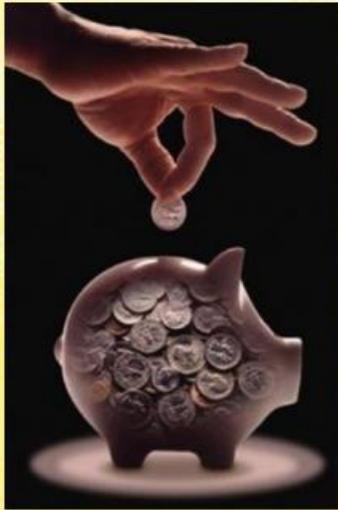


# Texas Department of Banking

**Texas Department of  
Banking**



**Financial Education**



**NAVIGATE**

**An Educational Resource by the  
Federal Reserve Bank of Dallas**

**October 20, 2016**

**Leilani Lim-Villegas**

**Financial Education Coordinator**

**A new classroom resource from the Federal Reserve Bank of Dallas**

# NAVIGATE

Exploring College and Careers



**Princeton Williams**

*Director of Economic Education*

Federal Reserve Bank of Dallas

# Program Features

- Designed for easy classroom implementation
- Instructor-led program
- Targeted for 7<sup>th</sup> to 9<sup>th</sup> grade students
- Consumable student workbook
- Detailed instructor handbook

# Six Units

Unit 1 **Exploring Careers**

Unit 2 **What About College?**

Unit 3 **How Do I Get In?**

Unit 4 **How Much Does College Cost?**

Unit 5 **Paying for College**

Unit 6 **Future Paths**

# Exploring Careers



# Unit 1



# Exploring Careers



Education pays! Adults with more education can expect to earn higher wages.



Of the hundreds of careers that you could pursue, many will require education or certification beyond high school graduation.

## Career Path



## Registered Nurse/Nurse Anesthetist

I have always wanted to pursue a career in medicine. I earned a bachelor's degree in nursing and was hired as soon as I graduated. I enjoy the flexibility of my career. I work long hours, but I also have three-day weekends. I enjoy the time off and like to spend it with my friends and family. Two years ago, I decided to go back to school to get my master's degree and become a certified registered nurse anesthetist (CRNA). It was the best decision of my career.



**Median Wage: \$96,460**

**Expected Job Growth 2012–2020: 31%**

## Think About This



In 2013, workers with a bachelor's degree made \$457 more every week than high school graduates.

**That's more than a million dollars  
in a typical working life!**

Calculated from [www.bls.gov/emp/ep\\_chart\\_001.htm](http://www.bls.gov/emp/ep_chart_001.htm)





# Explore: Careers

## Architecture and Engineering

- Aerospace Engineers
- Industrial Engineers
- Architects
- Surveyors
- Drafters



## Arts and Design

- Fashion Designers
- Graphic Designers
- Multimedia Artists and Animators



## Building and Grounds Cleaning

- Janitors and Building Workers
- Pest Control Workers



## Business and Financial

- Accountants
- Financial Analysts
- Human Resources Specialists
- Logisticians
- Management Analysts



## Education, Training and Library

- Archivists, Curators and Museum Workers
- Instructional Coordinators
- Librarians
- Teachers

## Entertainment and Sports



- Actors
- Coaches and Scouts
- Musicians and Singers
- Producers and Directors



## Farming, Fishing and Forestry

- Agricultural Workers
- Fishers
- Forest and Conservation Workers



## Food Preparation and Serving

- Chefs
- Food Preparation Workers



# www.bls.gov/ooh

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[OOH HOME](#) | [OCCUPATION FINDER](#) | [OOH FAQ](#) | [OOH GLOSSARY](#) | [A-Z INDEX](#) | [OOH SITE MAP](#) | [EN ESPAÑOL](#)

## OCCUPATIONAL OUTLOOK HANDBOOK

[Architecture and Engineering](#) >

## Architecture and Engineering Occupations

[EN ESPAÑOL](#) [PRINTER-FRIENDLY](#) 

Employment of architecture and engineering occupations is projected to grow 3 percent from 2014 to 2024, adding about 67,200 new jobs. The growth rate is slower than the average for all occupations, in part, because several drafting and technician occupations in the group are projected to decline from 2014 to 2024 as improvements in technology, such as design software and surveying equipment, make workers more productive.

The median annual wage for architecture and engineering occupations was \$76,870 in May 2015. The median annual wages for all occupations in this group was higher than the median annual wage for all occupations in the economy, which was \$36,200.



