STUDENT JOURNAL
FOR SELF DISCOVERY

The Ultimate Career Guide for Young People
By Neale S. Godfrey

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**LIFE, Inc. The Ultimate Career Guide For Young People—Student Journal for Self Discovery**

By Neale S. Godfrey

Cover price: $15.00

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About Deloitte Foundation
Deloitte Foundation is a not-for-profit organization that supports teaching, research, and curriculum innovation in accounting, business, and related fields within the U.S. The Foundation, founded in 1928, supports an array of national programs, which are relevant to a variety of professional services, and which benefit middle/high school students, undergraduates, graduate students and faculty. For more information, please visit the Deloitte Foundation web page at www.deloitte.com/us/df.

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Foreword

A word from Deloitte Foundation, our Sponsor:

In your everyday life you are surrounded by interesting people doing interesting things—the physician that got you through an illness, the real estate agent who helped your parents secure their new home, and the veterinarian who helped the family dog. Or, you might remember talking in science class about the research scientist working on a new cancer vaccine, or watching the TV anchor who tells the news stories of the day. One or two of these examples might have caused you to think, “I’d like to do that when I get out of school!” Well, all these careers and many more like them are out there for your consideration—but how do you decide which career is just right for you, your passions and your interests? Not to worry! With that in mind, we have teamed up with Neale Godfrey, who created a career program to help you discover the perfect job choice for your unique personality—just like a great new pair of “kicks.” With the help of your teachers, friends, family and even the neighbors next door, the program will help you explore new ideas and options as you head toward college or other career-training options. We know there is a lot to think about these days. You are probably busy on the soccer team, volunteering in your community, or studying for exams—all of which may hold clues to your future career options. We hope that the LIFE, Inc. program helps you as you think about your future and what career path might be just the perfect fit for you.

— Shaun L. Budnik, President, Deloitte Foundation and Partner, Deloitte LLP

A word from Deloitte LLP, also a supporter of LIFE, Inc.

What’s up with a big business like Deloitte LLP supporting a project about careers? It’s easy. Our research shows that young people like you begin thinking seriously about careers as early as age 10, and that by age 17-18 you’ve ruled out many careers including technical ones like we offer such as accounting, taxes and business consulting. We’ve also asked you how we can help. You have asked for tools to help you in making these important life decisions. So here we are. We believe that with the right tools you’ll be more optimistic about your future and maybe consider what our profession offers in the process. It’s all about you! Go for it...

— W. Stanton Smith, National Director, Next Generation Initiatives, Deloitte LLP
Start Dreaming Your Dreams...
Lesson #1:

Getting Started: Goods & Services

Create a list of **Goods** you use in a single day. The list of goods might include items such as toiletries, clothing, meals, water and electricity, cookware, linens, and items such as snacks, books or electronic equipment. Also, include **Services** you use in a single day. The list might include services such as: working with a teacher, librarian, doctor, waiter, or bus driver.

List **Goods** and **Services** you use in a day.

<table>
<thead>
<tr>
<th>GOODS</th>
<th>SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example:</td>
<td>Example:</td>
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<tr>
<td>Clothes</td>
<td>Bus Ride</td>
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It's **TAXING**:

List **services** that are paid for with public funds (taxes).

<table>
<thead>
<tr>
<th>Example:</th>
<th></th>
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<tbody>
<tr>
<td>Police</td>
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Student Journal For Self Discovery, LIFE, Inc.: The Ultimate Career Guide for Young People
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a **F**UN **T**hing To **d**o!

Think about it:

Read each sentence. Then, decide if the person speaking provides **Goods** or **Services**. Write **G** or **S** (**G**= **Goods**, **S**= **Services**) on the line.

**ANSWERS**

1. “I’m having a ball,” said the Sports Store Owner.       __
2. “Business is dying,” said the Funeral Director.        __
3. “It has its ups and downs,” said the Elevator Operator. __
4. “It’s going to the dogs,” said the Groomer.             __
5. “It’s looking up,” said the Airplane Pilot.             __
6. “It’s growing,” said the Florist.                      __
7. “It’s a real pain,” said the Doctor.                   __
8. “It stinks,” said the Garbage Collector.               __
9. “It’s adding up,” said the Math Teacher.               __
10. “It’s all material,” said the Dressmaker.             __
11. “It’s all write,” said the Card Shop Owner.           __
12. “It’s grand,” said the Piano Tuner.                   __

Hmm... cats don’t think this stuff is funny...

I didn’t know cats could think...
Lesson #2:
Who Am I?

I like / I don’t like
What are the things that get you up in the morning? What are the things that make you tick? What are the things that make you feel a little better because you do them or because they happen around you?

It’s a good idea to start by making a few “Best” lists and a few “Least” lists. Try these:

The things I like to do most are:
__________________________  __________________________
__________________________  __________________________
__________________________  __________________________

The things I like to do least are:
__________________________________  ______________________________________
__________________________________  ______________________________________
__________________________________  ______________________________________

My favorite subjects in school are:
_________________________________  ____________________________________
_________________________________  ____________________________________

My least favorite subjects are:
_________________________________  ____________________________________
_________________________________  ____________________________________

Here’s something I can do for hours: ______________________________________
______________________________________________________________________

Here’s something that makes me want to get up and walk out of the room:
________________________________________________________

________________________________________________________
Circle the answers that most fit you, or answer on the line provided:

Would you rather be indoors or outdoors?____________________

Would you rather be talking or listening?____________________

Would you rather be listening or reading?____________________

Would you rather study alone, with a friend, or with a group?____________________

Which way do you get more studying done?____________________

Do the most interesting things happen to you when you’re out, or at home?____________________

Would you rather write a paper or give a report in front of a class?____________________

When you listen to music, which is more important to you, the music or the words?____________________

When you have to fix something, do you sit down and study the problem first, or just fix it?____________________

Do you understand something better by reading about it, studying a diagram, or having someone explain it to you?____________________

When you talk about something you know how to do, do you start by giving the details or the big picture?____________________

When you get a new piece of equipment, do you read the manual or do you just plunge in and try to figure it out?____________________

If you wanted someone to do something for you, would you feel more comfortable writing a letter, an e-mail, or instant message explaining what you needed and why, or would you rather talk to the person directly?____________________
What’s my career interest type?

