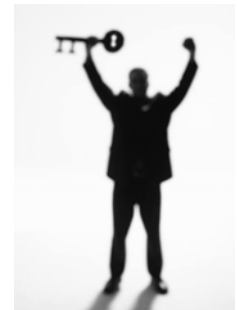


ANSWER KEY

The following is a list of answer keys that accompany some exercises. Several of the Lesson Plans and Activities do not have corresponding answer keys because many exercises have a wide range of possible answers.

Please refer to the list below for those activities that do have an accompanying answer key:



Worksheet #10: Begin the Exploration (page 18-20)	301-303
Worksheet #22: Where are the Jobs? (page 73-74)	304-305
Worksheet #24: Nontraditional Employment (page 77)	306
Worksheet #25: Job Prospects (page 78)	307
Worksheet #29: Who Doesn't use Algebra? (page 84)	308
Worksheet #31: Minnesota Labor Laws, Test of Knowledge (page 219)	309-310
Worksheet #32: Soft Skills in the Workplace (page 221)	311-312
Worksheet #33: Exploring Apprenticeship (page 222-223)	313
Worksheet #38: Related School Subjects (page 253)	314
Worksheet #39: Exploring Higher Education Opportunities (page 254-255)	315-316
Worksheet #40: Schools and Programs (page 256-257)	317-318
Worksheet #47: Monthly Budget (267-268)	319
Worksheet #53: Paying for College (Page 276)	320
Worksheet #54: How Much does College Really Cost? (page 277)	321
Worksheet #60: Get Acquainted with CareerOneStop (page 297)	322

ANSWER KEY: WORKSHEET # 10 BEGIN THE EXPLORATION

TABLE OF CONTENTS (PAGES ii-iii)

1. Radiologic Technician occupations fall under which career field and can be found on which page(s)?
They fall under the Health Services career field. Health Technician careers can be found on page 69.
2. Where can you find more information about other Health Technician Occupations?
Other Health Technician occupations are listed on page 69; Additional Resources for careers in the Health Services can be found on page 74.

WHAT DO I WANT TO DO WITH MY LIFE? (PAGES 1-18)

3. Following are letter codes used in the interest assessment in *MnCareers* on page 4-7. Complete what each code stands for and list one occupational group related to the code. Give the page number of where to find specific occupations for each group. (Interest code list on page 7.)

	Code	Occupational Group	Page Number
R	<i>Realistic</i>	<i>EXAMPLE: Engineering</i>	52
I	<i>Investigative</i>	<i>EXAMPLE: Computers</i>	38
A	<i>Artistic</i>	<i>EXAMPLE: Communications</i>	28
S	<i>Social</i>	<i>EXAMPLE: Education</i>	76
E	<i>Enterprising</i>	<i>EXAMPLE: Management</i>	42
C	<i>Conventional</i>	<i>EXAMPLE: Clerical</i>	36

4. List 5 types of skills & knowledge that are in demand from employers with a brief description for each. (List of Hot Skills is on page 11.)

EXAMPLE: A. *Idea Generation – creative thinking, coming up with different approaches*

EXAMPLE: B. *Math Skill – solving math problems*

EXAMPLE: C. *Human Service Skills –being aware of other's reactions*

EXAMPLE: D. _____

EXAMPLE: E. _____

5. What CareerOneStop tool helps you find potential training resources to gain new skills?
Skills Profiler (CareerOneStop information on page 17)
6. What is a nontraditional occupation? Identify and list 3 nontraditional occupations for each gender.
A nontraditional occupation is a job where 75 percent or more of the workers are of one gender. (A list of nontraditional occupations for men & women can be found on page 13 in MnCareers. Answers may vary)
7. What does it meant to "test drive" a job? Name 3 popular work-based learning opportunities and ways in which you might use them to research a career path. (Page 14)
To test drive a job is to take part in an activity that gives relevant work experience in a specific field. Five popular ways for a student to gain opportunities: job shadowing internship, youth apprenticeship, mentorship or a work-site field trip.

ANSWER KEY: WORKSHEET # 10 CONTINUED

WHAT DO THE NUMBERS SAY? (PAGES 19-22)

8. What is Employment Growth and why is it important to consider when thinking about a career? (Page 22)
Employment Growth refers to projected rates in the number of job openings that occur each year. It considers shifts in employment as people retire or leave the labor force. Employment Growth data is important because it helps individuals evaluate whether a large or small number of openings are expected to occur.
9. What is Job Outlook data and what does it tell you? (Page 22)
Job Outlook data come from several sources. Occupations are rated using factors such as growth, annual job openings and median wage. Occupations are then rated and assigned a rating that can range from "Excellent" to "Caution."

CAREER FIELDS (PAGES 23-82)

10. List the 6 career fields in *MnCareers*. For each one, name an occupational group, and 3 to 4 specific occupations found within that field. See the examples below.

