

Let's Be Practical: Money Talks



Write down what you think each of these items might cost each month. Then ask a parent or another adult what they believe the figures should be.

	You say:	Adult says:
Groceries	_____	_____
Car payment	_____	_____
Rent/house payment	_____	_____
Utilities (gas, electricity, phone, trash, water)	_____	_____
Insurance (health, auto, etc.)	_____	_____
Totals:	_____	_____

Now take a look at the totals. Are you surprised? Keep in mind there are often more expenses during the month that aren't even listed here; car tags, pet food, magazines and entertainment are some good examples. To be able to meet expenses every month, adults have to earn at least enough to pay their bills.

Degree vs. On-the-Job Training

Don't be discouraged by the totals above. This is where it pays to start planning for your future. Now you'll get a chance to see how education after high school can increase your earning power!

With moderate on-the-job training, you could be a(n)...	Hourly Wage	With a technical school, associate, bachelor's or higher degree, you could be a(n)...	Hourly Wage
Electrician's Helper	\$12.05	Electrician	\$19.28
Nursing Aide	\$9.88	Physician's Assistant	\$37.37
Court Clerk	\$12.77	Court Reporter	\$25.17
Set/Exhibit Designer	\$10.58	Art Director	\$33.01
Fast Food Cook	\$8.17	Chef/Head Cook	\$17.42
Receptionist/Information Clerk	\$10.75	Human Resources Manager	\$29.90
Record Clerk	\$11.01	Diagnostic Medical Sonographer	\$28.27
Veterinary Assistant	\$9.95	Veterinarian	\$38.54
Psychiatric Aide	\$11.03	Psychologist	\$36.60
Security Guard	\$12.29	Detective	\$25.28

Source: Oklahoma Employment Security Commission's Oklahoma Wage Network