**What To Do:** Read each career or job type and think about if that best describes you. Then, read each type again and rank the list from “Best Describes Me” to “Least Describes Me” using number “1” for “Best” and number “6” to indicate “Least.” For example, if you really love to put a bunch of facts together and figure out things, and if math and science are your favorite subjects, you would put the number “1” next to “Detective.”

**HINT:** Start by picking your favorite (#1) thing to do first and your least favorite thing to do next (#6). Then figure out the order of the remaining items.

<table>
<thead>
<tr>
<th>RANK</th>
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</tr>
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<tbody>
<tr>
<td></td>
<td><strong>REALIST</strong>&lt;br&gt;I like to make things, and see what I’ve made. I like to work outdoors. I like to work with my hands, and I’m proud of my physical skills. I like to see the results of my work right in front of me.</td>
</tr>
<tr>
<td></td>
<td><strong>DETECTIVE</strong>&lt;br&gt;I like to get a bunch of facts together and figure out what it means. I like math and science. I like to find out new things. I like to come up with theories.</td>
</tr>
<tr>
<td></td>
<td><strong>ARTIST</strong>&lt;br&gt;I’m happiest when I’m expressing myself. I don’t always fit into other people’s structures or rules. I like things to be flexible, and I like to find my own answers, even if they’re not anyone else’s.</td>
</tr>
<tr>
<td></td>
<td><strong>TEACHER</strong>&lt;br&gt;I like to help people learn things. I like working with people, and seeing them understand, and knowing I was a part of it. I like working in groups and sharing responsibilities. I communicate well with others. I’m interested in people’s feelings.</td>
</tr>
<tr>
<td></td>
<td><strong>ENTREPRENEUR</strong>&lt;br&gt;I’m good at managing people, and I’m good at getting other people to see my point of view. I like to work as part of a team, but I want to be captain of the team.</td>
</tr>
<tr>
<td></td>
<td><strong>DETAIL PERSON</strong>&lt;br&gt;I’m good at detail, and I like to make sure that things are done right. I’ll take the time to find out the right way of doing things. I like knowing who to go to when I need answers, and I like having the answers when people come to me.</td>
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</table>

**Think About Possible Careers:**

- **Realists** are often happiest doing work that relates to nature and the outdoors, mechanics, construction or military service.
- **Detectives** do a lot more than solving murder mysteries. They may end up doing scientific research, or working with computers, or doing fact-finding jobs like writing history books.
- **Artists** may go in for careers that relate to art, music, drama, or writing, but they’re just as likely to be drawn to marketing, advertising, public relations, or computer graphics.
- **Teachers** may actually end up as teachers, but they can also go into coaching or counseling, or healing professions like nursing. They may be good mentors as well.
- **Entrepreneurs** may end up running their own business, or managing a business. They can be good at sales jobs, in politics, or as business consultants working with other companies.
- **Detail Persons** may find themselves drawn to financial institutions, accounting firms, or other large businesses. They may also become engineers or computer programmers.
As Others See You

You have started taking a closer look at yourself and started to see some of your personality “types.” But have you ever thought about how other people see you? Now, you are going to try turning this quiz around and asking other people how they see you. Don’t tell them what you think your traits are – wait to hear what they say first.

THINGS YOU’LL NEED: Select several people in your life that your parent/guardian has given you permission to speak with. Examples: A friend of your same sex (so, if you’re a girl, interview a girlfriend), a friend of the opposite sex, an adult friend or relative, a teacher, coach or counselor, or a parent or guardian. You’ll also need a pen to write the person’s observations about you in the appropriate spaces in your Student Journal.

WHAT TO DO:

Explain to the person you’re interviewing that the goal is to help you to better understand yourself and to start thinking about jobs or careers that you may be interested in. Read each “Career Type.”

Explain that you will ask them to rank each category from #1 to #6 in order of what “Best” to “Least” describes you. If they have additional comments, you can write them in the spaces in your Student Journal, too.

INTERVIEW #1______________________________________

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</tbody>
</table>
How Do You Like To Work With Others?

Read this list and check off all the ones that sound as if they describe you. Add other descriptions to the list that you think should be included to help describe you.

☐ I like to be able to make a difference in the way people think—for instance, getting them to vote for me (or my candidate) for a class office.

☐ I like to find things out by talking to people and asking them questions. I've enjoyed working for the school newspaper or hanging around the person fixing my parent's car and finding out how he/she does things.

☐ I like to help people with personal problems. My friends come to me a lot when they need to talk something through.

☐ I like to teach people how to do things that I know how to do. I'm the sort of person whose friends like to be near in a biology lab. Or, sometimes, younger kids come to me for a little informal coaching.

☐ I like to use my skills at making and fixing things to help others. You might find me fixing a bicycle or making a prom dress from scratch.

☐ I like to settle arguments between people and help each side see the other's point of view.

☐ I like to organize people to do things together. I could be a captain of a sports team, a debate team or get a group together to petition for fixing up a park or getting a stop light installed on a dangerous corner.

☐ I like to make decisions. You might find me as editor of the school newspaper deciding who are the best reporters, photographers or designers, or organizing committees for a class project.

☐ I like to entertain or perform to make people happy. You might find me playing in a band or trying out for the school play.

☐ I like to surprise people. In class, I'm often the one who comes up with an idea no one has thought of before.

I LIKE TO: ____________________________________________________________

________________________________________________________

Now, go back to your LIFE, Inc. book, or go to the website, www.nealeslifeinc.com. Read over some Virtual Role Models (VRMs) and pick out some careers that highlight some of the interests you have “checked” above. List some of those careers here:
**See What Others See:** Now do the same thing you did before; find out how others see you. Make sure your parent/guardian has given you permission to interview someone. Have the person you’re interviewing check off the categories they think apply most to you. Ask them to write 1, 2 or 3 for those top three descriptions of “you.” Then, have them rank the remaining ones or those “least like you” with the remaining numbers.

<table>
<thead>
<tr>
<th>Person you are interviewing: ________________________________________________</th>
<th>Person you are interviewing: ________________________________________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Their relationship to you: ________________________________________________</td>
<td>Their relationship to you: ________________________________________________</td>
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• BROUGHT TO YOU BY DELOITTE FOUNDATION •
PROBLEM SOLVING: We live in a fast-moving, fast-changing world, and problem solvers are going to be in the forefront of it. What kind of problem solver are you?