Cluster	Occupational Group	Specific Occupations
<i>Business and Administration</i>	<i>Computer Occupations</i>	<i>Computer Engineer, Network Systems Administrator</i>
<i>Arts and Humanities</i>	<i>Fine and Performing Arts</i>	<i>Dancer, Graphic Designer, Photographer, Interior Design</i>
<i>Agriculture & Natural Resources</i>	<i>Farming, Fishing & Forestry</i>	<i>Food Scientist, Landscape Architect, Forester</i>
<i>Engineering and Technology</i>	<i>Construction</i>	<i>Bricklayer & Stonemason, Carpenter, Electrician, Painter, Plumber & Pipefitter</i>
<i>Health Services</i>	<i>Health Technician</i>	<i>Nuclear Medicine Tech, Pharmacy Tech, Radiologic Tech</i>
<i>Human Services</i>	<i>Law & Social Services</i>	<i>Counselor, Lawyer, Paralegal, Social Worker</i>

11. Browse through all the occupations listed in each of the career fields. Choose **one** occupation that looks appealing and complete the following information:

Occupational Title: EXAMPLE: Human Resources Manager
 Employment: 1,070
 Wages (low-end, median & high-end): \$30.10 – \$45.60 – \$67.60
 Interest Profile: ESC
 Job Outlook: Good
 Education Requirements: Bachelor's Degree

12. What types of skills are required for the occupation listed above? (Use On The Job and What Skills Do You Need sections for occupational group)
EXAMPLE: Human Resources Manager
Manager responsibilities include supervising staff, budgeting and resolving customer disputes. Managers need creative-thinking skills, leadership and organization skills.

ANSWER KEY: WORKSHEET # 10 CONTINUED

WHERE DO I GO FROM HERE? (PAGES 83-105)

13. *MnCareers* lists a lot of possible future options. Name 4 future options listed in the publication. List 2 advantages for each. (Page 85)
The options listed are: work, higher education, distance learning, military, apprenticeship and AmeriCorps. Examples of other options include volunteering, traveling, a combination of work and school, etc.
14. Is Higher Education worth the investment? Provide 2 reasons why or why not. (Page 92-93)
Jobs requiring higher education typically pay better. Someone with only a high school diploma stands to earn \$19,320 less than an individual with a bachelor's degree. Jobs requiring more education typically offer better benefits and better working conditions.
15. What is the average unemployment rate for people with a bachelor's degree? What is the unemployment rate for those who did not graduate from high school?
2.6 percent for bachelor's degree – 7.6 percent for high school drop outs.

ANSWER KEY: WORKSHEET #22 WHERE ARE THE JOBS?

1. Using the table on page 9 in *MnCareers*, fill in the grid below. In the first column, select 6 occupations with a high growth rate. In the second column, list the employment numbers. Next, list growth rate and the average hourly wage.

Occupation with High Growth Rate	Employment Numbers	Growth Rate	Average Hourly Wage
<i>Social and Human Service Assistant</i>	840	54%	\$12.50
<i>Personal and Home Care Aide</i>	1,090	52%	\$10.20
<i>Fitness Trainer and Aerobics Instructor</i>	200	52%	\$10.90
<i>Network Systems & Data Communications Analyst</i>	270	50%	\$32.30
<i>Medical Records & Health Info. Technician</i>	200	49%	\$14.10
<i>Medical Assistant</i>	350	49%	\$13.70
<i>Social and Human Service Assistant</i>	840	54%	\$12.50

2. Categorize the job titles for Minnesota's **shrinking occupations** from page 9 into the correct career fields.

Agriculture and Natural Resources	<i>There are shrinking occupations in this field however, none of the top shrinking occupations listed on page 9 made the table.</i>
Arts and Humanities	<i>There are shrinking occupations in this field however, none of the top shrinking occupations listed on page 9 made the table.</i>
Business and Administration	<i>Telephone operator; word processor and typist; Computer operator; Travel agent; loan interviewer and clerk.</i>
Engineering and Technology	<i>Communications Equipment Operator; Electrical and Electronic Equipment Assembler; Coil winder, Taper and Finisher; Utility meter reader.</i>
Health Services	<i>There are shrinking occupations in this field however, none of the top shrinking occupations listed on page 9 made the table.</i>
Human Services	<i>There are shrinking occupations in this field however, none of the top shrinking occupations listed on page 9 made the table.</i>

3. Based on the table in question 2, which career fields contain the **most** shrinking occupations? Which fields have fewer expected losses? Give at least one example of why you think these fields have such fluctuations.

Engineering and Technology and Business and Administration had the most declining positions listed on page 9, however not all shrinking occupations are listed on this page. Part of the reason for the sharp decline in some occupations has to do with changes in society. For example, not as many people use telephone operators anymore. Due to advances in technology and automation, many of the manufacturing jobs have or are becoming obsolete.

