

# Chapter 16

## Planning Your Future

### You Already Know...

- living on your own makes you more independent
- renting an apartment costs money
- doing community activities is fun
- many agencies offer help in your community
- voting is a citizen's right

### You Will Learn...

- the meaning of self-determination and independence
- four things to consider when you rent a place to live
- how to get involved in your community
- several sources of help in your community
- how to register and cast a ballot

### Personal Career Portfolio Preview

For your portfolio, you will make a transition plan for your life after high school. As you read, think about how you would like your life to be in the future.







### Before You Read

**Set a Purpose** Planning your future helps you become independent. Write what “independence” means to you. Then complete this sentence: “I can become independent by...”

## Section 16.1

### Living on Your Own

#### Ready, Set, Read

##### Key Terms

transition plan  
self-determination  
independence  
commute  
lease  
utilities  
security deposit

##### Main Idea

You may choose to live at home, with a roommate, or on your own. There are many tasks and costs involved in renting your own place.

##### Thought Organizer

Copy the chart below. Write what you would like and dislike about living on your own.

##### I would like

- more independence
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

##### I would dislike

- more expenses
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**transition plan** ■ A plan that lists your goals for after high school and says how you will reach those goals.

#### Prepare for Life After High School

The end of high school is a time of transition, or change. Do you have a transition plan? A **transition plan** is a plan that lists your goals for after high school and says how you will reach those goals. All students with an Individual Education Plan (IEP) have a transition plan. Everyone should have a plan for after high school.

You need to answer some important questions as you make your plan. Will you continue your education? Will you work full-time or part-time? Will you live at home, on your own, or with help? It is important to have a plan.



## Self-Determination Is Power Over Your Life

**Self-determination** is the power to make decisions about your own life. Making your own decisions will feel good. You will set goals and work toward them. You will control your life. You will be an adult.

Making your own decisions can be scary, too. You might make a wrong decision. That is okay. You will learn more each day.

**self-determination** ■ The power to make decisions about your own life.

## Independence Is Relying on Yourself

Self-determination goes along with independence.

**Independence** means relying on yourself. It means taking care of your own needs.

Having your own money helps you to be independent. Having your own place to live helps you to be independent also.

### While You Read

**Question** What is the difference between self-determination and independence?

**independence** ■ Relying on yourself.

## Real-World Connection



### Working for Yourself

An *entrepreneur* is someone who starts a business. As an entrepreneur, you would work for yourself. You would also have the responsibility to make your business work. You would lose your job if your business does not make money.

Starting a business takes a lot of time, energy, and knowledge. You would need to learn about finance and management. You would need to work hard to make your business a success.

**Take the Next Step** Find someone who is self-employed. Ask that person about the pluses and minuses of self-employment. What traits would help a person be a good entrepreneur? Why?

For help doing this activity, go to [ewow.glencoe.com/tips](http://ewow.glencoe.com/tips) and find the *Smart Tip* for the Chapter 16 *Real-World Connection*.



## Study Tip

Some people work better when it is quiet. Some people work better with some noise around them. Figure out how you work best. Study in the environment that is best for you.

## Plan Where You Will Live

You may want your own apartment when you get a new job. Many young people like to live on their own. They like the feeling of independence.

Living independently can be difficult, however. Can you pay all your bills on time? Can you manage shopping, cooking, and cleaning?

Think about the plusses of living away from home. Think about the minuses. Then decide if it is for you.

## Living at Home Saves Money

Many young people live at home after they finish school. At home you can share expenses. You do not have to buy furniture of your own. You might share a television and a car. At home you can also share chores. You could take turns shopping, cooking, and cleaning.

## While You Read

**Connect** Would you rather live alone or with a roommate?

## Having a Roommate Saves Money

Many people share an apartment with a roommate. You might rent an apartment with a friend. You might move in with someone who already has a place.

Sharing a home with a roommate has plusses. You and your roommate share expenses. That saves money. You are more independent than you would be if you lived at home. You have someone to help with shopping, cooking, and cleaning.

Sharing a home with a roommate has minuses. You are less independent than you would be if you lived alone. You may have disagreements with your roommate. For example, you may disagree about noise.

**Choose a Trustworthy Roommate** Your roommate should be someone you can trust. Your roommate should respect your privacy.

Talk ahead of time about your living habits. How often will friends visit? Is it okay to play loud music?

Decide ahead of time how you will divide the expenses and the chores. Make sure you do not have to pay or do more than your share.

## Choose an Apartment Carefully

Do you want to live on your own? Finding the right place takes some time and effort. You need to think about location, safety, lease terms, and cost.

### Think About Location

First think about *location*, or where you want to live. Your apartment should be near a grocery and other stores. You may want to be near family and friends, too.

Think about how you will commute to work. To **commute** means to travel back and forth to your job. Can you walk to work? Is there a bus route nearby?

### While You Read

**Connect** Would you mind commuting a long time to work each day?

**commute** ■ Travel back and forth to your job.

## Point of View



### Planning for Independence

Mia Gomez knew she wanted to live on her own someday. “I grew up in a large family. I wanted to have my own space,” says Mia. “But I knew it would take a lot of money to live on my own.”