Rate these one to five, where “1” is the best & “5” is the least.

____ I like to look for answers on the Internet.
____ I like to learn things from books.
____ I like to solve word puzzles.
____ I like to put things together and make them fit.
____ I like to present my homework neatly with a nice cover and graphics.

When you’ve looked at yourself in all these ways, you should know yourself a little better.

It’s important to take this new-found knowledge of yourself, your likes and dislikes, throughout the lessons. Keep in mind your strong points as you begin to think about possible careers.
Lesson #3:
The View From the Top of the Mountain: “Visioning”

Try creating a “visioning” exercise yourself.

It takes Practice.

What To Do:
Interview a person you know who has a job or career that is not teaching. You could interview a parent/guardian, an adult friend, or a person in your neighborhood that your parent/guardian has given you permission to speak with.

Ask them if you can interview them about their career. Explain that you are going to ask about their careers today, in other words, starting at The Top of The Mountain.

You’re going to ask them to think about how they got there and what they needed to know to get there. Show them the “picture” of the mountain. You will start at the top (symbolizing them in their career now) and track back down to look at each step that allowed them to get there. You’re going backwards from Step 5 to Step 1. Therefore, when you turn the steps around, you have an ACTION Plan. If you can’t find someone to interview, you could research a career on the Internet or at the library.
Ask These Questions and Fill in the Answers:

STEP 5

How did you get here? What is your position?

________________________________________________________________________

________________________________________________________________________

What did you need to know to get there?

________________________________________________________________________

________________________________________________________________________

STEP 4

What was the Step you needed to do right before you got into your position? (HINT: Did you interview better than the other candidates? Remember you’re going step-by-step starting in the career and going backwards to figure out how you got there.)

________________________________________________________________________

________________________________________________________________________

What did you need to know to get there? (HINT: Were you better trained and had superior skills?)

________________________________________________________________________

________________________________________________________________________

STEP 3

What was the Step you needed to do right before you got to Step 4. (HINT: Did you have to graduate from college?)

________________________________________________________________________

________________________________________________________________________

What did you have to know to get there? (HINT: Did you have to take certain courses in college?)

________________________________________________________________________

________________________________________________________________________
STEP 2

What was the Step you needed to do right before you got into Step 3? (HINT: Did you graduate from high school?)

__________________________________________

What did you have to know to get there? (HINT: Did you do well in high school and do well on SATs or ACT tests?)

__________________________________________

STEP 1

What was the Step you needed to do right before you got in your position? (HINT: This goes back to their interests and career type. For instance if they are in childcare, they could have loved babysitting as a child, or if they are a doctor, they could have been the child who was always there with a Band-Aid™)

__________________________________________

Now ...

Turn the Steps around from 1 to 5. You now have an action plan that this person could have followed to get the job they have today.

HOW DID YOU GET HERE?  WHAT DID YOU NEED TO KNOW?

STEP 1:__________________________________

__________________________________________

STEP 2:__________________________________

__________________________________________

STEP 3:__________________________________

__________________________________________

STEP 4:__________________________________

__________________________________________

STEP 5:__________________________________

__________________________________________
**Another Spin: Career Profile**

**Directions:** Search the Department of Labor Website: [www.bls.gov/oco/home.htm](http://www.bls.gov/oco/home.htm) to profile three careers that interest you. Simply type your career of choice into the “search” box, read the information and enter the important data into the table below.

**Hint #1:** Students may need to adjust your career name (be more or less specific, or think of another name) in order to find it. Teachers/Instructors may need to lend a hand here.

**Hint #2:** The important information is not always the first. Be sure to read ALL the information and paraphrase below.

<table>
<thead>
<tr>
<th>Career Choice #1</th>
<th>Average Beginning Salary (Found under “Earnings”) $</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Education/Knowledge/Degrees Needed</strong> (Found under “Training, Other Qualifications, and Advancement”)</td>
<td><strong>Tasks and Activities Involved</strong> (Found Under “Nature of the Work”)</td>
</tr>
<tr>
<td>Career Choice #2</td>
<td>Average Beginning Salary (Found under “Earnings”) $</td>
</tr>
<tr>
<td><strong>Education/Knowledge/Degrees Needed</strong> (Found under “Training, Other Qualifications, and Advancement”)</td>
<td><strong>Tasks and Activities Involved</strong> (Found Under “Nature of the Work”)</td>
</tr>
<tr>
<td>Career Choice #3</td>
<td>Average Beginning Salary (Found under “Earnings”) $</td>
</tr>
<tr>
<td><strong>Education/Knowledge/Degrees Needed</strong> (Found under “Training, Other Qualifications, and Advancement”)</td>
<td><strong>Tasks and Activities Involved</strong> (Found Under “Nature of the Work”)</td>
</tr>
</tbody>
</table>
Lesson #4:

Busting the Gender Gap

Interview your parents/guardians, friend’s parents, grandparents, or other adults in your life. **Tell them you are learning to think about your future and careers.** You’re learning about the “Gender Gap.”

This term describes the **discrimination** that takes place **between men and women in the workplace.** Explain that you’ve learned that years ago, many jobs were thought to be “just for men” or “just for women.”

Ask them to tell you about possible gender discrimination at their workplace twenty-some years ago.

**WHAT TO DO:**
Ask the following questions and write responses in your **Student Journal**.

**NOTE:** There are two sets of questions so you can ask two different people for their responses.

**FIRST PERSON you are interviewing:**

Their relationship to you:

Where did you work?

What kind of job did you have 20 years ago?

What were the typical jobs for women?

What were typical jobs for men?

Where do you work today?

Are there still typical jobs for women?

What changes have you seen over the years with regard to the “Gender Gap”?
SECOND PERSON you are interviewing: __________________________________________

Their relationship to you: __________________________________________________

Where did you work? _________________________________________________________

What kind of job did you have 20 years ago? _____________________________________

What were the typical jobs for women? ___________________________________________

What were typical jobs for men? _______________________________________________

Where do you work today? _____________________________________________________

Are there still typical jobs for women? __________________________________________

What changes have you seen over the years with regard to the ‘Gender Gap’?