ANSWER KEY: WORKSHEET #22 CONTINUED

4. Many popular occupations have few openings and applicants face tough competition. Name 5 **popular** occupations that have the **fewest** number of openings in Minnesota. Approximately how many openings does each popular occupation have per year?

Agents or Business Managers of Artists and Athletes (12 each year); Fashion Designers (14); Athletes and Sports Competitors (20); Zoologists (37); Private Detectives and Investigators (50).

5. What are the real odds of making it as a pro athlete? What do these odds tell you about popular occupations in general?

Experts estimate that only 1 in 10,000 high school athletes will make it as a professional. These odds tell you that athletics is extremely competitive at the professional level. Despite the popularity of becoming an all-star athlete, very few job openings are available.

6. Surprisingly, many occupations in Minnesota have a large number of openings available right now. See page 10 in *MnCareers* and list 8 occupations with many openings.

Nursing aid; Truck driver; Registered nurse; Office clerk; Teaching assistant; Business operations specialist; Automotive service Technician; Computer Software Engineer.

7. Why should you be interested in occupations with high vacancies when considering a career?

Answers will vary. Essentially, the jobseeker will have a better chance of finding a job if there are several openings. Most service sector positions are currently in high demand.

ANSWER KEY: WORKSHEET #24 NONTRADITIONAL EMPLOYMENT

WOMEN			MEN		
Nontraditional Occupation	Median Wage	Current Employment	Nontraditional Occupation	Median Wage	Current Employment
Architect	\$20.90	2,090	Bank Teller	\$10.40	10,010
Auto Body Repairer	\$19.30	3,420	Bookkeeper/Accounting Clerk	\$15.20	38,510
Bricklayer/Stone Mason	\$25.10	3,150	Childcare Worker	\$8.40	28,420
Civil Engineer	\$31.80	2,850	Dietician	\$23.20	940
Clergy	\$20.70	6,820	Social Worker	\$21.70	12,980
Computer Support Specialist	\$20.90	19,700	Librarian	\$23.50	1,930
Data Communications Analyst	\$29.40	10,270	Licensed Practical Nurse	\$17.10	18,190
Dentist	\$65.40	3,340	Manicurist	\$8.90	2,260
Drafter	\$22.10	4,880	Medical Assistant	\$13.70	6,640
Electrician	\$29.30	11,2080	Occupational Therapist	\$25.50	2,330
Firefighter	\$10.80	6,260	Paralegal	\$21.60	4,020
Painter	\$16.90	6,000	Personal & Home Care Aide	\$10.20	24,490
Surveying & Mapping Technician	\$19.40	1,190	Registered Nurse	\$29.20	49,120
Tile Setter	\$22.50	760	Special Ed Teachers	\$47,980 /year	11,610
Welder & Solderer	\$16.60	9,750	Speech-Language Pathologist & Audiologist	\$24.90	2,690

1. How do the median hourly wages compare for men and women?

Median wages are similar, although nontraditional occupations for men tend to be a little lower than options for women. Students might note that there are higher wage occupation options for men's traditional jobs than they expected.

2. What are the advantages and disadvantages of nontraditional work? (Go to www.iseek.org for help.)

Some examples of advantages of nontraditional work are that it pays well, fits skills and abilities better, and provides more attractive benefits and/or better opportunities for advancement and increased job satisfaction. Disadvantages may include a lack of support, isolation from co-workers, few role models, discrimination, longer hours and additional work stress.

3. Which of the above nontraditional occupations interest you? Why?

Answers will vary by student or individual.

ANSWER KEY: WORKSHEET # 25: JOB PROSPECTS

Find each career field in *MnCareers*. Locate the job within each career field that has the highest employment figure and write that in the job title below. Then, check the box that best describes the job outlook for that occupation.

Job Title (examples)	Career Field	Job Outlook	
Agricultural Engineer	Agriculture & Natural Resources	<input type="checkbox"/> Caution <input checked="" type="checkbox"/> Fair	<input type="checkbox"/> Good <input type="checkbox"/> Very Good <input type="checkbox"/> Excellent
Interpreters & Translator	Arts & Humanities	<input type="checkbox"/> Caution <input type="checkbox"/> Fair	<input type="checkbox"/> Good <input checked="" type="checkbox"/> Very Good <input type="checkbox"/> Excellent
Database Administrator	Business & Administration	<input type="checkbox"/> Caution <input type="checkbox"/> Fair	<input type="checkbox"/> Good <input type="checkbox"/> Very Good <input checked="" type="checkbox"/> Excellent
Bus & Truck Mechanic	Engineering & Technology	<input type="checkbox"/> Caution <input type="checkbox"/> Fair	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Very Good <input type="checkbox"/> Excellent
Pharmacy Technician	Health Services	<input type="checkbox"/> Caution <input type="checkbox"/> Fair	<input type="checkbox"/> Good <input checked="" type="checkbox"/> Very Good <input type="checkbox"/> Excellent
Law Clerks	Human Services	<input type="checkbox"/> Caution <input checked="" type="checkbox"/> Fair	<input type="checkbox"/> Good <input type="checkbox"/> Very Good <input type="checkbox"/> Excellent

