OWRA
Online Work Readiness Assessment

OWRA Work Readiness Resource

Level Three

For Participants

Updated March 2020

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Level One

In *Level One*, you will:

- Learn how to write a résumé.
- Learn about writing cover letters.
- Explore all the things you need to do to prepare for an interview.
- Create a career portfolio.
- Address barriers to employment with resources on crisis management, domestic violence support, and help for returning to work after incarceration.
- Learn how to budget and manage money.
- Learn about what employers are looking for in their employees.

Level Two

In *Level Two*, you will:

- Identify your previous education and training experiences.
- Learn about your skills.
- Explore and identify your interests.
- Identify your abilities as they relate to the world of work.
- Look at why you should explore your interests, abilities, and skills.
- Set career goals and objectives.
- Explore work-related resources.

You Are Here

Level Three

In *Level Three*, you will:

- Further explore your abilities, and what you value in a work environment (work values).
- Understand and explore labor market information.
- Explore information about jobs and occupations.
- Learn about career pathways and the knowledge and skills that are similar across multiple occupations.
- Get information about jobs, training, and opportunities in your local area or state.
- Build a personal plan of education, training, and work experience opportunities.

Have you reviewed the information and tools included in Levels One and Two? If not, please visit those Levels to check out additional resources and social support tools that are designed to help you work toward economic success.

Level Three Homepage

Hello! The Work Readiness Resource **For Participants Level Three** has been created as a tool for you to explore the world of work.

In this level, you will:

- Further explore your interests, abilities, and **work values**.
- Understand and research **labor market information**.
- Explore information about **jobs and occupations**.
- Learn about **career clusters and pathways** and the knowledge and skills that are similar across multiple occupations.
- Get information about jobs, training, and opportunities in your area.
- Build a **personal education plan** of education, training, and work experience opportunities that:
  - Aligns with your goals, interests, abilities, skills, and work values;
  - Builds on the knowledge of jobs and occupations that match your interests and goals; and
  - Details what your next steps are such as education, and training, work experience, and work supports in order for you to meet your interests and goals in a career.

Let's get started!

Go to Next Step

Further Exploring Your Interests

In **Level Two** of the Work Readiness Resource, you identified your interests and what you are interested in doing at work.

In this section, you have the option of further exploring your interests by using an online tool called the **O*NET Interest Profiler**.

The **O*NET Interest Profiler** is a tool designed for you to click on work activities that you are interested in, and it will organize your interests across six areas. Simply click on whether you like or dislike the work activities outlined in the activity!

Connect to O*NET's Interest Profiler now and just follow the directions!
www.onetcenter.org/IP.html

On the next page, you will learn more about how the O*NET Interest Profiler summarizes your interests across six areas.

Don't forget to print or write your results on the **TAKEAWAY** on the next page.

You may want to print out the TAKEAWAY to keep in your Career Portfolio.

Why Are My Interests Important for Career Development?

- Interests are important in choosing a career or occupation because **interests keeps you motivated and engaged in your work**.
- Work takes up a lot of your time during a day and week. **If you have no interest in what you are doing at work, you will most likely become unhappy and unproductive.**

Go to Next Step

Takeaway #1: RIASEC Code

Use the chart below to enter your scores for each of the letters below. These scores are accessible via the **O*NET Interest Profiler** mentioned on the previous page.

RIASEC Code

Letter	Score
R	
I	
A	
S	
E	
C	

Understanding Your Interests

You probably noticed in the **TAKEAWAY** activity that the O*NET Interest Profiler summarizes your interests according to what is called the **RIASEC code**.

What does RIASEC mean?

Realistic **R**	Do you like… • Practical hands on activities? • Working with tools? • Working with equipment or machinery? • Building things? • Making things better? • Working outdoors? • Growing things?	**A Doer.** *Doers tend to follow tradition and like practical, hands-on activities. Realistic in their approach, doers usually like to get things done.*
Investigative **I**	Are you analytical, intellectual, and explorative? Do you like… • Math and/or science? • Conducting research? • Analyzing and solving problems?	**A Thinker.** *Thinkers tend to be independent and are often curious about how things work. They generally have an investigative approach to life.*
Artistic **A**	Are you creative? Are you interested in self-expression? Are you interested in visual arts, language, or writing? Do you like… • Activities like art, drama, dance, music, • Creative writing? • Using your imagination?	**A Creator.** *Creators usually prefer to follow careers that are more independent and less structured and are generally thought of as being creative with an artistic approach to life.*
Social **S**	Do you think of yourself as friendly and trustworthy? Are you cooperative and supportive? Do you like… • Healing and nurturing others? • Helping people through teaching, counseling, nursing or giving information? • Working in a team environment? • Solving social problems?	**A Helper.** *Helpers are usually good listeners and have excellent communication skills. They are generally socially minded and love to help others.*