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

We Didn’t Have That
When I Was Your Age

Now you are going to interview your parents/guardians and discover how many things you NOW have around the house that they DIDN’T have when they grew up.

HINT: Look around your home. Do you think your parents grew up with a cellphone?

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................

________________________________________ ..............................................................
Lesson #5:
MENTORS: Learning from Others –
Virtual Role Models (VRMs)

What To Do:
Interview your own mentor—someone with a career
that interests you—it could be a person, coach, teacher
or parent. Use this when you “spend the day with
a professional” or for Career Day at your school or
organization. Ask the following questions and explain
that their answers may be selected, if they wish, to be
included in the LIFE, Inc. VRM Library on the LIFE,
Inc. website, www.nealeslifeinc.com. Please give
your completed VRM, and the Name, Likeness and
Testimonial Release, signed by your parent or guardian,
to your Teacher/Advisor/Parent/Guardian so they can
submit it on your behalf.

What did you think you were going to be doing when you were in high school?

What are you doing now and what do you like best about it?

How did you get from where you were in high school to where you are now?

Were there unexpected turns? If so, please explain.
What courses that you took have helped you most—directly and indirectly?

________________________________________________________________________

Have you had a mentor or mentors in your careers?

________________________________________________________________________

How have they helped you?

________________________________________________________________________

What would you have done differently?

________________________________________________________________________

What are your goals now?

________________________________________________________________________

What’s your next career move?

________________________________________________________________________

What about Quality of Life plans? (HINT: Extra activities you like to do when you’re not working)

________________________________________________________________________

Do you have any interesting stories about learning on the job, job interviews, unexpected help or hindrance, etc.? 

________________________________________________________________________
Lesson #6: What's My Line?

You are going to play a game.

It’s based on an old TV show called, “What’s My Line?” On that show, a panel of celebrities would try to guess the occupation of a guest contestant. The panel in our game will be made up of students and the contestants will also be students. Students chosen for contestants will have to research a career ahead of time so they can “play act” the role and answer the panelists’ questions in character. The panelists will ask questions and finally make guesses as to what the contestant does for a living.

The “CATCH” is the panelists may only ask “Yes” or “No” questions.

What To Do:
Your homework assignment is to research a career. You should be creative. Remember, if you are chosen as a “contestant,” you’ll have to pretend that career is your own!

Here are some traditional careers:

- Doctor
- Lawyer
- Teacher
- Computer Programmer
- Accountant
- Banker
- Secretary
- Factory Worker
- Actress/Actor
- Veterinarian
- Bus Driver
- Waiter/Waitress
- Franchise Owner
- Life Insurance Agent
- Flight Attendant

Here are some unusual careers:

- Dog Trainer
- Circus Clown
- Sky Diving Instructor
- Explorer
- Dolphin Trainer
- Author
- Cartoonist
- Inventor
- Safari Guide
- Horse Trainer
- Nuclear Physicist
- Artist
- Taste Tester
- Wine Maker
- Rodeo Rider
- Balloonist
- Lion Tamer
- Zoo Keeper
- Jockey
- Psychic
- Park Ranger

Ohhh, I forgot to bring my litter box...

More information about this assignment is on the next page.
WHERE CAN YOU FIND OUT INFORMATION ABOUT CAREERS?

- You can research on the Internet.
- Speak to your parents/guardians about different careers.
- Visit your local library.
- Speak to your Guidance Counselor.

When you interview people, start by asking these questions.

Explain that you’ll be playing the “What’s My Line?” game in class.

QUESTIONS TO FOCUS ON:

What is your job?
Where do you work? Indoors? Outdoors?
Do you work for a small business or a large business?
Does your job require a high school diploma?
A college degree? A graduate degree?
Do you work from home?
Describe your job simply so that I can explain it easily to my classmates.

Be prepared to play the game in school or after school. You may be a “contestant” who will be asked questions about the profession you’ve chosen. Or you might be a “panelist,” asking others about their “make-believe” careers. Review this with your teacher/instructor before proceeding as a panelist.

What’s my line?
I’m a four-legged creature with a life that’s made in the shade…
Lesson #7:
A Word About Money:

EXPlore a Career:
Write down two careers that you will be researching.

Your Career Choice: ________________________________

Exploration Career Choice: ________________________________

WHAT TO DO:

- Check “Want Ads” in local newspapers for jobs in these careers.

- You can also search on-line at www.nealeslifeinc.com. Log in to the website, and, using the left-hand menu, click on “Finding Answers” and then “VRM Library” to search through the Virtual Role Model library.

- In addition to the library, you can research salaries for these careers through “Google™” or:

  - Go to the following sites:  
    http://content.monster.com/salarybenefits/home.aspx
    www.salary.com
    http://www.payscale.com
    http://www.worklifewizard.org/main/salarycheckerUSA

LIST PoSSIBLE Jobs:

<table>
<thead>
<tr>
<th>Career Category</th>
<th>Starting Salary</th>
<th>Work Experience/Education Needed</th>
</tr>
</thead>
</table>

YOUR CAREER CHOICE:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

EXPLORATION CAREER CHOICE:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
$Create a budget$

**What To Do:**
Use your career choice.
Check a "Job" in one of the Ads.
Estimate what your "Gross Salary" will be each year.
Now, you will build your own budget.

Money **IN (INCOME)**
Gross Salary $__________
- Taxes (30%) - $__________
Net Take-Home Pay $__________

Money **OUT (EXPENSES)**
Sample Categories
and write in your own
Rent/Mortgage _______________
Car Expenses _______________
Utilities (Gas/Electric/Water) _______________
Phone _______________
Cable/Internet _______________
Savings _______________
Charity _______________
Food _______________
Clothing _______________
Entertainment _______________
Emergencies _______________
Insurance _______________

Total Expenses: _______________

Net Take Home Pay $__________
- Total Expenses - $__________
Money Left Over Each Year $__________

I gave you a break...
I put you in a 30% tax bracket...
License To Drive

**What To Do:**

Research the yearly costs of an economy car and of a snazzy, luxury car. Then, build a budget and figure out how much money you will have to earn (assume you are paying 30% in taxes) to afford a car.