1. Based on the information in the table above, which are the best job prospects? Which are the worst? *Student answers will vary, depending on what is important to each student – it could be employment, or outlook. Use the different student answers to begin a discussion on how the definition of a good job prospect differs from person to person. You can also discuss what other factors are missing here to determine a good job prospect – interest, wages, employment growth etc.*

2. What are some reasons **why** you would consider these jobs? What are some reasons why you **wouldn't** consider them?
Student answers will vary.

3. Does an occupation with a strong outlook mean it has good job prospects? Why or why not?
Student answers will vary.

ANSWER KEY: WORKSHEET #29: WHO DOESN'T USE ALGEBRA?

When people ask which high school course is never used again, most people respond that algebra is not needed in the real world. But lots of jobs and daily tasks require algebra. The left column lists occupations and the right column lists how workers in those occupations would use algebra. Match the occupation to the correct application of algebra.

Answer:

- | | | |
|---|-------------------------|--|
| F | Grocery Shopper | a. Determines workers per hour per job |
| J | Personal Trainer | b. Calculates percent markups and sale decreases |
| L | Clothing Designer | c. Calculates percent probability of precipitation |
| C | Meteorologist | d. Increases and decreases recipe amounts |
| I | Landscape Architect | e. Calculates duct size for maximum air transfer |
| E | Heating Contractor | f. Determines unit prices |
| A | Construction Contractor | g. Calculates miles per gallon of fuel |
| P | Guidance Secretary | h. Calculates dosage in relation to patient's body weight |
| Q | Mechanic | i. Determines square area for plantings and mulching |
| D | Chef | j. Calculates calories needed in relation to body weight |
| B | Store Proprietor | k. Determines percent customer discounts |
| R | Train Dispatcher | l. Uses ratios to enlarge or reduce pattern sizes |
| G | Truck Driver | m. Calculates semester grade point averages |
| M | Teacher | n. Calculates ground speed versus air speed |
| H | Anesthesiologist | o. Determines horsepower-aerodynamics relationships |
| N | Pilot | p. Uses weighted grading system |
| K | Salesclerk | q. Determines tolerances for cylinder bores |
| O | Automobile Designer | r. Determines departure times based on speed-distance relationships. |

ANSWER KEY: WORKSHEET #31: MINNESOTA LABOR LAWS, TEST OF KNOWLEDGE

1. Joe was fired from his job without explanation. What must he do in order to obtain the reasons for the termination?
 - C. *Joe must write to the company within 15 working days requesting the reason for termination. The company then has 10 working days to respond. Minnesota Statutes 181.933 was just amended during the recent legislative session, allowing an employee to write within 15 working days for the reason for termination. Prior to August 2001, B was the correct answer.*

2. Marilyn thinks there might be something in her personnel records preventing her from getting a promotion. Can Marilyn get a copy of the contents?
 - D. *Yes, Marilyn may make a written request once every six months or one time within a year of termination of employment. The employer must pay for the copy. Minnesota Statutes 181.961 allows an employee to make a written request for the personnel record once every six months or one time within a year of leaving the company.*

3. Christine is a clerical worker who performs typing and filing for her company and is paid a salary. Her boss, Tom, told her that he is paying her salary so he does not have to pay overtime. Christine works 50 hours a week, but is not compensated. What recourse, if any, does she have?
 - E. *Both B and C fulfill the qualifications and duties. Christine is entitled to overtime. Sometimes people think salaried employees are exempt from overtime, but that is not true. An employee must be paid a salary AND fall into an exempt category in order to avoid being paid overtime. Generally, unless Christine is allowed to make policy decisions for the company, she must be paid overtime. The amount owed depends on the size of the employer. Contact the U.S. Wage & Hour Division at the Department of Labor for more information.*

4. Jennifer is a server at a local café. Yesterday, she dropped a tray of dishes on the way to the kitchen. Her supervisor, Carol, told Jennifer she will be taking the cost out of her paycheck. What are Jennifer's options?
 - B. *Jennifer can demand her entire pay, unless Carol has written authorization from her after the dishes were broken to deduct the amount. Minnesota Statutes 181.79 requires written authorization from an employee before deducting any loss, theft or claimed debt.*

5. Under Minnesota Law, what is the minimum wage employers must pay?
 - E. *The correct answer is E. Minimum wage for employers with gross revenue of more than \$625,000 is \$6.15 an hour. Employers that make less than that are required to pay \$5.25 an hour. People under age 20 may be paid a training wage of \$4.90 an hour for the first 90 consecutive days of employment, after which they must be paid the appropriate minimum wage.*