Enterprising **E**	Are you sociable, energetic, and ambitious? Are you interested in leadership, business, or politics? Are you competitive, persuasive, and motivating? Do you like… • Taking risks? • Selling ideas or things? • Power and status?	**A Persuader.** *Persuaders enjoy meeting people and speaking in public. Enterprising individuals are usually thought of as being persuasive and take an innovative approach to life.*
Conventional **C**	Are you a detailed person who is organized, accurate, and efficient? Do you like… • Procedures, patterns, or routines? • Working with written records, numbers, systems, and machines in an orderly way? • Working with data, numbers, processes, and procedures?	**An Organizer.** *Organizers love organizing things. They have good implementation and follow up skills and are structured and methodical in their approach to life.*

Adapted from: https://www.onlinepersonalitytests.org/riasec/

Your interests can help you find jobs or occupations you might like and ensure that you find your work satisfying.

Now you are going to explore the concept of Labor Market Information, which helps you understand types of occupations that are growing. Go to the next page to get started.

Understanding Labor Market Information

Knowing how the labor market operates is essential to career planning. After all, it is important to understand the jobs, occupations, and career pathways available in your area before you begin down a path towards a specific career.

Labor market information (LMI) provides clear insights into a local area's workforce needs, economic projections, and employer requirements. You may use LMI in many ways, such as:

- Identifying major and in-demand industries in your area.
- Finding in-demand occupations that require an associate's degree, certificate, or credential.
- Learning about local employers and their labor needs.
- Honing in on relevant skills and credentials.
- Identifying emerging industries and related occupations.

While labor markets are inherently local, there are good national sources that describe and explain the complex set of numbers that make up labor market information. You can use them to help navigate and start planning for your career!

Geographic Solutions

Summary: Provides software solutions for workforce development, employment, and training. The website includes a list of clients, which provides direct links to your region's free labor exchange programs.

Web Address: www.geographicsolutions.com/company/clients

Bureau of Labor Statistics (BLS), U.S. Department of Labor

Summary: BLS is the principal federal agency that provides information on employment, unemployment, industry and occupational trends, wages, compensation and benefits, and other information related to employment.

Web Address: www.bls.gov

Employment and Training Administration (ETA), U.S. Department of Labor

Summary: ETA oversees programs that provide training for adults and youth. It also has special resources around employment including O*NET which provides occupational information.

Web Address: www.doleta.gov

State Employment Statistics Agencies

Summary: These are state agencies that collect and analyze data on state and local labor market issues. Visit the website for a listing of state agencies where you can turn to for more localized labor market information.

Web Address: https://www.careeronestop.org/JobSearch/job-search.aspx

U.S. Census Bureau

Summary: This agency collects information on state and local population demographics, and conducts a survey that provides key information on the labor force to BLS called the Current Population Survey.

Web Address: www.census.gov/

Labor market information is one piece of the puzzle when it comes to career exploration and planning. It is important to consider labor market information in the context of your interests, skills, and abilities.

Identifying Your Work Values

It is important to understand what motivates you when it comes to a job, occupation, or career!

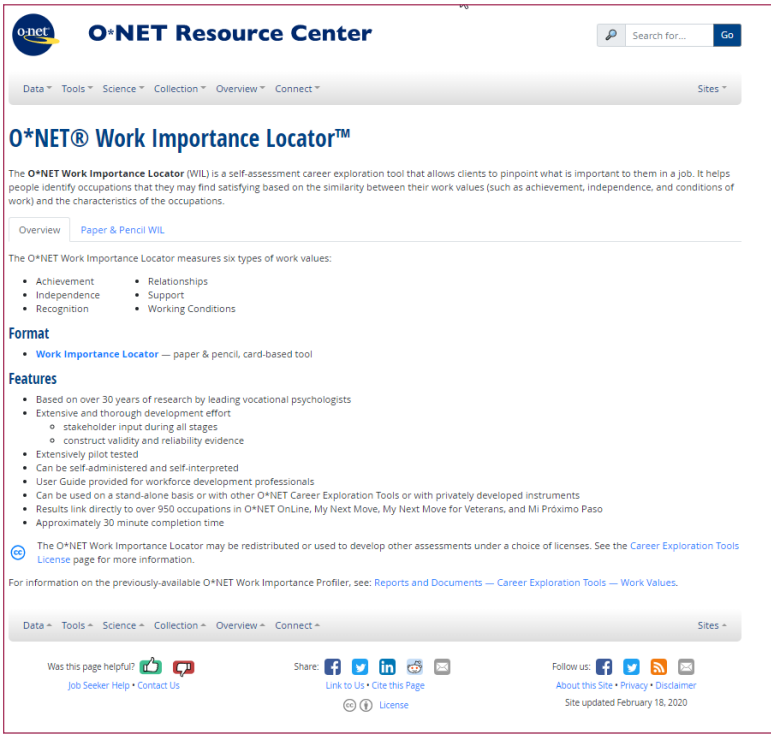
Your career needs and wants go well beyond your interests and abilities. Your **work values** are what you want or need in an occupation. They also include what you want from your company or employer.