<table>
<thead>
<tr>
<th>COSTS:</th>
<th>ECONOMY CAR</th>
<th>LUXURY CAR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EXAMPLE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Cost of Car plus Interest</td>
<td>$ ___________</td>
<td>$ ___________</td>
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<tr>
<td></td>
<td>$ ___________</td>
<td>$ ___________</td>
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<tr>
<td></td>
<td>$ ___________</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Total Yearly Expenses:</td>
<td>$ ___________ (A)</td>
<td>$ ___________ (A)</td>
</tr>
</tbody>
</table>

**Do the Math Formula:** Subtract the difference of 30%, or the taxes you’ll pay on your salary (assuming a 30% Tax Bracket), from 100% = .7 or (B) Divide the **Total Yearly Expenses** (A) by .7 or (B), which will equal (C), or the amount you’ll have to earn before taxes to afford that car. *HINT: A ÷ B = C*

**Amount You’ll Have To Earn To Afford That Car:**

= $ ___________ (C) = $ ___________ (C)
MIRACLE OF COMPOUNDING: WORKING FOR YOU

FUN FACT: Would you rather have a job where the salary is $10,000,000 a year or one that pays a penny the first day, 2¢ the second day, 4¢ the third day, and continued to double every day? You’ll be surprised to know that after 31 days with the second job, you will have earned $21,474,836!

EXERCISE: COMPOUNDING CALCULATOR

If you start saving $80 a month at age 10 with a 10% interest rate, you’ll have earned $2,305,562 by age 65!

If you start saving $100 a month at age 15 with a 10% interest rate, you’ll have earned $1,746,873 by age 65!

If you start saving $150 a month at age 18 with a 10% interest rate, you’ll have earned $1,938,906 by age 65!

How did we find this out? It’s easy!

Go to http://www.econedlink.org/interactives/index.php?iid=2&type=student
Type in “Monthly Savings,” “Age,” and “Interest Rate,” and then hit “Calculate.”

SAVING AND INVESTING: OPENING A SAVINGS ACCOUNT

Basic Elements:
ID such as driver’s license, Social Security number, birth certificate or passport.

Check the minimum balance requirement, which is the minimum amount you need to keep in the account at all times to avoid the bank charging a maintenance fee.

Check for additional fees such as those for extra withdrawals or transfers from the account.

WHAT TO DO:
• Pick a bank or credit union that is near work or home. Even if you do most of your banking online, there may be times you need to stop by the bank—and you won’t need to pay to use its ATM.
• Check the different types of savings accounts they offer. Getting one that is linked to your checking account or debit card helps you avoid overdraft charges.
• Compare savings account interest rates at various banks and credit unions.

GETTING A CREDIT CARD

What is credit?
When you borrow money to buy a good or service, that borrowed money is called credit. You get credit from someone, usually a bank, who is willing to lend you money.
Why would a bank lend you money?
They would lend you money because they trust that you will back it back on time and also pay the fees that they charge you to use their money.

Why do you need credit?
If you want to buy anything big immediately and you don’t have the money, you need credit. Most people need credit to buy a car or a house. Having good credit will also help you to get a credit card, which is more convenient than having to carry cash.

How do you get credit?
Banks issue credit cards through organizations, such as Visa™ and Mastercard™

Basic Elements:
18 years old or older
Have a job or income – have pay stub available
ID such as Social Security card, driver’s license, birth certificate, passport
Telephone in your own name

WHAT TO DO:
• Apply online or at your bank.
• Go online and research credit card offers. Begin with Visa and MasterCard.
• Compare APRs or “Annual Percentage Rate” which is the yearly interest rate of the loan and also compare rate increase rules and any other fees.
• Only start with one card.
• Use it and pay in full, on time.

MIRACLE OF COMPOUNDING: WORKING AGAINST YOU

How can credit work against you?
Let’s say you charged $2,000 on your credit card and that card had an 18% interest rate. Let’s also assume you decided to pay $80 a month toward that debt. How many years would it end up taking you to pay off this debt? It would take you more than 8 years to repay this debt. Also, by the time you’ve paid off your debt, you will have spent an extra $1,073.60 in interest payments alone!

You can play around with different amounts owed, interest rates, and monthly payments by using this simple, Credit Card calculator at Bankrate.com.

Here’s the direct link:
Opportunity Cost

This is the “cost” of passing up the next best choice when you are making a decision. It is not a “cost” in money, necessarily, but it could be a consideration. Consider all costs, personal and professional.

**What To Do:**

Select **two** careers you have been researching and answer these questions...

...and think of adding to the list.

**Then**, select the **best** for you, thinking of this Opportunity Cost scenario.

- Is this a job/career that I really want?
- Do I respect the company’s mission and goals?
- Do I have to move?
- What is the salary?
- Do I have a girl/boyfriend, spouse, or other family considerations that I need to think about first if I move?
- What are the benefits or “perks?” (Health insurance, profit sharing, insurance).
- Will the company pay for me to get a degree?
- Is there public transportation to get to work or do I have to buy a car?
- What is the cost of living in that location?
- Can I advance in the job?
- Is the company socially responsible?

**When thinking about a job, what other considerations are important to you?**

________________________________________  ______________________________________
________________________________________  ______________________________________
________________________________________  ______________________________________
________________________________________  ______________________________________

**the best companies to work for**

**INSTRUCTIONS:** Research on-line or “Google™” the “100 Best Companies to Work For.” You should be able to find the *Fortune Magazine* Top 100 List, *Business Week* “The Best Small Companies to Work For” list, and you can also search [www.workingmother.com](http://www.workingmother.com) for their Top 100 List. Then, list companies that are both great to work for and fit your career dreams.

**Make a list:**

________________________________________  ______________________________________
________________________________________  ______________________________________
________________________________________  ______________________________________
________________________________________  ______________________________________

Student Journal For Self Discovery, LIFElife, Inc.: The Ultimate Career Guide for Young People

• BROUGHT TO YOU BY DELOITTE FOUNDATION •
RESUME WRITING

Select one career for which you will create a “mock” resume. This will be created in order to role play for a job interview in that field.

Sample resume:

YOUR NAME
YOUR ADDRESS/PHONE NUMBER/E-MAIL

GOAL: To get a job in (insert your field and refer to the job available).

EDUCATION: List education credentials here (Graduation dates and degrees earned).