ANSWER KEY: WORKSHEET #31 CONTINUED

6. Which of the following statements are true about what rest breaks an employer must offer you?
- D. For every four hours of work, an employee must be allowed to use the restroom. If they work eight consecutive hours, they must be given sufficient time to eat a meal.*
7. John was fired from his job. When may he expect to receive his final pay?
- A. Minnesota Statutes 181.13: When any employer employing labor within this state discharges an employee, the wages or commissions actually earned and unpaid at the time of the discharge are immediately due and payable upon demand of the employee. If the employee's earned wages and commissions are not paid within 24 hours after demand, whether the employment was by the day, hour, week, month, or piece or by commissions, the employer is in default.*
8. Stephanie is 17 years old and still in high school. She would like to work at Marty's Bar & Grille. She wants to apply to be a hostess, because the pay is more, but will have to help servers deliver alcoholic beverages. She does not know if this is a problem. Can Stephanie work at Marty's?
- C. Stephanie cannot work in rooms where liquor is served, but may be a dishwasher at Marty's.*

ANSWER KEY: WORKSHEET #32: SOFT SKILLS IN THE WORKPLACE

1. You are due at work at 2:00pm. You're across town and you're running late. You know you won't make it there before 2:15. What should you do?

- A. *Call your supervisor and let him/her know you're going to be 15 minutes late. You should ALWAYS call if you're going to be late. Although taking the time to call might make you a minute or two later than if you hadn't called, employers expect tardy employees to call. Calling is the professional thing to do; it lets your supervisor know that you understand that you're delay is having a negative effect on their business. Of course, it's best to keep tardiness to a minimum.*

2. You're overwhelmed at work. Yesterday, your boss gave you a big job to finish within 2 days. A few minutes ago, the company owner asked you to help on a project later that day. Meanwhile, a co-worker has asked you for your help on planning a birthday party for another employee. You know you can't get everything done in time. What should you do?

- B. *Talk to your boss. Communicate the demands on your time and ask if he/she can help you prioritize what needs to be done. Believe it or not, this scenario is a fairly common one, and certainly not one to quit your job over! Your boss might not realize how many projects you're working on at one time and might unknowingly give you more work than one person can handle. Prioritizing your work is a skill that you'll learn as you become more experienced. Often, you'll be able to prioritize tasks without asking for any guidance from your superiors. When you're not sure, it's always best to ask. And while it's usually perfectly fine to celebrate birthdays or other special occasions at work, it's important to not let social activities absorb too much of your time, especially when you're busy.*

3. You discover that some money is missing from your desk. Two of your coworkers told you that they noticed another co-worker poking around in your office while you weren't there. What's the best thing to do in this situation?

- C. *Report the theft (without mentioning names) to a security guard or supervisor and lock your desk or keep your money elsewhere from now on. It's always a good practice to simply keep your belongings in a safe place at work. If a theft does occur, simply report it to someone in authority (without mentioning names) and try to be more cautious in the future. You don't know for sure who took your money, so it's best to not risk accusing an innocent person. Telling your boss who you think stole the money could do much more harm than good and your boss might perceive you as a gossip.*

4. Your supervisor has given you a small but very important task and you're not sure how best to complete it. You know that another one of your coworkers has done this before. What should you do?

- C. *Ask your supervisor how she or he would like you to complete the task. It's appropriate to ask questions if you're not sure how to complete a task, especially when it's one you've never done before. And, since the task is important, it's best to ask your supervisor, rather than your coworker, how to complete it. It's never a good idea to trade jobs with a coworker – your supervisor gave the task to you for a reason. How do you know he/she will handle the project better than you?*

ANSWER KEY: WORKSHEET #32 CONTINUED

5. You and a coworker have completed a project together. You each did about half the work. Your boss came and thanked you for your work, without ever mentioning your coworker's name or saying she knew your coworker was involved. Which of the following is the best thing to do?

- C. Thank your boss for her praise and acknowledge that the project was a combined effort between you and your coworker.**

Of course you can – and should – take credit for a project on which you worked, but acknowledging that you had help is professional and courteous. Your boss will be impressed with your honesty.

ANSWER KEY: WORKSHEET #33: EXPLORING APPRENTICESHIP

1. What are the two main components of apprenticeship training? How long does each part typically last?
 1. PAID WORK EXPERIENCE – Average of 3 years of paid work experience.
 2. RELATED TECHNICAL INSTRUCTION – Average of 144 hours of technical instruction per year.
2. How does an employer benefit from hiring you as an apprentice?