Some examples of **work values** are below. You might want:

- A challenge
- A variety of tasks and projects
- Job security
- The opportunity to be creative
- Lots of responsibility
- Social status
- The opportunity to give back to the community
- The ability to move up the career ladder (promotion and achievement)

Work values are what you want or need in a job or occupation.

What do you ***want*** from your company or employer?



Another tool called the **O*NET Work Importance Locator** will help you identify what matters most to you at work (your individual work values) in a job, occupation, or career! Just follow the directions! Access the tool at the following web link: www.onetcenter.org/WIL.html.

After completing the Work Importance Locator, you will have figured out what you value most in a job or occupation. In the **TAKEAWAY** on the next page, check off the work values that you ranked highest and add others that you may have thought of during this activity.

You may want to print out the TAKEAWAY to keep in your Career Portfolio.

Go to Next Step

Takeaway #2: My Work Values

My Work Values: Checklist

- ☐ Autonomy
- ☐ Job Security
- ☐ Variety of Tasks and Projects
- ☐ Social Service
- ☐ Independence
- ☐ Opportunity for Creativity
- ☐ Helping Others
- ☐ Creativity
- ☐ Promotion
- ☐ Social Status
- ☐ Responsibility
- ☐ Achievement
- ☐ Ethics
- ☐ Challenge

Can you think of any additional things that you feel are important in an occupation?
If so, please list those below.

- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____

Go to Next Step

Understanding Career Pathways

In choosing a career, you need to take into account:

- Your **Interests**
- Your **Abilities**
- Your **Work Values**
- The **Education and Training** you need

In **Level 2**, you learned about the difference between jobs, occupations, and careers. You also took a career interest assessment that identified your top three **career clusters** based on your interests. In this section, we are going to look more at career clusters.

What are Career Clusters?

- **Career clusters** organize education and training programs around sets of skills, abilities, and knowledge that are required by jobs and occupations.
- There are 16 career clusters that have diverse pathways with various jobs, education, and training, and knowledge and skills necessary to succeed. Depending on the career cluster there are various **career pathways** that are subcategories of the career cluster.
- For detailed information on all 16 career clusters and pathways including brochures, lists of knowledge and skills needed for specific clusters, and examples of occupations related to individual career clusters, please explore: www.careertech.org/career-clusters/.

Career clusters...

...organize education and training programs around sets of skills, abilities, and knowledge that are required by jobs and occupations.

What are Career Pathways?

- **Career pathways** are individual programs organized under the career clusters and the occupations identified within each, are grouped by the kind of education and training needed.

The next few pages provide overviews of each of the 16 career pathways. For a complete list of career pathways under each of the 16 career clusters, please visit: www.careertech.org/sites/default/files/CareerClustersPathways.pdf

Career pathways...

...are individual programs under career clusters. They organize the types of knowledge and education you need by specific occupations.

Go to Next Step

Understanding Career Clusters

As you review each career cluster, note the key knowledge and skills identified for success in each. In order to progress through the career cluster of your choice, you may need to engage in additional education, training, and work experience to gain new skills and abilities.

Agriculture, Food and Natural Resources

This career cluster includes careers that involve producing, processing, marketing, distribution, financing, and developing agricultural commodities and resources. This includes wood, fiber, natural resources, horticulture, and other plant and animal products. There are seven pathways in this career cluster.

For more information on the Agriculture, Food, and Natural Resources career cluster and its individual pathways, visit: www.careertech.org/agriculture

Architecture and Construction

This career cluster includes careers focused on designing, planning, managing, building, and maintaining the built environment. There are three career pathways in this cluster.

For more information on the Architecture and Construction career cluster and its individual pathways, visit: www.careertech.org/architecture-construction

Arts, A/V Technology and Communications

If you are interested in the Arts, A/V Technology, and Communications cluster, you may like designing, producing, exhibiting, performing, writing, and publishing multimedia content. This could include visual and performing arts and design, journalism, and entertainment services. There are five career pathways in this cluster.

For more information on the Arts, A/V Technology and Communications career cluster and its individual pathways, visit: www.careertech.org/arts

Business Management and Administration

This cluster includes careers that involve planning, organizing, directing, and evaluating business functions essential to efficient and productive business operations. Business Management and Administration career opportunities are available in every sector of the economy. There are five career pathways in this cluster.

For more information on the Business Management and Administration career cluster and its individual pathways, visit: www.careertech.org/business

Education and Training

The Education and Training career cluster includes careers related to education and training, and support learning through planning, managing, and providing services. There are three career pathways in the Education and Training cluster.

For more information on the Education and Training career cluster and its individual pathways, visit: www.careertech.org/education-training

Finance

In this career cluster, you can find careers that involve planning, providing services for financial and investment planning, banking, insurance, and business financial management. There are five career pathways in this career cluster.