## OCCUPATION GROUPS

Architecture and Engineering  
Arts and Design  
Building and Grounds Cleaning  
Business and Financial  
Community and Social Service  
Computer and Information Technology  
Construction and Extraction  
Education, Training, and Library  
Entertainment and Sports  
Farming, Fishing, and Forestry  
Food Preparation and Serving  
Healthcare  
Installation, Maintenance, and Repair  
Legal  
Life, Physical, and Social Science  
Management  
Math  
Media and Communication  
Military  
Office and Administrative Support  
Personal Care and Service  
Production  
Protective Service  
Sales

## SELECT OCCUPATIONS BY

2015 Median Pay  Entry-Level Education  On-the-job Training   
Number of New Jobs (Projected)  Growth Rate (Projected)

## FEATURED OCCUPATION



### *Environmental Scientists and Specialists*

Environmental scientists and specialists use their knowledge of the natural sciences to protect the environment and human health. They may clean up polluted areas, advise policymakers, or work with industry to reduce waste.

[view profile »](#)

## A-Z INDEX

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

## BROWSE OCCUPATIONS

**Highest  
Paying**

**Fastest  
Growing  
(Projected)**

**Most New  
Jobs  
(Projected)**



### Civil Engineering Technicians

Civil engineering technicians help civil engineers to plan, design, and build highways, bridges, utilities, and other infrastructure projects. They also help to plan, design, and build commercial, industrial, residential, and land development projects.

Associate's degree

\$49,260



### Civil Engineers

Civil engineers design, build, supervise, operate, and maintain construction projects and systems in the public and private sector, including roads, buildings, airports, tunnels, dams, bridges, and systems for water supply and sewage treatment.

Bachelor's degree

\$82,220

[Summary](#) | [What They Do](#) | [Work Environment](#) | [How to Become One](#) | [Pay](#) | [Job Outlook](#) | [State & Area Data](#) | [Similar Occupations](#) | [More Info](#)

## Summary

Quick Facts: Civil Engineers	
2015 Median Pay 	\$82,220 per year \$39.53 per hour
Typical Entry-Level Education 	Bachelor's degree
Work Experience in a Related Occupation 	None
On-the-job Training 	None
Number of Jobs, 2014 	281,400
Job Outlook, 2014-24 	8% (As fast as average)
Employment Change, 2014-24 	23,600

### What Civil Engineers Do

Civil engineers design, build, supervise, operate, and maintain construction projects and systems in the public and private sector, including roads, buildings, airports, tunnels, dams, bridges, and systems for water supply and sewage treatment.

### Work Environment

Civil engineers generally work in a variety of locations and conditions. Many spend time outdoors at construction sites so that they can monitor operations or solve problems onsite. Most work full time.

### How to Become a Civil Engineer

Civil engineers need a bachelor's degree in civil engineering, in one of its specialties, or in civil engineering technology. They typically need a graduate degree



Civil engineers provide cost estimates for materials and labor to determine a project's economic feasibility.



## Explore: Your Career



My career choice:

Describe where you work:



Explain what you do:

How much education will you need?

- High school diploma or GED
- Postsecondary non-degree award (certification)
- Associate degree
- Bachelor's degree
- Master's degree
- Doctoral or professional degree



How much will you earn?

Yearly:



\$

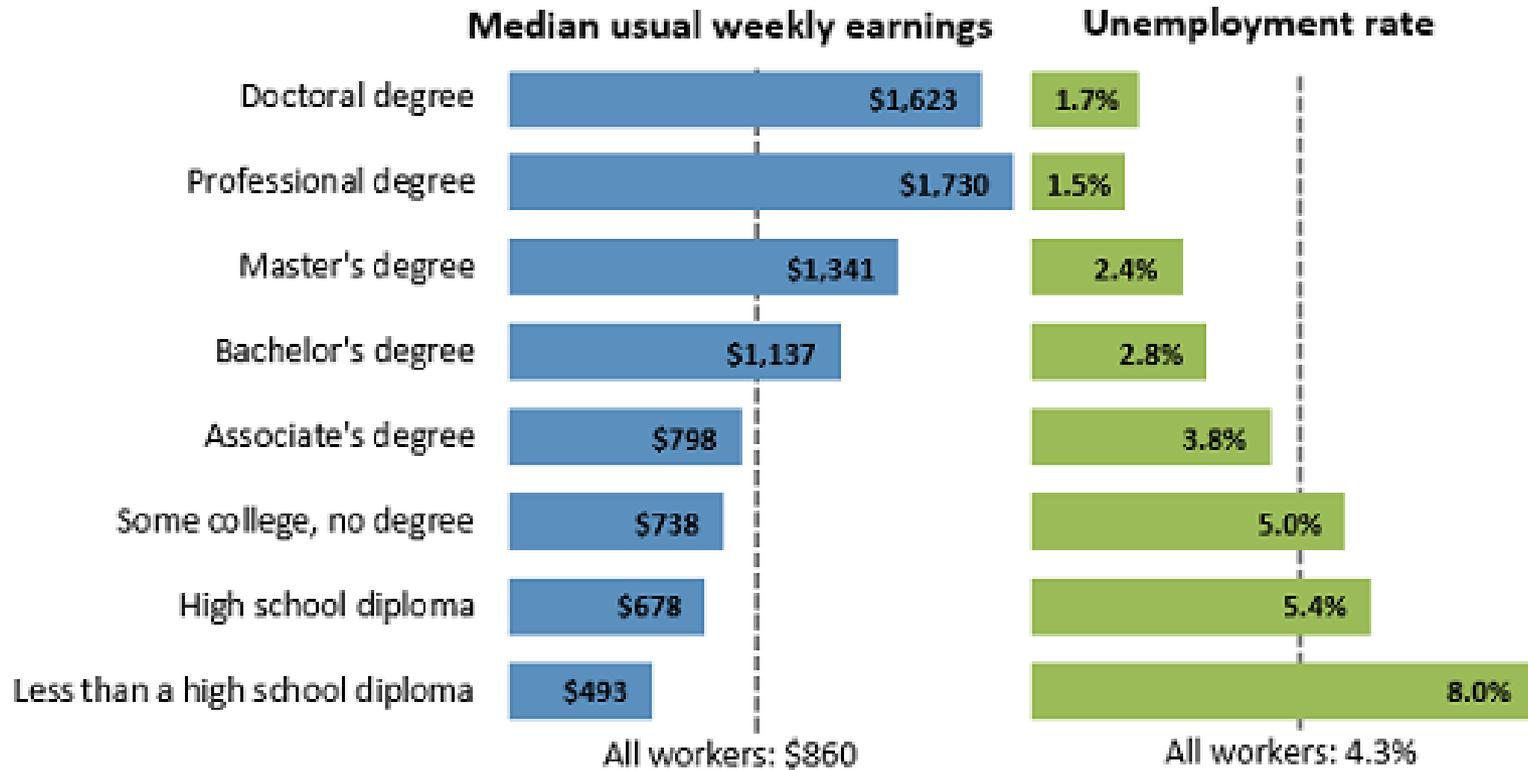
# NAVIGATE

Exploring College and Careers



Federal Reserve Bank of Dallas

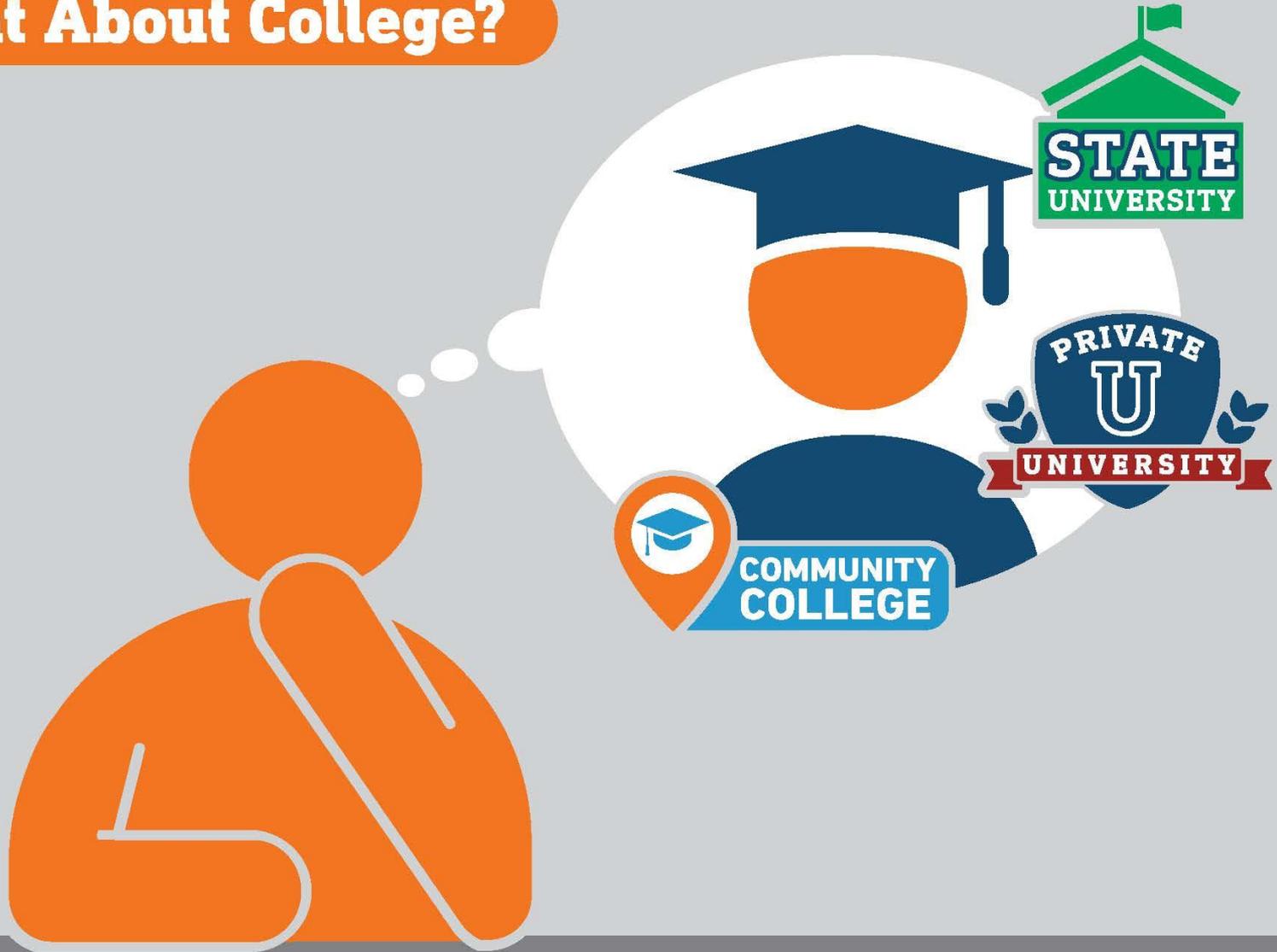
# Earnings and unemployment rates by educational attainment, 2015



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.

Source: U.S. Bureau of Labor Statistics, Current Population Survey

# What About College?



**PRIVATE UNIVERSITY**  
 **STATE UNIVERSITY**  
 Private     Public


**6-Year Graduation Rate**  
 \_\_\_\_\_ %  
*4-year schools only*

**Commuter**  
 **Residential**

**2-Year**  
 **4-Year**

**Location**

**My School**

**GO TEAM!**  
 \_\_\_\_\_  
**Team Name/ Mascot**

**Student-Faculty Ratio:**  
 \_\_\_\_\_ : \_\_\_\_\_  




# bigfuture.collegeboard.org



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Meet Monica ▸

It's okay to change your plans even if it means changing your major.

Monica realized the major she started college with wasn't right for her. By staying flexible, she opened the door to new opportunities.

Watch

Not sure where to start?  
Go ▸

Explore college majors.



# University of Texas at Austin

Austin, TX

[+ Add to My College List](#)

[See if you're on track](#)

[Compare colleges](#)

[Print complete college profile](#)

## At a Glance

[Deadlines](#)

[Majors & Learning Environment](#)

[Campus Life](#)

[Applying](#)

[Paying](#)

[For Transfer Students](#)

[For International Students](#)



A large, 4-year, public university. This coed college is located in a very large city in an urban setting and is primarily a residential campus. It

**Are you on track?**



See if you're set to meet this college's requirements — and how you can get there.

[Go to Academic Tracker](#)