An apprentice is an investment – this investment will become a well-trained, skilled professional who will be an asset to their business.
3. List 3 benefits of becoming an apprentice.
 1. Many highly skilled professions can be learned through registered apprenticeship training.
 2. You'll be given a Certificate of Completion of Apprenticeship from the State of Minnesota after completion of apprenticeship training that will confirm your technical skills.
 3. Graduates of apprenticeship programs are paid well.
4. Find 3 other sources of information about apprenticeship training. For each source you find, briefly describe the information provided. (Use the Internet, library, career resource room, school counselor for help.) (Page 86-87 of MnCareers)

Three sample resources:

 1. Minnesota Department of Labor and Industry (www.doli.state.mn.us/appr.mtnl). This site includes a list of answers to common apprenticeship questions.
 2. U.S. Department of Labor – Office of Apprenticeship Training, Employer and Labor Services (www.doleta.gov/atels_bat). This site includes further benefits for an apprentice and an employer.
 3. Construction Trades (www.constructioncareers.org). This site has further information on 35 different construction trades. It provides job descriptions, contacts, qualifications, wages and more.
5. Find 2 occupations that normally require apprenticeship training. Give the occupational description, wage ranges and employment figures for each occupation.

Occupational Examples: Carpenters, Electricians, Fire Fighters, Truck Drivers, Tool & Die Makers, Printers, Auto Mechanics, Meat Cutters, Telecommunications Technicians, Floor Coverer and Heavy Equipment Operators, and Machinists. (See www.doli.state.mn.us/appr.html for a complete list of occupational possibilities)
6. Compare 2 occupations you listed above with two occupations you have identified as interesting to you in previous activities. How do they compare? (For example: Are they the same type of occupation? Compare each on wages, education and training requirements, job outlook, etc.) Would you consider an occupation requiring apprenticeship training after high school?

ANSWERS WILL VARY
7. What have you learned about apprenticeship training that you did not know before?

ANSWERS WILL VARY
8. If you were explaining the benefits of apprenticeship training to another classmate, what would you describe as the **most important** benefit to students?

ANSWERS WILL VARY

ANSWER KEY: WORKSHEET # 38: RELATED SCHOOL SUBJECTS

School Subject	✓ if the subject is required for college	What career field is related to this subject?	✓ if interested in this subject ✓ which subjects should you explore further
Art		Arts & Humanities Careers	STUDENT ANSWERS WILL VARY
Auto Technology		Engineering & Technology Careers	
Business		Business & Administration Careers (has applications in all careers)	
Carpentry/Wood Technology		Engineering & Technology Careers	
Computer Science		Business & Administration Careers (has applications in all careers)	
Creative Writing		Arts & Humanities Careers	
Drafting/Engineering		Engineering & Technology Careers	
English	✓	Arts & Humanities Careers	
Foreign Language	✓	Arts & Humanities Careers (has applications in all careers)	
Health		Health Services Careers	
History		Human Services Careers	
Home Economics		Business & Administration Careers OR Human Services	
Horticulture/Agriculture		Agriculture & Natural Resources Careers	
Industrial Arts		Engineering & Technology Careers	
Mathematics	✓	Business & Administration Careers	
Marketing		Business & Administration Careers	
Music		Arts & Humanities Careers	
Physical Education		Human Services Careers	
Science	✓	Engineering & Technology OR Health Services Careers	
Social Studies	✓	Human Services Careers	

ANSWER KEY: WORKSHEET #39: EXPLORING HIGHER EDUCATION OPPORTUNITIES

1. What is the name of the state office that can help you with questions and provides resources about financial aid? List 2 ways to contact this office.
*The Minnesota Office of Higher Education. You can call 651.642.0567 in the Twin Cities or 1.800.657.3866 in Greater Minnesota. Information is also available from the MOHE's Web sites: **www.ohe.state.mn.us** or **www.getreadyforcollege.org**.*
2. Looking through the "Preparing" section of **www.getreadyforcollege.org**, list 4 critical skills you need to succeed in college in life.
(Preparing — Plan for the Future — foundation for Success)
Reading to understand information; **Writing** to express ideas; **Researching** to find answers to questions; **Independence** to fulfill responsibilities; **Resilience** to rebound from and persist through adversity; **Persistence** to keep moving toward goals.
3. There are many features to consider when choosing a college. Using the "Selecting" section, list 6 highlights to consider.
(Selecting — Identifying What You Want In a School)

Athletic offerings; Campus safety; Campus setting; Extracurricular organizations and events; Faculty experience and expertise; Financial aid availability and deadlines; Geographic location; Housing availability and cost; Length, time and location of classes; Number of students enrolled; Percentage of graduates employed within one year; Percentage of students who graduate; Percentage of students who return the following year; Programs of study, majors, and course selection; School facilities and equipment; School or program reputation; Student characteristics; Student-to-faculty ratio; Support services; Transportation availability and cost; Tuition and fees.
4. What percentage of Minnesota college students are "adult" learners, aged 25 or older?
(Preparing — Success as an Adult Student)
About 33 percent of students in Minnesota and nearly 38 percent of those attending community & technical college are 25 or older.
5. List 4 different ways to obtain an application to any of Minnesota's state colleges or community/technical colleges.
*1. From a high school counselor. 2. Visit a state college or university campus or Web site. 3. Call 1.888.667.2848 (MnSCU.4.U) 4. Visit MnSCU's Web site (**www.mnscu.edu/students/application.html**) and download an application.*
6. List the Web sites available to you when applying to any Minnesota private college or the University of Minnesota.
www.mnprivatecolleges.com and **www.umn.edu**

ANSWER KEY: WORKSHEET #39 CONTINUED

7. List 4 of the different types of financial aid discussed in both *MnCareers* and on www.getreadyforcollege.org. List 2 facts about each.

