each box above you are going to choose one or more options for lifestyle expenses you might choose to have when you have your first full-time job after high school or college.
2. If the box says "Choose 1," then you would only choose one option. For example: for housing, choose the line that matches the type of housing you would like to have. If you want to rent a one-bedroom apartment, you would circle 5 next to this choice.
3. For boxes where you can choose more than one option, feel free to choose as many as you think you need or want. For example, for entertainment, if you plan to go out with friends in town and also take short vacations, you should circle the corresponding number next to both of these options for a total of five.
4. Total the number of circled points and write the answer in the final space. Using the Reality Check Results Grid, find the column that matches your number of points and write down the salary range for that column in the box above. Next, choose one or more occupations you might consider to achieve this salary.

Reality Check may be found at www.texasrealitycheck.com or as an application for Apple products (Android coming soon).

Housing <i>(choose 1)</i>	
Living at home	0
None	0
Efficiency apartment	4
One-bedroom apartment	5
Two-bedroom apartment	6
House	6

Utilities <i>(may choose more than 1)</i>	
Phone	1
Internet	2
Mobile phone	2
Cable	2
Electricity	3
Water & gas	4

Food <i>(choose 1)</i>	
Eat at home	3
Home and fast food	4
Home and fine dining	4
Restaurants mostly	5

Transportation <i>(choose 1)</i>	
Walking	0
None	0
Public bus	1
Used auto	3
Basic auto	5
Average auto	6
Luxury auto	8

Clothing <i>(may choose more than 1, but only 1 option from choices 3-6)</i>	
Accessories	1
Shoes	1
\$50-75/month	2
\$76-125/month	2
\$126-250/month	3
\$250+/month	4

Health Care <i>(choose 1)</i>	
No insurance	1
Basic insurance (I)	2
Premium insurance (II)	4
<i>No insurance means no paycheck deduction but you will pay full price for each medical visit or service. Basic insurance may be less from your paycheck, but you will pay more per visit than premium insurance.</i>	



REALITY CHECK RESULTS GRID

Based on your total from the Reality Check Worksheet, review the occupations which would allow you to live that lifestyle.

Total points from Reality Check Worksheet									
29 or less \$30-40k	30-39 \$41-50k	40-49 \$51-60k	50-59 \$61-79k	60-69 \$71-80k	70-79 \$81-90k	80-89 \$91-100k	90 or more \$101k+		
Machinist	Boilermaker	Accountant and Auditor	Cost Estimator	Financial Analyst	Computer Systems Analyst	Software Developer, Applications	Pharmacist		
Medical Records Technician	Electrician	Educational, Vocational and School Counselor	Electrical and Electronic Engineering Technician	Computer Systems Administrator	Environmental Engineer		Dentist		
Mobile Heavy Equipment Mechanic	Geological Technologist	Electrical Power-line Installer and Repairer	Medical and Clinical Laboratory Technologist	Registered Nurse (RN)	Physical Therapist		Doctor		
Rig Operator	HVAC Mechanic and Installer	Market Research Analyst	Chemical Plant Operator	Occupational Therapist	Software Developer, System Software		Geoscientist		
Welder, Cutter, Solderer & Brazier	Industrial Machinery Mechanic	Paralegal	Speech Therapist	Nursing Instructor			Petroleum Engineer		
	Licensed Practical & Licensed Vocational Nurse (LPN & LVN)	Radiologic Technologist	Petroleum Pump System Operator, Refinery Operator, & Gauger				Mining/Geological Engineer		
	Plumber, Pipefitter, Steamfitter	Respiratory Therapist							
	Bilingual Teacher								

Read the "Focus On" profile to get more information on occupations that may interest you. Profiles can be found at <http://www.wrksolutions.com/jobs/focuson.html>.



Workforce Solutions is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Relay Texas Numbers: 1-800-735-2989 (TDD) 1-800-735-2968 (voice) or 711



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HELP THEM DEVELOP “PLAN A” AND “PLAN B”

College & Career Links

FederalStudentAid *My Future, My Way*

<https://studentaid.gov/sites/default/files/my-future-my-way.pdf>

Workforce Solutions *When I Grow Up*

<https://www.wrksolutions.com/for-individuals/career-exploration/when-i-grow-up>

Workforce Solutions *Reality Check*

https://www.wrksolutions.com/Documents/WhenIGrowUp/WIGU_PDFS/High-School/Lesson4-Reality-Check.pdf

Texas Reality Check *Lifestyle Calculator*

<https://texasrealitycheck.com/Location?flow=lifestyle>

Texas Reality Check *Career Information Search – Salary Finder*

<https://www.careeronestop.org/Toolkit/Wages/find-salary.aspx?newsearch=true>

Texas Reality Check *Career Videos*

<https://www.careeronestop.org/Videos/CareerVideos/career-videos.aspx?lang=en&frd=true>

My Next Move *Career Explorer Tool*

<https://www.mynextmove.org/>