**Does this college have what you want and need?**



1. Go to [College Search](#)
2. Identify what's important
3. Check back to see how this college compares

# University of Texas at Austin

## Average Age

20

All students

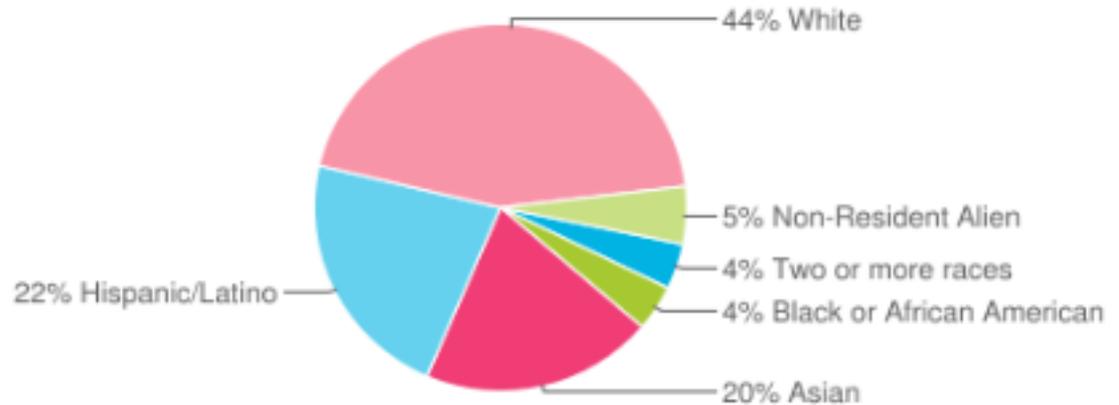
20

Full time students

## Part-Time Students

7%

## Race/Ethnicity



## Gender



## In-state and Out of State



# University of Texas at Arlington

## Average Age

28

All students

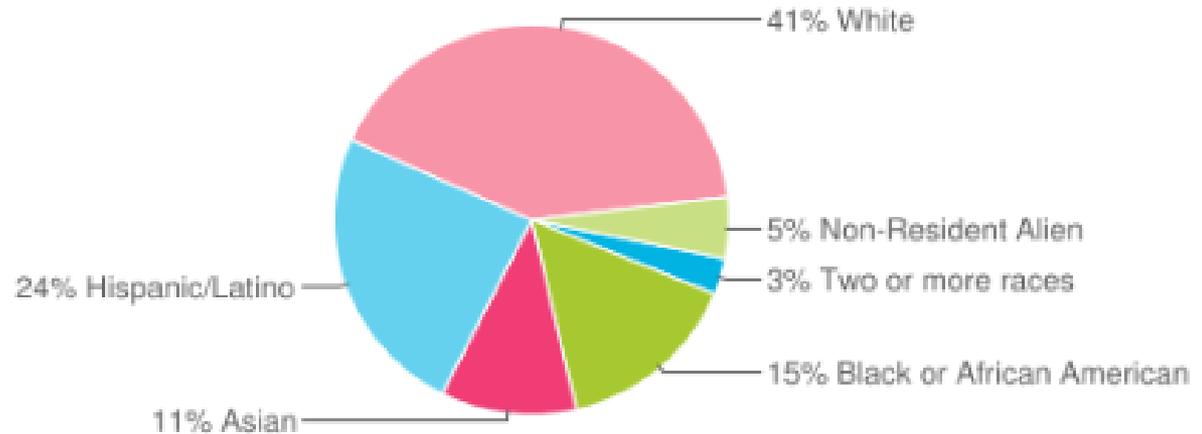
23

Full time students

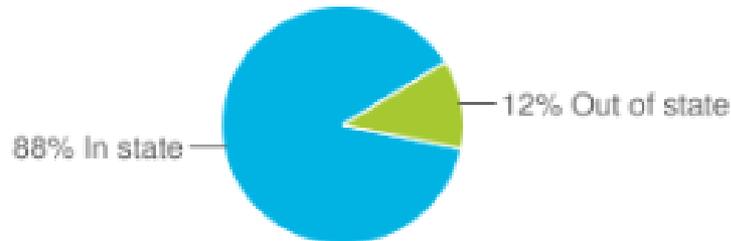
## Part-Time Students

--

## Race/Ethnicity



## In-state and Out of State





## Private University



Common Characteristics

Advantages

Disadvantages

## Public University



Common Characteristics

Advantages

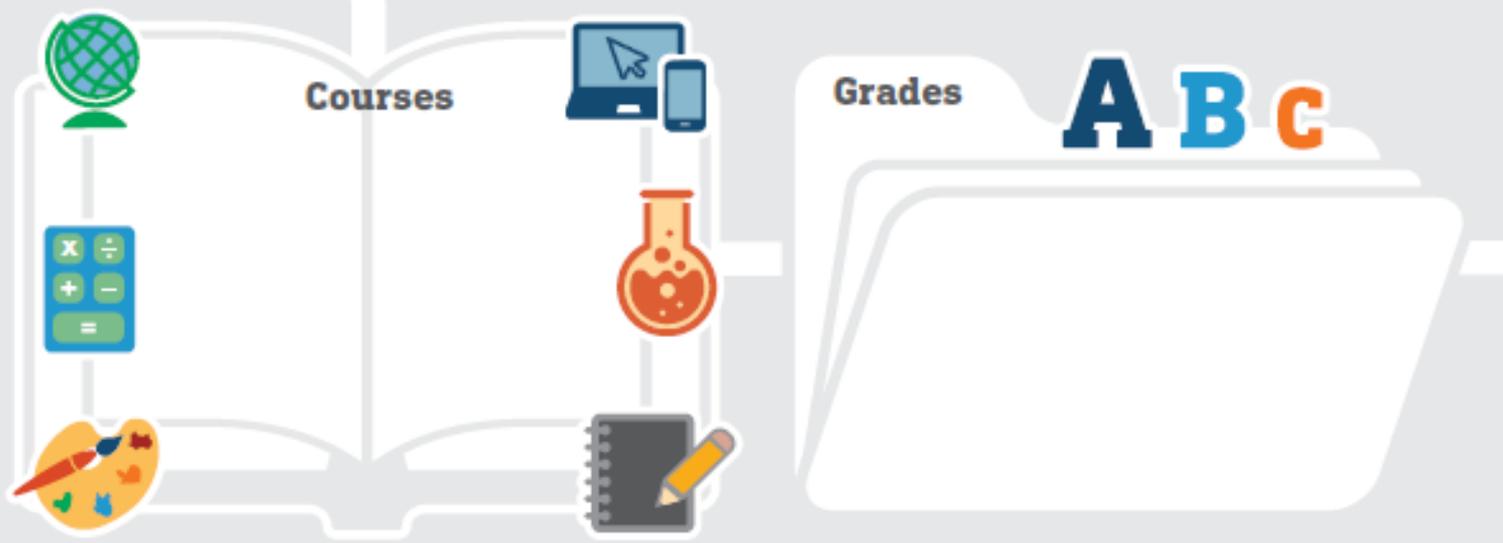
Disadvantages



# How Do I Get In?

**I've been accepted!**





## Test Scores

1. (A) (B) (C) (D) (E)

2. (A) (B) (C) (D) (E)



(A) (B) (C) (D) (E)

## Achievements



## References



## Other



# How Much Does College Cost?

	STATE UNIVERSITY	PRIVATE UNIVERSITY	COMMUNITY COLLEGE
Graduation (Cap & Gown)	\$ _____	\$ _____	\$ _____