TYPES OF FINANCIAL AID	FACTS
GRANTS – from federal/state government	1. You don't have to pay this money back 2. Common grants are Pell and Minnesota State
LOANS – from private funders, like banks	1. You have to apply for loans and must pay it back 2. Common loans are Stafford, Perkins, and SELF
WORK STUDY – campus employment	1. Your income offsets the cost of your tuition 2. Work study is usually part-time
SCHOLARSHIPS – money from government, schools, community groups, or businesses	1. You don't need to pay this money back 2. Can be based on need, ability, merit, academic performance, etc.

8. Why shouldn't you wait until your senior year to make a decision about college? When is a better time to start?

(Preparing – College Prep Timeline)

You'll want enough time to make a good decision, explore all your options and apply for financial aid. Many schools will also have a deadline for enrollment. You should start exploring options now – it's never too early to start.

ANSWER KEY: WORKSHEET # 40: SCHOOLS AND PROGRAMS

- Using page 90 of *MnCareers*, name and define the 5 types of schools in Minnesota.

Technical colleges (generally offer career-oriented, hands-on instruction); **Community colleges** (offer the first 2 years of a 4-year program to train students for special occupations); **Private career schools** (provide short-term programs to prepare students for specific careers); **Public universities** (offer bachelor's of science and arts, master's, and sometimes doctorate or professional degrees); **Private colleges or universities** (can be for-profit or nonprofit, or religious, offer bachelor's and advanced degrees).

- Follow these 4 steps to complete the table below – *EXAMPLE TABLE*

Occupation	Educational Program	School	Cost of Tuition 2004-2005
Dental Assistant	Health Services	A. Century College	\$4,244
		B. Hennepin Technical – Eden Prairie	\$3,947
		C. Duluth Business University	\$13,050
Office Support	Business	A. Academy College	\$17,898
		B. Anoka Technical College	\$4,464
		C. National American University	\$13,955
Web Design	Communications	A. DeVry University	\$12,968
		B. Minneapolis School of Business	\$12,850
		C. St. Paul College	\$4,134

- Some occupations have many educational programs to choose from, while others don't have a clear connection to any. Did you have any problems matching your occupations with educational programs? Were you surprised by any of the related educational programs? Why or why not?

STUDENT ANSWERS WILL VARY

ANSWER KEY: WORKSHEET # 40 CONTINUED

4. Choose another educational program that's appealing to you – selecting something different than the programs in question 2. List four schools that offer this program. If possible, choose different types of schools that offer this program (2-year or 4-year, private, state university, etc.). Fill in the information below for each school.

Educational Program: EXAMPLE EDUCATIONAL PROGRAM – Legal Secretary Studies

School	Type of School	Address	Phone/Website	To order a catalog, contact...
Alexandria Technical College	Public Tech	1601 Jefferson Street Alexandria, MN 56308	320.762.0221 www.alextech.edu	www.alextech.edu/programs.htm 888.234.1222
Lake Superior College	Community College	2101 Trinity Road Duluth, MN 55811	218.733.7600 www.lsc.edu	800.432.2884
Minnesota School of Business - Plymouth	Private Career	1455 County Road 101 N Plymouth, MN 55447	763.476.2000 www.msbcollge.edu	763.476.2000 www.msbcollge.edu
U of M Continuing Ed	Public	Continuing Professional Education 1420 Eckles Avenue 20 Coffey Hall St. Paul, MN 55108	612-625-5726 www.cce.umn.edu	www.cce.umn.edu

5. What did you learn from this exercise? What other information about Minnesota schools and educational programs did you find?

