

Session 11

Activity 1 – Ten Years From Now

Imagine that you are 10 years in the future. Then answer the questions below.

1. How old will you be ten years from now?
2. Where will you live?
3. Will you be married?
4. Will you have children? If so how many?
5. Who will live with you?
6. What kind of work will you do?
7. What is your yearly salary?
8. How will your friends describe you?
9. What will you do with your free time?
10. What will your biggest accomplishment be in ten years?
11. What will your goals be for the future? What will you want to accomplish in your lifetime?
12. Picture yourself as a Virginia Hero. What will you say to your students?

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Activity 2 – A Dose of Reality

At this age, it’s hard to consider what being an adult will be like. The best word to describe adulthood is responsibility. The word “Bills” is synonymous with responsibilities. Use the career salary you chose in Activity 1 and complete this budget worksheet.

BUDGET

| Category | Monthly | ANNUALLY |
|-------------------------------------|----------------|-----------------|
| INCOME | | |
| Salary/Wages (before taxes) | | |
| Salary/Wages | | |
| Bonuses/Commissions | | |
| Other income | | |
| INCOME Subtotal | | |
| | | |
| | | |
| EXPENSES | | |
| FIXED Expenses | | |
| Mortgage/Rent | | |
| Insurance: Mortgage/Rent | | |
| Telephone (basic service) | | |
| Car Payment | | |
| Car Insurance | | |
| Debt Payments | | |
| Other Fixed Expenses | | |
| | | |
| | | |
| FLEXIBLE Expenses | | |
| Groceries | | |
| Transportation (gas & repairs) | | |
| Medical/dental | | |
| Utilities (electric& water) | | |
| Personal care (cleaners & haircuts) | | |
| Clothes | | |
| Other Flexible Expenses | | |
| | | |
| DISCRETIONARY Expenses | | |
| Savings | | |
| Internet services | | |
| Cell phone | | |
| Cable TV | | |
| Restaurant meals | | |

| | | |
|--|--|--|
| Gifts | | |
| Entertainment/recreation | | |
| Books/magazines/newspapers | | |
| Charity | | |
| Other Discretionary Expenses | | |
| | | |
| Expenses Subtotal | | |
| | | |
| NET INCOME (Income less Expenses) | | |
| | | |
| | | |

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Activity 3 – Future Problem-solvers

The youth of today are the problem solvers of the tomorrow. What problems will you solve in the future? Are there certain issues in your community that you want to help solve? Knowing the kinds of problems you want to solve can help you identify a future career or field in which to work.

| | Career/Job | Issues/Problems to be solved |
|--|----------------------|--|
| | Chief of Police | <ul style="list-style-type: none"> - Increasing violence in homes and communities - Increasing corruption on the police force |
| | College President | <ul style="list-style-type: none"> - Decreasing # of African-American males applying to college - Decreasing amount of available scholarship monies for minority students |
| | Community Leader | <ul style="list-style-type: none"> - Increasing sense of desperation in urban communities - Decreasing funding available for social programs that feed the hungry and provide shelter for the homeless |
| | Secretary of Defense | <ul style="list-style-type: none"> - Protecting the country against terror from foreign and domestic enemies - Maintaining cutting edge defensive weapons systems |
| | Computer Engineer | <ul style="list-style-type: none"> - Staying ahead of changing international technology demands - Developing ways for cost-savings in different areas of the market/economy |
| | Medical Researcher | <ul style="list-style-type: none"> - Increasing cases of Juvenile diabetes - HIV/AIDs cases increasing in 3rd world countries |
| | Ecologist | <ul style="list-style-type: none"> - Increasing negative effects of Global warming - Increasing world population, decreasing natural resources |
| | Educator | <ul style="list-style-type: none"> - Increasing truancy rates - Decreasing number of students graduating from high school |
| | Contractor/Builder | <ul style="list-style-type: none"> - Building affordable housing for low income families - Building energy efficient homes without increasing costs |
| | US Ambassador | <ul style="list-style-type: none"> - Deteriorating relationships with foreign countries - Increasing prices on imports and taxes on exports |