Housing (House)	\$ _____	\$ _____	\$ _____
Books (Stack of books)	\$ _____	\$ _____	\$ _____
Food (Shopping basket)	\$ _____	\$ _____	\$ _____
Transportation (Car)	\$ _____	\$ _____	\$ _____





# Explore: College Cost



## In-State 4-Year Public University

Dollar amount  
per year

% of total cost



Tuition and Fees

\$

%



Room and Board

\$

%



Books and Supplies

\$

%



Personal

\$

%



Transportation

\$

%

Total

\$

100%



**Personal Expenses**  
**National Average**  
**\$2,105** per year\*  
 OR  
**\$234** per month  
 (School year – 9 months)



**Create a Budget**

Some possible expenses that are included in this budget are listed below. They currently total \$725. You must reduce the expenditures to \$234 or plan to get a part-time job.

Expense	Current Amount	Change	New Amount	Explanation
 Dining out	\$120			
 Student tickets to athletic events	\$60			
 Snacks for dorm room	\$100			
 Clothes	\$100			
 Fraternity/ sorority dues	\$125			
 Movies	\$45			
 Cell phone	\$60			
 Personal care (haircut, toiletries, etc.)	\$75			
 Laundry	\$40			

**Total Expenses**  
**\$725**



Was working with this budget difficult?  
 Some students work part-time while they