For more information on the Finance career cluster and its individual pathways, visit: www.careertech.org/finance

Government and Public Administration

In the Government and Public Administration career cluster, careers focus on governance, national security, Foreign Service, planning, revenue and taxation, regulation, and management and administration at the local, state, and federal levels. There are seven career pathways in the Government and Public Administration cluster.

For more information on the Government and Public Administration career cluster and its individual pathways, visit: www.careertech.org/government

Health Science

Planning, managing, and providing therapeutic services, diagnostic services, health informatics, support services, and biotechnology research and development are examples of career pathways in the Health Science career cluster. There are a total of five career pathways in this career cluster.

For more information on the Health Science career cluster and its individual pathways, visit: www.careertech.org/health-science

Hospitality and Tourism

Careers in the Hospitality and Tourism cluster involve knowledge and skills such as managing marketing, and operating restaurants, lodging, attractions, recreational events, and travel related services. Four career pathways can be found in the Hospitality and Tourism career cluster.

For more information on the Hospitality and Tourism career cluster and its individual pathways, visit: www.careertech.org/hospitality-tourism

Human Services

The Human Services career cluster predominantly focuses on providing for families and other human needs. There are a total of five career pathways in the career cluster.

For more information on the Human Services career cluster and its individual pathways, visit: www.careertech.org/human-services

Information Technology

Information technology careers in this career cluster include entry level, technical, and professional careers related to the design, development, support and management of hardware, software, multimedia, and systems integration services. There are four career pathways in the Information Technology career cluster.

For more information on the Information Technology career cluster and its individual pathways, visit: www.careertech.org/information-technology

Law, Public Safety, Corrections, and Security

This career cluster contains careers that involving planning, managing, and providing professional and technical support services in the legal, public safety, protective services, and homeland security arenas. There are five career pathways in this career cluster.

For more information on the Law, Public Safety, Corrections, and Security career cluster and its individual pathways, visit: www.careertech.org/law

Manufacturing

Careers in the Manufacturing career cluster include processing materials, planning and managing products and projects, and process engineering. There are six career pathways in the Manufacturing career cluster.

For more information on the Manufacturing career cluster and its individual pathways, visit: www.careertech.org/manufacturing

Marketing

If you are interested in the Marketing career cluster, then you may like careers that involve planning, managing, and performing marketing activities to reach organizational objectives. Five career pathways are part of the Marketing career cluster.

For more information on the Marketing career cluster and its individual pathways, visit: www.careertech.org/marketing

Science, Technology, Engineering and Mathematics (STEM)

Careers in this career cluster involve physical science, social science, and engineering. Specific skills that can be used in the STEM career cluster include planning, managing, and providing scientific research, as well as professional and technical services such as laboratory work, research, and development. Two pathways make up the STEM cluster.

For more information on the Science, Technology, Engineering and Mathematics career cluster and its individual pathways, visit: www.careertech.org/STEM

Transportation, Distribution and Logistics

In this career cluster, careers involve planning, management, and movement of people, materials, and goods by road, pipeline, air, rail and water, and related professional and technical support services such as transportation infrastructure planning and management, logistics services, mobile equipment, and facility maintenance. There are seven career pathways in this career cluster.

For more information on the Transportation, Distribution and Logistics career cluster and its individual pathways, visit: www.careertech.org/transportation

On the next page, you will further investigate what skills, education, and training you may need to pursue a particular job, occupation, or career!

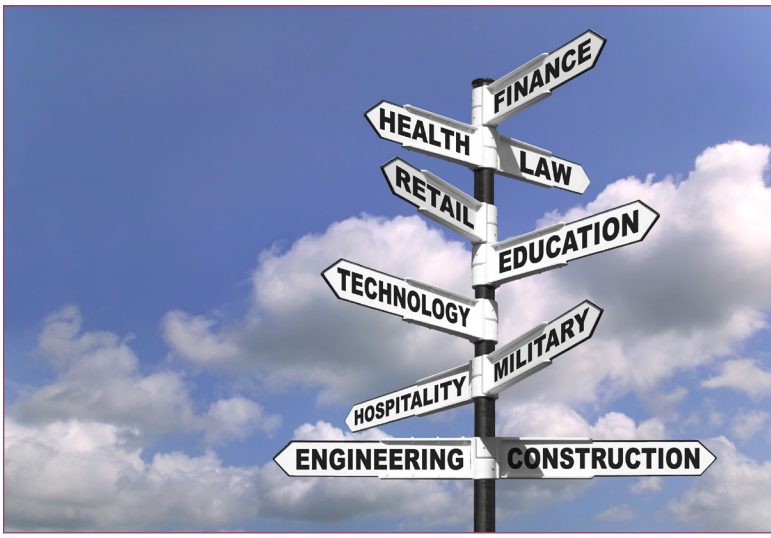
Go to Next Step

Investigating Knowledge and Skill Needs

Your next step is to investigate the skills, education and training, and work experience that are typically needed in order to get a job or start on a specific career path.