RELATED WORK EXPERIENCE: List work experience and bullet what responsibilities you had at each job.

•
•
•

ACTIVITIES/HONORS: List clubs you are involved in, sports teams, and any honors you have received.

SKILLS: List skills that are marketable to employment such as proficiency in Microsoft Word and Excel or the fluency in another language.

Don't forget to mention that you like cats...
INTERVIEW

Pre-interview research: Research your “selected Job/Company.”

**Things to Know/Do:**

YOUR APPEARANCE—
dress appropriately

Where is the company located? ________________________________

What time is the interview? ________________________________

Research the person conducting interview if possible:

- What is the name and title of the person interviewing you?
- How long have they been there?
- Are they part of Human Resources (Professional Interviewer)?
- Is their job as a professional in the company?
- What does the company do?
- What is the job?

Why should they hire you?

Your strengths? ____________________________________________

Your weaknesses? __________________________________________

Your work experience? ______________________________________

**TURN THE PAGE & CONTINUE TO ANSWER QUESTIONS ON THIS TOPIC...**
Your education? ___________________________________________________________

Extracurricular activities? ________________________________________________

Honors you’ve received? __________________________________________________

Scholarships? ___________________________________________________________

Prepare Questions to ask about the company:

1. ______________________________________________________________________

2. ______________________________________________________________________

3. ______________________________________________________________________

follow up:

Write a sample hand-written “Thank You” letter and call or e-mail when the interviewer suggested when to get back to him/her.

Think “GREEN”

Make a list of these “Green” companies:

1. ______________________________________________________________________

2. ______________________________________________________________________

3. ______________________________________________________________________

WHAT TO DO:
Go on-line to find a company that is socially responsible. That could mean lots of things, for instance, a company that cares about the environment and works to reduce waste, cuts less trees, and conserves natural resources. Many people refer to these as “Green” companies.

Take a look at “Socially Responsible” companies.
EXERCISE: Field Trip—Job Observation

You will conduct market research into your first job and learn to prepare for that interview. Example: Let’s say you want to work as a salesclerk at a retail store, or as a Barista at a coffee shop. You will visit the store and write your impressions in your Student Journal to later discuss in class and hopefully at the “Real Job Interview.”

INSTRUCTIONS: Select your job opportunity. It doesn’t have to be your first job. It could be a summer job, an apprenticeship, or your first real full-time job. You are going to “view” the job currently being done by employees, if possible. You will observe how current employees are working, and ideally think about what would make yourself successful in that position.

For example: Barista in a Coffee Shop / or Any Retail Store.

You will sit in the shop and observe to identify: “Traits for Success”

JOB OBSERVATION—

✓ Did the Employee dress appropriately? .................................................................Y ES____ NO____
✓ Did the Employee greet the customer? ...............................................................Y ES____ NO____
✓ Did the Employee smile? ...................................................................................Y ES____ NO____
✓ Did the Employee establish eye contact? .............................................................Y ES____ NO____
✓ Did the Employee repeat the order to make sure it was correct? .......................Y ES____ NO____
✓ Was the Employee’s body language open and friendly? ....................................Y ES____ NO____
✓ Was the Employee’s attitude friendly? .................................................................Y ES____ NO____
✓ Was the Employee paying attention to the customer or talking to other employees? ... Y ES____ NO____
✓ Was the Employee fast and efficient? .................................................................Y ES____ NO____
✓ Did the Employee ring-up the charge or cash transaction quickly and efficiently? .... Y ES____ NO____
✓ Did the Employee say to the customer, “Thank you for coming into (Name the Store)”? ... Y ES____ NO____
✓ Did it seem that the customer was pleased? ..........................................................Y ES____ NO____

You will come up with your own list of survey questions for the specific job interview.

Answer These Questions:

What did you learn?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
What would make you a “good” employee? __________________________________________
________________________________________
________________________________________
________________________________________
What would make you a “poor” employee? __________________________________________
________________________________________
________________________________________
________________________________________
How would you handle yourself differently/or the same as the employee(s) you observed?
________________________________________
________________________________________
________________________________________
________________________________________
How can you use this experience of “Market Research” at your interview?
________________________________________
________________________________________
________________________________________
________________________________________
What type of employee do YOU want to be? _________________________________________
________________________________________
________________________________________
________________________________________
________________________________________
Are YOU that person? _____ 😊 _____ 😞

What type of employee do you want to work with? ________________________________
________________________________________
________________________________________
________________________________________
________________________________________
Are YOU that person? _____ 😊 _____ 😞
EXERCISE: You’re Hired!

ABOUT THE GAME: This is a role playing game where you will learn the skills of interviewing for a job. You will present in front of the class and there will be a Panel of Judges. The class will vote to see whether or not you are “Hired.”

STEPS FOR A SUCCESSFUL JOB INTERVIEW

1. RESEARCH THE COMPANY

What does the Company do?

Who is their market? (Who do they sell their goods/services to?)

What are their current problems, challenges, and priorities, etc?
2. **JOB DESCRIPTION** (Read Job Description provided by Teacher).

3. **SETTING**
   The teacher will set this up like a real job interview.

4. **DRESS CODE**
   What should you wear for the Interview? (You will explain out loud).

5. **GETTING THERE**
   Make sure you know exactly where the Interview is located, with whom, how to get there and how long it will take. Build in a lot of time to arrive early.

6. **RESUME**
   You will create a “mock” resume outlining your background and qualifications for the job. (Note: You should have emailed your resume previously to a real interview—but hardcopies should always be brought to the Interview.) You should have a list of reference letters. The resume should highlight your background that will show how you can benefit the company based upon research on that company.

7. **INTRODUCTION**
   Greet, shake hands, smile and the Interviewer will ask you if you would like some water. (It’s always polite to accept an offer for something to drink).

8. **HAVE YOUR QUESTIONS READY REGARDING THE COMPANY AND THE JOB**
   If the Interviewer does not describe the company or the job—this is the opportunity for you to be prompted to ask: “Could you tell me a little about your goals around hiring the right person for this job?” Note: Always ask about the company first BEFORE you start “Selling Yourself”. You have researched the company and its Mission and you should add, “I know your Mission is… (Fill in Mission), I just wanted you to expand on that with regard to my possible position.”
9. **STUDENT GETS A CHANCE TO SELL THEMSELVES**

Believe in yourself. If you are confident with your abilities, the Interviewer will be confident. Never be arrogant, however, and never over exaggerate or lie. Speak in full sentences and avoid “Yes” and “No” answers to ANY questions, always elaborate, but be concise.