STUDENT ANSWERS WILL VARY

ANSWER KEY: WORKSHEET #47: MONTHLY BUDGET

Occupation SAMPLE OCCUPATION – Pharmacy Technician

Median Wage \$13.20

<p>Gross Monthly Income Gross monthly income is your hourly wage times the number of hours worked in a month. = (wage) X (173) [Use a full-time estimate of 173 hours per month]</p>	\$ 2,283.60
<p>Payroll Deductions Deductions include Federal and State taxes, social security plans and insurance costs. Deductions typically total 30 percent of your gross monthly income = (gross monthly income) X (.30)</p>	\$ 685.08
<p>Net Monthly Income This equals your total take home pay minus the amount of money for payroll deductions. =(gross monthly income) - (payroll deductions)</p>	\$ 1,598.52
<p>Housing Rent or mortgage payments should be no more than 30 percent of your net monthly income. The average rent for a 2-bedroom apartment in the Twin Cities is \$930/month.*</p>	\$ 850
<p>Food Typically 25 percent of your net monthly income is spent on food.</p>	\$ 120
<p>Transportation and Maintenance On average, transportation costs equal 15 percent of your net monthly income. If you own a vehicle, you will have to maintain it (gas, insurance, repairs, tags, etc). Also, add about 20 percent of your above transportation cost to cover these expenses. If using public transportation, your expenses may be lowered significantly.</p>	\$ 70
<p>Savings / Retirement It's recommended that you save <i>at least</i> 5 percent of your net monthly income.</p>	\$ 60
<p>Clothing Typically, clothing costs are 10 percent of your net monthly income.</p>	\$ 50
<p>Entertainment Add up how much money you spend in a week on entertainment. Multiply this amount by 4 to calculate your monthly expense.</p>	\$ 75
<p>School Payments Don't forget to add in any tuition or student loan costs you might have.</p>	\$ 200
<p>Miscellaneous These expenses include everything else – like cell phone bills, cable, electric, gas, dry cleaning, buying household and cleaning supplies, pet expenses, prescription costs, Internet connection and other miscellaneous expenses that you have to budget into your monthly expenses.</p>	\$ 150
Total Monthly Expenses	\$1,575

*Family Housing Fund: www.fhfund.org.

<p>Net Monthly Income \$1,598.52</p>	<p>Total Monthly Expenses \$1,575</p>
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Answers to above questions will vary based on occupation chosen and participants' personal budgets.

ANSWER KEY: WORKSHEET #54: PAYING FOR COLLEGE

s f u t u g r e c o l l e g e
e e i v r e s y r a t i l i m
g r h a a y d q l y p t y c e
p t n o l q a w d r x a l d k
h t n i l i y u o l t x s g g
s q m i i a t a t f l c g n z
r a s y y s r b w x k r n g c
f b j c k j p s r p k e i u u
f x k r n e n p h d q d v m i
h n o a s r g b a i y i a y n
w w o n w p m e f i p t s t c
z l a b t k b q l h b s c j c
e o o o r k m z f f y j c y w
l n a w a h j x u t o i e u s
e q j c s d d q b q f c j h d

family
grants

loans
military service

savings
scholarships

tax credits
work study

You are a... FUTURE COLLEGE GRAD!

ANSWER KEY:

WORKSHEET #55: HOW MUCH DOES COLLEGE REALLY COST?

College Costs Answers

TUITION and FEES

ROOM and BOARD

BOOKS and SUPPLIES

PERSONAL EXPENSES

TRANSPORTATION EXPENSES

Definitions

What it costs to take classes and use certain facilities at the school such as the library, health center, or student activities.

The price of housing, whether you're living in a dormitory on-campus or an apartment off-campus, and the price of eating, whether it's in the college cafeteria or buying food and cooking for yourself.

Includes books, pencils, paper, and whatever you need to complete your courses.

Includes what you will spend on laundry, clothing, recreation, and insurance.

Travel and commute from home to school or from school to home.

ANSWER KEY: WORKSHEET #61: GET ACQUAINTED WITH CAREERONESTOP

1. What's the fastest growing career requiring a bachelor's degree or higher?
Network Systems and Data Communications Analysts (found in CareerInfoNet – Occupation Information – Fastest-Growing Occupations.)

2. What's the highest paying job that requires only work experience?
Air Traffic Controller (found in CareerInfoNet – Occupation Information – Highest-Paying Occupations)

3. On average, does a journalist (reporter) in Minnesota make more or less in wages compared to others in the U.S.? What is the median hourly wage for a reporter in Minnesota?
On average, reporters earn MORE in Minnesota. The average median wage in Minnesota is \$18.19/hr compared to \$15.22 nationally. (found in CareerInfoNet – Occupation Information – Compare Metro Wages)

4. What licensing agency licenses barbers in the state of Minnesota?
The Minnesota Board of Barber Examiners (found on CareerInfoNet – Licensed Occupations).

5. How many current jobs are there in America's Job Bank?
This number will vary daily and can be found in the upper right corner of America's Job Bank homepage.

6. How many articles can you find in CareerOneStop on "salary negotiation?"
Answer can be found in CareerInfoNet's Career Resource Library.

7. How many workforce Centers are within 25 miles of downtown St. Paul, MN?
Answer can be found in the Service Locator.

8. What are the top 5 largest employers in Minnesota?
University of Minnesota

3M

Health Partners

Fairview University Medical Center

Methodist Hospital

(found on CareerInfoNet – State Information – State Profile).