To start this process, first, think about the following questions:

- What kinds of jobs would you like to see yourself doing in the future?
- What kind of work have you done?
- What types of career clusters and pathways have you identified based on your interests? Think back to the "Who R U" Interest Survey **TAKEAWAY** you completed in **Level 2**.
- What about your work or a particular job appeals to you? What does not appeal to you?



Then, go to the following Web site:
www.onetonline.org/

- Find the button that says *Find Occupations* and click "Browse." Use the search tools available to select types of occupations that interest you!
- Take some time to explore various jobs and occupations by reviewing the list of options provided. Then, select an occupation of interest by clicking on it.
- Review what that page says about the job or occupation. This includes a list of common work tasks that you would be expected to do, as well as education and training, skills, and abilities necessary to do the job.

O*NET Resource Center

Site Search:

Help | About O*NET | Products | Developers | Data Collection | Using O*NET | About Us | Share | O*NET Sites

O*NET® Interest Profiler™

The O*NET Interest Profiler (IP) is a family of self-assessment career exploration tools that can help clients discover the type of work activities and occupations that they would like and find exciting. Clients identify and learn about broad interest areas most relevant to themselves. They can use their interest results to explore the world of work.

Overview | Short Form | Mini-IP | Paper & Pencil | CIP

The O*NET Interest Profiler measures six types of occupational interests:

- Realistic
- Investigative
- Artistic
- Social
- Enterprising
- Conventional

Formats

- Interest Profiler Short Form — web-based, 60 questions
- Mini-IP — mobile-friendly, 30 questions
- Paper & Pencil — hand-scored, 180 questions
- Computerized Interest Profiler — downloadable for Windows, 180 questions

Features

- Compatible with Holland's R-I-A-S-E-C Interest Structure (Holland, 1985)
  - rich and extensive research history
  - widely accepted and used by counselors
  - easy to use and well received by clients
- Interest items represent a broad variety of occupations and complexity levels
- Extensive and thorough development effort
  - client input during all stages
  - construct validity and reliability evidence
- Can be self-administered and self-interpreted
- Can be used on a stand-alone basis or with other O*NET Career Exploration Tools or with privately developed instruments
- Results can be directly linked to over 900 occupations in O*NET OnLine
- Completion time approximately 10-30 minutes, depending on format

The O*NET Interest Profiler may be redistributed or used to develop other assessments under a choice of licenses. See the Career Exploration Tools License page for more information.

You will notice that this website categorizes every job into five major job zones. These five job zones contain occupations that represent a certain level of experience, education, and training. Continue to the next page to learn more about job zones!

Go to Next Step

What is A Job Zone?

A job zone is a group of occupations that are similar in:

- How much education people need to do the work,
- How much related experience people need to do the work, and
- How much on-the-job training people need to do the work.

Use this chart as you review the next few pages to remind yourself about the different job zones and what types of education, training, abilities, and skill levels you need for certain occupations.

Please visit O*NET to learn more about the different job zones: www.onetonline.org/help/online/zones

Go to Next Step

Investigating Education and Training Requirements

As you go through the **O*NET** section on various jobs and occupations, you should focus on those that are of greatest interest to you. To do that, you may want to:

- Talk to people you admire and respect about your selections.
- Get more information on these occupations.
- Check out similar occupations.
- Visit jobs or employers where these occupations are present.
- Talk to people working in these occupations.
- Seek out "job shadowing" opportunities.

Try to get your list of potential occupations down to 10 or fewer. Remember these occupations may be in different career clusters or pathways.

What do specific jobs or occupations require?

- Use the Occupation Profiles to determine occupation requirements.
- Check out licensed occupations to see if your desired profession (doctor, lawyer, nurse, etc.) requires a license.
- Find out if your desired occupation (hairdresser, nursing assistant, accountant, real estate appraiser, etc.) requires a certification.

Don't have a career goal in mind?

You want the greatest return on your education investment. If you are still deciding on a career, here are some questions and options to consider.

- What are the high-growth industries?
- What are the fastest-growing occupations?
- What are the occupations with the largest levels of employment?
- What are the highest-paying occupations?

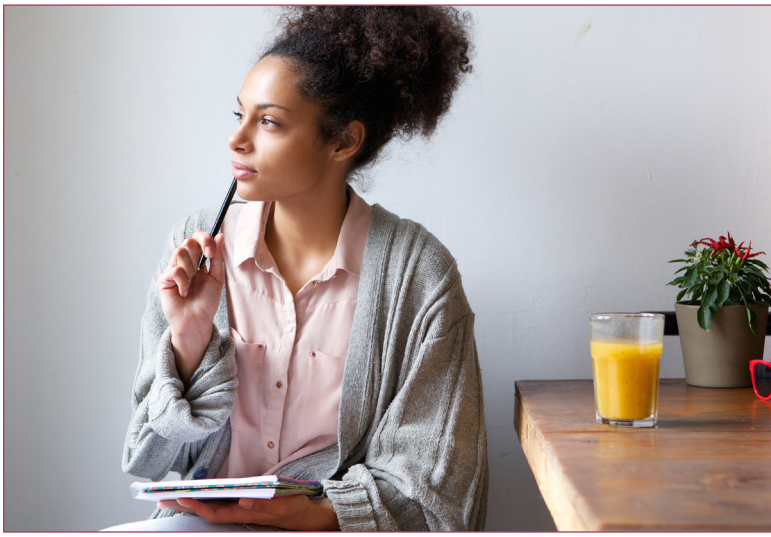
Go to Next Step

Things to Consider: Pursuing Education and Training

Depending on the occupations you researched, and your current education and training background and history, you will need to take some more steps to turn your plans for the future into reality.