# Paying for College



**How do I pay  
for college?**

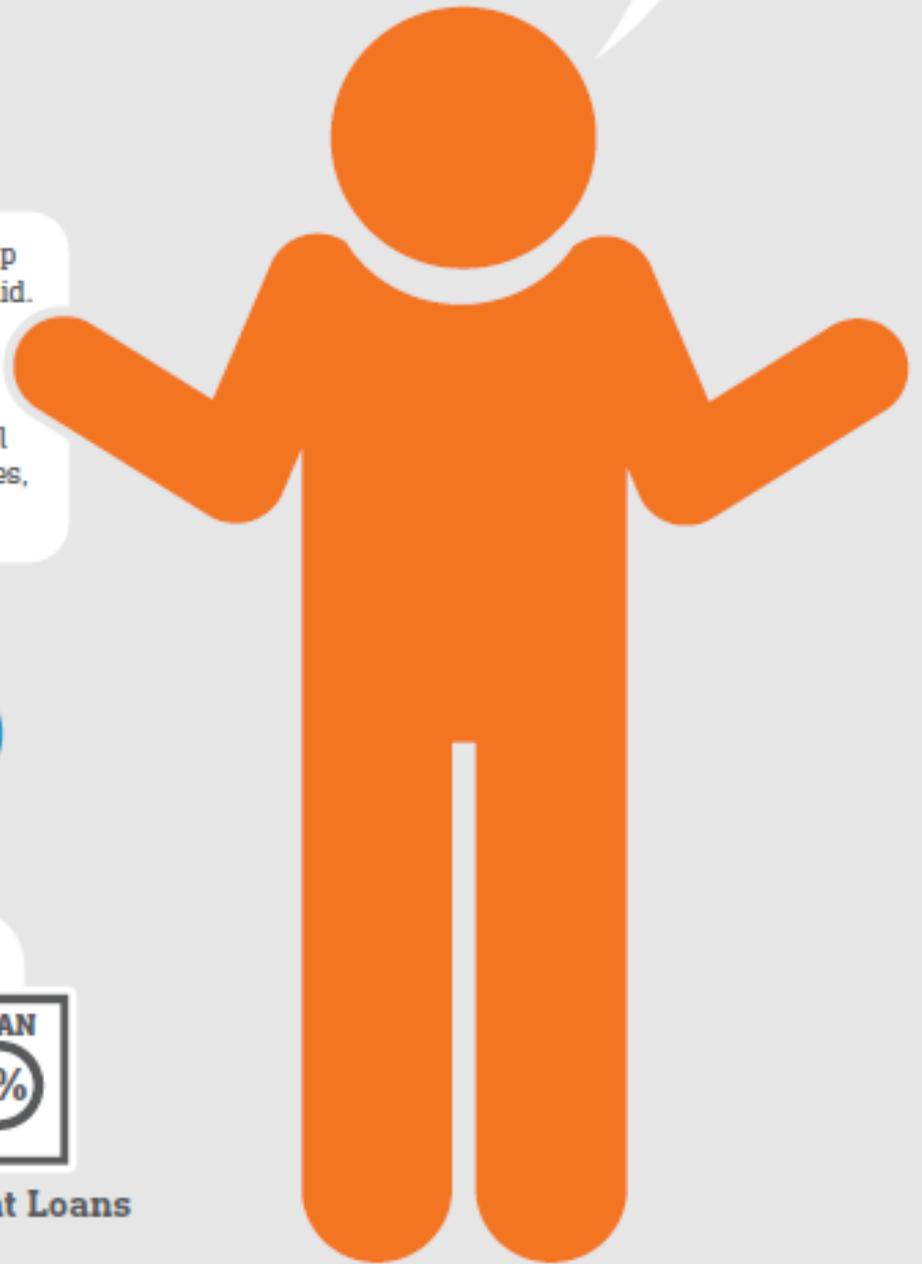


**What is  
financial aid?**





More than 70% of students get some type of help to pay for college. This help is called financial aid. To receive most types of financial aid, you and your parents will have to fill out the **Free Application for Federal Student Aid (FAFSA)** during your senior year. In your FAFSA, you will provide information about your family's finances, like income, savings, debts and assets.



There are three main types of financial aid:



Gift Aid



Work Study



Student Loans

# Future Paths



**Imagine that you are 25 years old working in the career on your card. You receive this letter inviting you to write a personal narrative that will be published by your high school.**

## **YHS** **YOUR HIGH SCHOOL**

Dear Graduate,

Our student council is excited to offer incoming freshmen a book about recent graduates from our high school. We are hoping that the book will inspire them to continue their education after high school and inform them of the steps that students from our school took to achieve that goal.

As a successful graduate of our high school, would you write an essay for the book describing your path through high school and beyond? Please address these questions in your essay.

- What did you do in high school to prepare for your career?
- What type of education did you pursue after high school? How did you pick the school? What did you study?
- What challenges did you face? How did you overcome them?

We look forward to sharing with our incoming students the details about the choices that contributed to your success.