![Image of a dog with text: It is my goal to be a human's best friend.]

10. **INTERVIEWER SHOULD QUESTION A LITTLE ABOUT STUDENT'S BACKGROUND AND THEIR GOALS**

Examples: “What was most important about your education or work experience or summer job?” You should try to show that you are hardworking, reliable, trustworthy and self-starters. Be enthusiastic and positive.

11. **THE "GOOD-BYES"**

Thank the Interviewer for this interview and for the time they spent with you. You should ask, “What is your timing on making a decision?” You should ask, “Would you like a list of my References?” (Hopefully, Interviewer will say, “Yes”.)

12. **POST-MORTUM**

Send an e-mail to interviewer to thank him/her for their time exploring this job opportunity. Explain how enthusiastic you are and summarize how you and your qualifications would hopefully benefit their company. (Send within 24 hours of the interview.) Always try to analyze how well you did, so that you can improve your skills for your next Interview. With the “You’re Hired!” Activity, you will get a chance for a “Do-Over.” In real life, this introspection will help you for next time.

**SCORING**

Scoring Scale: 1 through 5 (1 is “Needs A Lot of Improvement” and 5 is “Outstanding”)

<table>
<thead>
<tr>
<th>Score</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Needs A Lot of Improvement</td>
</tr>
<tr>
<td>2</td>
<td>Needs Some Improvement</td>
</tr>
<tr>
<td>3</td>
<td>Average</td>
</tr>
<tr>
<td>4</td>
<td>Good</td>
</tr>
<tr>
<td>5</td>
<td>Outstanding</td>
</tr>
</tbody>
</table>

**GAME ACCOUNTANTS:**

The student with the “highest” score gets “Hired”. After the students have completed their ratings, the cards, or sheets from their Student Journal are collected and two students are selected to add up the scores.
INTERVIEW:

You will score the person being interviewed. Use the score rating 1 through 5: (1 is “Needs a Lot of Improvement” and 5 is “Outstanding”).

How well did they answer questions about:

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dress Code: Was the student dressed appropriately (or described appropriate attire)?</td>
<td>______</td>
</tr>
<tr>
<td>Did they explain how they had directions to the interview?</td>
<td>______</td>
</tr>
<tr>
<td>Did they conduct relevant research about the company?</td>
<td>______</td>
</tr>
<tr>
<td>Were they able to briefly describe what the company does?</td>
<td>______</td>
</tr>
<tr>
<td>Did they conduct research about the job?</td>
<td>______</td>
</tr>
<tr>
<td>Did they have a good resume?</td>
<td>______</td>
</tr>
<tr>
<td>Did they greet the Interviewer properly?</td>
<td>______</td>
</tr>
<tr>
<td>Did they establish eye contact?</td>
<td>______</td>
</tr>
<tr>
<td>Did they ask good questions?</td>
<td>______</td>
</tr>
<tr>
<td>Did they answer questions well?</td>
<td>______</td>
</tr>
<tr>
<td>Did they describe how they would be good for the job?</td>
<td>______</td>
</tr>
<tr>
<td>Were they enthusiastic?</td>
<td>______</td>
</tr>
<tr>
<td>Were they confident?</td>
<td>______</td>
</tr>
<tr>
<td>How well did they wrap-up the interview?</td>
<td>______</td>
</tr>
</tbody>
</table>

Would you hire this person? YES____ NO____

Why?  ____________________________________________________________

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________
My Resume

Use this as practice before typing the final version of your resume.

Fill in the information below using a pencil so that you can make changes if necessary.

MY NAME

MY STREET ADDRESS (STREET, CITY, STATE, ZIP CODE)

MY TELEPHONE #

MY E-MAIL ADDRESS

MY GOAL:

To get a job in

(STATE YOUR CAREER FIELD)

YOUR EDUCATION:

[List dates in chronological order along with degrees / certificates earned]

YOUR RELATED WORK EXPERIENCE: List work experience and bullet what responsibilities you had at each job.

•

•

•

ACTIVITIES/HONORS: List clubs you are involved in, sports teams, and any honors you have received.

____________________________________________________  ______________________________________________________

____________________________________________________  ______________________________________________________

____________________________________________________  ______________________________________________________

SKILLS: List skills that are useful to employment such as proficiency in Microsoft Word or Excel, and whether you speak another language fluently.

____________________________________________________  ______________________________________________________

____________________________________________________  ______________________________________________________

____________________________________________________  ______________________________________________________
LIFE, Inc. STUDENT POST EVALUATION

Thank You. We appreciate your feedback. After completing this form, please remove it from the book and give it to your Teacher/Advisor/Parent/Guardian so they can submit it on behalf of the student.

We would appreciate it if you would take a few minutes to evaluate the program using the following form. Please complete all sections on the form and be frank in your comments, as we are serious about responding to the feedback we receive.

**About You:**

<table>
<thead>
<tr>
<th>I Am: [Circle one]</th>
<th>Male/Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>My Age is:</td>
<td>( )</td>
</tr>
<tr>
<td>My Grade in School is:</td>
<td>( )</td>
</tr>
<tr>
<td>I Identify Myself as: [Circle as Many as Apply]</td>
<td>American Indian or Alaska Native</td>
</tr>
<tr>
<td></td>
<td>Asian</td>
</tr>
<tr>
<td></td>
<td>Black or African American</td>
</tr>
<tr>
<td></td>
<td>Native Hawaiian or Other Pacific Islander</td>
</tr>
<tr>
<td></td>
<td>White</td>
</tr>
<tr>
<td></td>
<td>Some Other Race</td>
</tr>
<tr>
<td>I am: [Circle one]</td>
<td>Hispanic, Latino or Latina</td>
</tr>
<tr>
<td></td>
<td>Not Hispanic, Latino or Latina</td>
</tr>
</tbody>
</table>