Ask yourself these questions:

- **Does my occupation require further education?**
  - If so, where can I get that education?
  - How long does it take?
  - What does it cost? What are my payment options?
- **Does my choice of future career require any other sort of credentials, such as certification or licensing (e.g. cosmetology license)?**
  - If so, where do I go to apply my education and training and what steps must I go through to receive it?
  - How do I pay for this education and training?
- **Should I try to get work experience or an internship related to my career and occupational goals?**
  - Where do such opportunities exist and how do I take advantage of them?
- **Is my information accurate, complete and up-to-date?**
  - How can I check this?



Think back to **Level 2**, when you began to set your education and work goals. Revisit the **TAKEAWAY** (Level 2, Takeaway #8: My Education and Work Goals). Make changes as you see necessary now that you have a better understanding of the types of skills, abilities, and education and training that these occupations require.

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Things to Consider: Pursuing Additional Education and Training

If you plan to pursue education or training post-high school or GED program, there are additional things you need to consider.

- **What types of schools, education, and training opportunities are you interested in?**
  - Think back to the **Level 2** Takeaway on different types of education and training.
- **What is the size of program or institution?**
  - Is the training or education center small or large?
- **What are all the costs per class, per training, per semester, per year?**
  - Costs include tuition, training fees, certifications, on campus accommodations, meals, books, computers, and more.
- **What are the admission requirements?**
- **Is the program or school accredited?**
  - This means that it meets certain expectation levels as outlined by a national certification board.
- **Is financial assistance available?**
- **Is the location of the school or training center close to home?**
  - Will you need to live on campus, commute, or take online classes?

For a general overview of the types of things you need to consider before you plan to pursue additional education, please visit: https://studentaid.ed.gov/sa/prepare-for-college/checklists/adult-student.

Some other questions to keep in mind include the following:

- Do you enjoy studying? If not, are you willing to compromise and make studying a priority?
- Are you willing and able to invest the time and money required?
- Do you have previous education and training that meets the admission requirements for entering into programs of interest?

If your answer to any of these questions is "no," you may need to revisit your education and training goals. **It is important to be motivated and prepared to succeed!** If your education and training requirements do not meet admissions criteria for the programs you are interested, talk to your case manager for advice to remedy this.

You can learn more about occupations, colleges, and post-high school training options at a website called the **Career One Stop**.

This resource can help you choose a career pathway as well as align what education and training you may want to pursue.

Access the website at: https://www.careeronestop.org/FindTraining/find-training.aspx

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Financial Aid for Education and Training

What is Financial Aid?

"Financial aid" refers to programs that help students and families pay for education and training. Financial Aid can be merit-based (i.e., based on academic excellence, artistic talent, or athletic talent) or need-based (i.e., based on an individual or family's ability to pay for college).

According to the U.S. Department of Education, over 60% of the nation's two- and four-year college students receive financial aid. Most of this aid is need-based.

What are the Specific Types of Financial Aid?

There are a number of aid programs available to help finance a college education.

Financial Aid is primarily available in four forms:

- Grants
- Scholarships
- Loans
- Work-study

These four types of financial aid are laid out in the **TAKEAWAY** on the next page.

You may want to print out the TAKEAWAY to keep in your Career Portfolio.

Where can I get Financial Aid?

- Federal Government
- State Governments
- Colleges and Universities
- Companies
- Community Groups
- Non-governmental Organizations
- Colleges and Universities
- Banks
- Other lending institutions

Go to Next Step

Takeaway #3: Types of Financial Aid

Federal and State Grants

Grants are a type of financial aid that do not have to be repaid. Federal and state grant programs include:

- Pell Grant Program: provides grants to low-income undergraduate students.
- Supplemental Educational Opportunity Grant (SEOG) Program: supplements Pell Grant and other aid to low-income students.
- Leveraging Educational Assistance Partnership (LEAP) Program: provides states with grant money for college students.

You can explore more information and download free resources and guides on these grant programs and more at: https://studentaid.gov/understand-aid/types/grants

Scholarships

Scholarships are awarded for merit-based achievement in academic or other areas (music, art, athletics), although financial need may be a consideration as well. Scholarships do not have to be repaid.