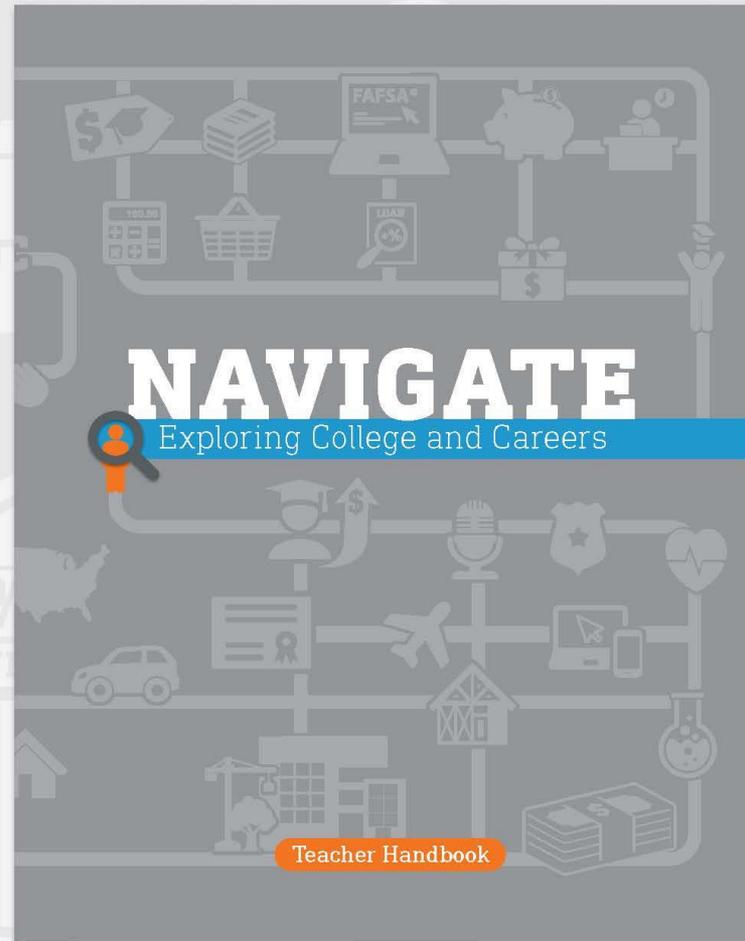
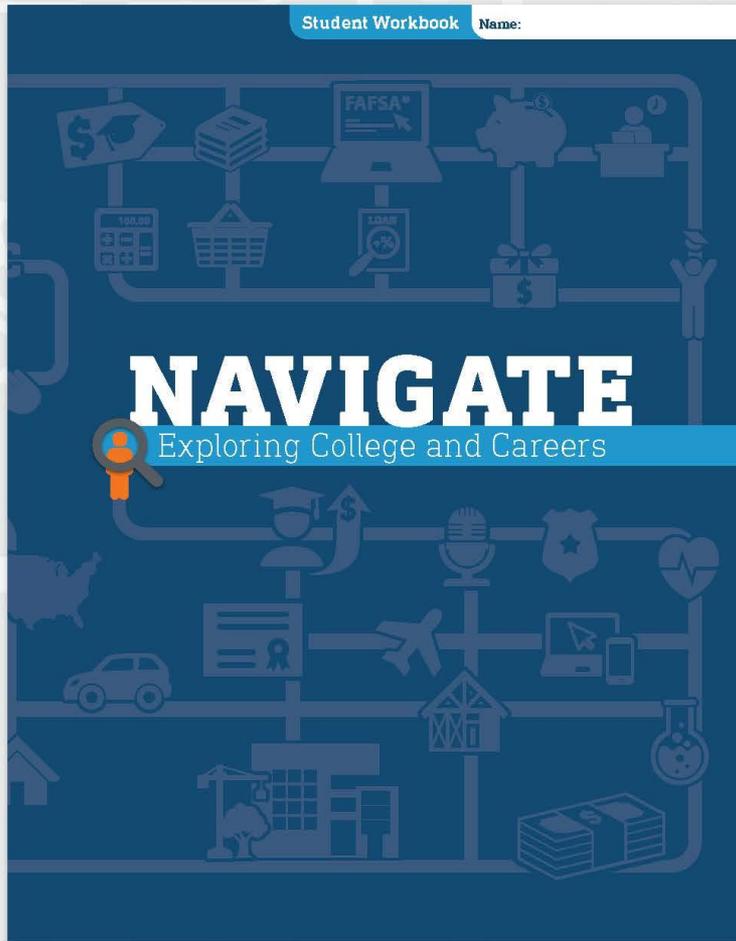
Sincerely,

The Student Council President

# Ways to Use Navigate

- Find a teacher that would like to partner
- Consider teaching Unit 3 as a guest presenter
  - Instructor-driven
  - Scripted lesson
- Think about your path to a career... how would you write the essay in Unit 6?

Preview the lessons and order copies at  
[www.dallasfed.org/educate/navigate](http://www.dallasfed.org/educate/navigate).



# Question & Answer Session

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# CONTACT INFORMATION

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