**Instructions:** Please rate the following features from “Excellent” to “Poor,” making comments where indicated.

<table>
<thead>
<tr>
<th>The General Look of the Program</th>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Rating</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Impressions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Artwork</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Layout</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lasting Impressions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comments:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The Content of the Program</th>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Setting the Stage</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>So Who Am I?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The View from the Top of the Mountain</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>So What Do I Need to Know?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learning from Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A Word about Money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finding Answers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Summary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comments:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Enjoyment and Attention Holding Factor</th>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Rating</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comments:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>“Makes Sense” and Readability Factor</th>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Rating</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comments:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

—CONTINUED ON NEXT PAGE
### Usefulness Factor

<table>
<thead>
<tr>
<th></th>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Rating</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Comments:**

---

**Instructions:** Please rate the following features from “Strongly Agree” to “Strongly Disagree”:

<table>
<thead>
<tr>
<th>Observations</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I learned about career possibilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Virtual Role Models were inspiring</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The program made me hopeful (even if I’m not exactly sure what I want to do with my life)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I learned that there are many different roads to success</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>After participating in this program, my journey will be more satisfying</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have increased my confidence and believe I can use the career planning skills effectively</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>After participating in this program, I am able to use the self-discovery exercises</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>After participating in this program, I am able to use the visioning technique</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>After participating in LIFE, Inc. ... I</th>
<th>More</th>
<th>Same</th>
<th>Less</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have ways of thinking about where I am now and where I’m going</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Take control of my own life</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Know more about career options in business</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Am willing to consider a career as a professional accountant, auditor, or tax or business consultant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See the connection between school and career</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Other Comments**

What part of the program did you like the best?

What was one thing you learned about yourself?

What, if anything, did you find hard to understand?

What was one thing you learned about careers?

---

School: ___________________________  City and State: ___________________________
NAME, LIKENESS AND TESTIMONIAL RELEASE FORM

Thank You. We appreciate your feedback. After completing this form, please remove it from the book and give it to your Teacher/Advisor/Parent/Guardian so they can submit it on behalf of the student.

For good and valuable consideration, the receipt and sufficiency of which I hereby acknowledge, I hereby agree as follows:

1. I hereby irrevocably grant to the Deloitte Foundation, Deloitte LLP, Deloitte & Touche LLP, Deloitte Tax LLP, Deloitte Financial Advisory Services LLP, Deloitte Consulting LLP (successor to Deloitte Consulting Holding LLC), Deloitte Services LP, Deloitte Consulting (Nevada) LLC, Deloitte Consulting L.P., Deloitte Consulting (US) LLC and Deloitte Consulting (Holding Sub) LLC, Deloitte Touche Tohmatsu, and other member firms of Deloitte Touche Tohmatsu, and all of their respective past, present, and future parents, subsidiaries, divisions, affiliates, predecessors, successors, managers, partners, principals, members, directors, officers, employees, stockholders, benefit plans and fiduciaries, owners, agents, representatives, attorneys, heirs, executors, administrators, transferees, and assigns (hereinafter collectively referred to as the “Licensed Parties”) a royalty-free right to use, exploit and publish my name, likeness and/or quotations and/or testimonial (“Materials”), in any and all media now or hereafter known, including, without limitation, on the internal and external websites for Deloitte LLP and its subsidiaries (the “Deloitte U.S. Firms”), in trade materials and print advertisements, throughout the world in perpetuity, to advertise and promote the Life Inc. program and materials.

2. I agree that the Licensed Parties will have the right to attribute the quotations and/or testimonials to me, which are true and verifiable and expressions of my personal experience and belief, which are contained in my submission to the Licensed Parties.

3. If I am submitting a photo, video or recording, I represent and warrant that I personally took such photo, video or recording or, if I did not, that I have the express permission of the individual who did so to submit it to the Licensed Parties and to grant the Licensed Parties the rights set forth herein. Upon request of the Licensed Parties, I can and will provide written proof of such permission.

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5. I agree that no advertisement or other material, including, without limitation, the Materials, need be submitted to me for any approval, and the Licensed Parties shall be without liability to me for any distortion or illusionary effect resulting from the exhibition, publication, broadcast or other use of my name, likeness and/or testimonial.

6. I warrant and represent that this license does not in any way conflict with any existing commitment on my part.

7. Nothing herein will constitute any obligation on the Licensed Parties to make any use of the rights set forth herein. I agree that this license supersedes all prior negotiations and understandings between myself and the Licensed Parties relating to the rights granted herein.

—CONTINUED ON NEXT PAGE
8. I hereby (i) expressly release, discharge and waive all claims, demands, losses and liabilities of any nature which may arise from, and (ii) covenant not to make any claims against, the Licensed Parties as a result of, any and all loss or injury caused by or occurring as a result of the exploitation of the rights granted hereunder. I understand that I am responsible for any injury or damage that may arise out of my acts or omissions.

FULL NAME PRINTED ___________________________ SIGNATURE ___________________________ DATE ___________________________

If you are a minor, your parent or legal guardian must complete the following:

(I am the (father) (mother) (guardian) of the above mentioned minor. I consent to the foregoing on behalf of such minor, and I agree to indemnify and hold harmless Licensed Parties with respect to any claims which the minor may make as a result of the exercise by Licensed Parties of their rights hereunder.

______________________________________________
Signature

______________________________________________
Name of Parent or Guardian
PERMISSION SLIP

Remove this page from your Student Journal by cutting on the dashed line. Have your Parent/Legal Guardian fill out this form. Then, give it to your Teacher/Instructor.

BACKGROUND: Students are learning about jobs and careers in a program called LIFE, INC. The goal is for them to explore their own interests and strengths. In order to discover more about themselves, they will be interviewing adults and other children who know them well. They are asked to interview; for example: friends of the same sex, the opposite sex, guardian, teacher/counselor, parent and others. We want to make sure you are in agreement.

Name of Student: (PLEASE PRINT)

________________________________________________________________________

Parent or Legal Guardian: (PLEASE PRINT)

________________________________________________________________________

I, ____________________________, hereby grant the above student [NAME OF PARENT OR LEGAL GUARDIAN—PLEASE PRINT] permission to speak to others in their life in school and out of school about LIFE, INC.

Signed: ______________________________________

[SIGNATURE OF PARENT OR LEGAL GUARDIAN]

Date: ______________________________

j