Scholarships can be awarded by any type of college or university, and a lot of companies, organizations, nonprofits, and even places of worship or religious organizations give scholarships.

Check with your potential colleges or universities, and any type of community or religious group in your area about potential scholarships that you may be able to pursue.

You can also explore more information about scholarships on the federal student aid website: https://studentaid.gov/understand-aid/types/scholarships

Loans

Federal loan programs help students borrow money for college at reasonable interest rates, with flexible repayment options. Loans must be repaid. Below are some examples of Federal and State loan programs:

- Perkins loans
- PLUS loans (for graduate and professional degree students)
- Federal Family Education Loan (FFEL℠) Program℠
- William D. Ford Federal Direct Loan (Direct Loan) Program

Both the FFEL and Direct Loan programs consist of what are generally known as Stafford Loans (for students) and PLUS Loans are for parents and graduate and professional degree students. Federal loans are diverse and can be explored further on the U.S. Department of Education website: https://studentaid.gov/understand-aid/types/loans

Additional Government Programs

- **TRIO programs** provide services to low-income students, including help in choosing a college, tutoring, personal and financial counseling, career counseling, and workplace visits.
- The **Lifetime Learning Tax Credit** allows college students or their families to claim up to 20 percent of qualified out-of-pocket expenses associated with earning a degree per year.
- The **Coverdell Education Savings Account** is a savings account to finance the education expenses of a child or other designated beneficiary. Contributions are limited to $2,000 per year and are not tax deductible. However, funds grow tax free until withdrawn to pay college tuition.

Campus Based Aid Programs

- **College Based Financial Aid.** Nearly 19% of available aid comes from colleges. Contact the financial aid office of the college you wish to attend for more information.
- The **Federal Supplemental Educational Opportunity Grant (FSEOG)**, **Federal Work-Study (FWS)**, and **Federal Perkins Loan programs** are called campus-based programs because they are administered directly by the financial aid office at each participating school. Check with your school's financial aid office to find out in which programs they participate.

How much aid you receive from each of these programs depends on your financial need, on the amount of other aid you receive, and on the availability of funds at your college or career school. Campus-based programs provide a certain amount of funds for each participating school to administer each year. When the money for a program is gone, no more awards can be made from that program for that year. So, make sure you apply for federal student aid as early as you can. **Each school sets its own deadlines for campus-based funds, and those deadlines are usually earlier than the Department of Education's deadline for filing a FAFSA℠.**

You can explore more information and download free resources and guides on work study programs and more at: https://studentaid.ed.gov/sa/types/work-study

Reality Check

You have seen that additional education and training can really have an impact on what type of job, occupation, and career path you choose.

However, it is also important to consider basic costs of living when selecting a career or investing in education, so that you can ensure your expected salary will be enough to cover these costs. For example, you should think about all of your monthly expenses, including: housing, utility costs, food, tuition, entertainment, and savings.

Use the **TAKEAWAY** activity on the next page to walk through what is known as a **Reality Check Calculator**.

You may want to print out the TAKEAWAY to keep in your Career Portfolio.

Go to Next Step

Takeaway #4: Reality Check Calculators

What are Reality Check Calculators?

Reality Check Calculators can be used to estimate the cost of living in a particular state or community. The link below applies specifically to Texas; however, it will be useful in thinking about your future career no matter where you live. The Calculators also provide links to the type of information needed, including:

- Type of housing you would like (apartment, condo, house).
- Utility costs (phone, electricity, water, cable).
- Food (eating out, cooking at home) and transportation needs (public transportation, car).
- Entertainment and other miscellaneous charges.

Once you have estimated a potential budget, you will have a better idea about what kind of job, education and training, and salary/pay you will need in order to have the lifestyle that you want.

Check out the tool at the link below! Then, enter your score in the space provided.

Texas Reality Check Calculator: http://www.texasrealitycheck.com/

My Score: _____

Developing Education and Work Experience Plan

If you do not have a high school diploma or General Equivalency Development credential (GED), the GED test will be your first step in developing your education and work experience plan. Learn more about the GED and locate a testing center here: www.ged.com.

Using the **TAKEAWAY** on the next page, please fill out your top 5-7 jobs or occupations, and the education and training you need to have in order to pursue these! Don't forget that you already found all of this information using O*NET and investigating career clusters and pathways.

In the final section of **Level 3** of the Work Readiness Resource, you are going to revisit the goals you outlined for yourself at the end of **Level 2** around education and work.

You may want to print out the TAKEAWAY to keep in your Career Portfolio.

Don't have a high school diploma?

- If you did not graduate high school, the GED may fulfill that college entrance requirement.
- List out the top 5-7 jobs or occupations you selected as potential goals, and the expected level of education that will be required for each.
- Also include information such as:
  - Benefits provided (health plans, savings plans, pension, etc.)
  - Opportunity for advancement and promotion
  - Location of jobs geographically
  - Where can you get education and training?
  - How long and expensive will this education and training be?

Go to Next Step

Takeaway #5: My Top Occupations

Occupation	Is this Occupation in DEMAND? What is the PERCENT GROWTH or PROJECTED NUMBER OF OPENINGS in my Area?*	How Does This Occupation ALIGN with my INTERESTS, SKILLS, and ABILITIES?	Training & Education I HAVE for this Occupation	Training & Education I NEED for this Occupation
Example Nurse	16% growth	I enjoy helping others. I am strong in science.	GED	Associate's Degree

*Work with your case manager to learn about employment projections through OWRA, and/or see page 8 in this resource.

Revisiting Education and Work Goals

In this section, you are going to revisit your educational and training goals from **Level 2**.

It is now time to rank your potential jobs or occupations based on the extent to which they are consistent with your interests, utilize your abilities, and meet your needs and wants. You also must consider potential challenges to these occupations, which might include:

- Physical disability that needs accommodations or specialized equipment.
- Lack of childcare and transportation options for late afternoon/evening classes.
- Need to work on your GED or Associate's degree.
- Need financial aid to pay for education and training opportunities.
- Poor job history.

If you have some challenges, it is best to recognize these facts now so that you work on finding out what your options are and potential solutions.

Some potential solutions to the challenges listed above include:

- Investigate financial aid opportunities.
- Explore what sorts of accommodations to your disability can be made by employers.
- Take classes to receive your GED or Associate's degree.
- Work with your case manager to find transportation and childcare options.
- Build work experience using some short-term employment, work experience, or volunteer work to build your skills, abilities, and positive job history.

The **TAKEAWAYS** on the next few pages are designed to help you revisit your goals, consider challenges, and develop plans.

You may want to print out the TAKEAWAY to keep in your Career Portfolio.

Takeaway #6: Setting Goals for Occupations

INSTRUCTIONS

1. Using your education plan from **TAKEAWAY #5**, review the five potential occupations you have ranked as your top choices. Look specifically at the education and training you have outlined as part of your way to enter that pathway.
2. Consider what possible challenges might be related to each. Write these potential challenges down. For example, will you need to seek part-time childcare, do you need to take online classes, find a new way to travel to training, or do you need financial aid?
3. Determine whether the potential challenges are related to a single occupation only or appear to generally affect all your choices.
4. Try to determine whether the challenges you have identified are real and, if so, learn about what options you have to address the challenge. You will probably find it most helpful to talk to your case manager or education coordinator about these challenges.
5. Once you know your concern is real and have learned about your options for dealing with it, determine your strategy in writing by first identifying your goals for pursuing each occupation.
6. Review your strategies with people that you have already talked with, and make any changes that are needed. Decide on which particular occupation, or general education and training plan you will begin pursuing.
7. As a final step, before implementing your education and training plan, identify some alternate strategies you can pursue if your first strategy runs into difficulty.
8. Remember that planning to enter a particular career pathway is not always perfect. Sometimes you need to readjust halfway through and understand that you can change your mind. It is important to really think through what steps you need as you go back to your Plan B, C, or D!

Use the table on the next page to organize your thoughts based on these instructions.

Takeaway #6: Setting Goals for Occupations

Occupation	Ranking: Which Occupation Are You Most Interested in Pursuing?	Potential Challenges	Alternate Strategies/ Occupations
Example Nurse	X	Child Care	Pursue work as nurse's aide until I can complete additional education.

Takeaway #7: Career Plan

INSTRUCTIONS:

Thinking about the activities you completed throughout the Work Readiness Resource, bring everything together by developing a Career Plan. Your plan can be used to guide you through your next steps and should be revisited frequently as things change.

MY CAREER PLAN	
Think about your ultimate work-related goal. What career do you hope to pursue? What do you want to get out of your career (financial success, family stability, the chance to help others, the opportunity to lead others, etc.)? Note: this goal may be based on the 3-5 years goal that you set in Level 2.	
MY CAREER GOAL:	
MY BIGGEST WORK-RELATED INTERESTS • •	**MY NEXT STEPS** To achieve my goal, what are the top things I need to do? #1 #2 #3 #4
MY SKILLS, STRENGTHS, AND EXPERIENCE • •	
EDUCATION AND TRAININGS THAT ALIGN WITH MY GOAL • •	
OCCUPATIONS THAT ALIGN WITH MY GOAL • •	

What potential challenges may get in the way of my goal?	*What do I need from others to overcome these challenges?*	*What can I do to overcome these challenges?*

Congratulations!

You've considered your educational goals, confirmed your choice of potential future occupations, and researched the entry requirements of the job you have chosen.

You have finished all 3 levels.

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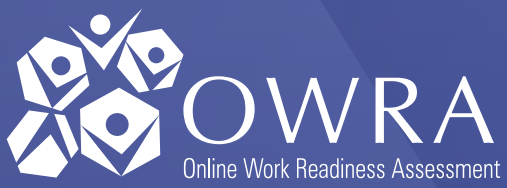
OWRA
Online Work Readiness Assessment