Mia went to a career college in Plano, Texas, to train as a dental assistant. She lived with her older sister, Lupe, while she went to school. “I helped take care of my nephews.” Mia then got a full-time job. “I helped my sister with the bills, but I also saved 20 percent of my net income. At the end of the year, I had \$4,500. This was enough for me to move into my own place.”

**It's Your Turn** Find out the average rent of a one-bedroom apartment with utilities in your area. What would this cost you each month?

For help completing this activity, visit [ewow.glencoe.com/tips](http://ewow.glencoe.com/tips) and go to the *Smart Tip* for the Chapter 16 *Point of View*.



## Think About Safety and Comfort

Think about your personal safety and comfort. The house or building should be in good repair. It should be safe. Look for fire escapes. Are there locks on windows and doors? Are there lights inside and outside? Visit the area after dark. Ask the police if the area is safe.

**Choose a Home That Fits Your Needs** The building should be right for your individual needs. You will need wheelchair access if you use a wheelchair. You will need to make sure you can get outside quickly in an emergency. You may need an apartment without carpeting if you have asthma or allergies. You may need a quiet building if you are sensitive to noise.

Many buildings have apartments designed for people with disabilities. The National Accessible Apartment Clearinghouse (NAAC) can help you find an accessible apartment.

## Think About the Terms of the Lease

**lease** ■ A written contract for a place you rent.

You must usually sign a lease to move into an apartment. A **lease** is a written contract for a place you rent. The contract is between a tenant and a landlord. The *tenant* is the renter. The *landlord* is the owner or manager.

A lease tells you what rules you must follow. For example, the lease tells you when you must pay rent. The lease tells you whether you may have pets.

Most leases last for a year. You must pay a fee if you want to move out before then.

A lease can be hard to read. Ask an adult to help you study it. Make sure you understand it before you sign it.

## While You Read

**Question** About how much should you budget for housing?

## Think About Cost

The main cost of housing is rent. How much rent can you afford? Budget about one-third of your income for housing. Remember that you will also need money to buy things for the apartment. For example, you will probably need furniture, bedding, and kitchen supplies.

**Utilities Are Essential Services** Utilities are another cost of renting. **Utilities** are services for a dwelling such as electricity, heat, and water. You may also need to pay for garbage pick-up.

Your landlord may pay for some or all of the utilities. Find out about how much you will have to pay for utilities each month.

**utilities** ■ Services for a dwelling such as electricity, heat, and water.

## Use Creativity to Find a Place to Live

There are many ways to find a place to live. One way is to ask your family and friends for help. Someone may know of a room or apartment for rent.

Is there an area of town that is convenient? Look around that area. Look for “For Rent” signs. Call the telephone number on the signs. Ask if you can see the apartment or room that is for rent. Some Web sites help people find places to live and roommates, too.

Always look closely at an apartment before you rent. Make sure the unit is safe and comfortable. Make sure it is worth the money.

### While You Read

**Question** Why should you always look closely at an apartment before renting?

## Making Good Choices

### Choosing a Roommate

Jake’s friend Micah invited him to share his apartment. Micah’s apartment is close to Jake’s new workplace. The rent is low, too. Micah already has furniture, so Jake would not have to buy any.

The price and location are very appealing to Jake. Unfortunately, Micah has a lot of parties. He rarely cleans. Jake worries that he would not like living with Micah.

**You Make the Call** Should Jake move in with Micah? Why or why not?

For help in answering this question, visit [ewow.glencoe.com/tips](http://ewow.glencoe.com/tips) and find the *Smart Tip* for the Chapter 16 *Making Good Choices*.





## Read the Housing Ads

Another way to find a new home is to read the newspaper classified ads. Look in the “Rental” or “For Rent” section.

Some listings are for apartments to share. Other listings are for unfurnished apartments. Still other listings are for furnished apartments. Most unfurnished apartments have a stove and a refrigerator. Furnished apartments also have furniture and some appliances, such as a microwave. Most apartment buildings have a coin-operated washer and dryer.

Like job ads, rental ads use abbreviations. **Figure 16.1** shows several abbreviations.

**Figure 16.1**

### Housing Ads

AC = air conditioning  
appt. = appointment  
apt. = apartment  
bdrm., br = bedroom  
bldg. = building  
dep. = deposit  
furn. = furnished

incl. = including  
ldry. = laundry  
incl. = included  
mo. = month  
neg. = negotiable (to be  
agreed upon)  
occ. = occupancy

ref. = references  
refrig. = refrigerator  
req. = required  
rom. = room  
sq. ft. = square feet  
unfurn. = unfurnished  
util. = utilities

#### ROOMS FOR RENT

Share 2 bdrm, 1 bath near Church and Main. Upper unit, lots of light, parking. 1/2 rent and utils. Non-smoker. \$500/mo. plus deposit. Avail 9/3. 337-0135 ask for Wendy.

#### APARTMENTS, FURNISHED

Nicely furnished, carpeted 1 BR apt. near Beckman Institute and Mercy Hospital, \$980/mo includes utils. Off-street parking. 12-mo lease. Deposit. Avail. Aug. 15. Call 384-0178.

#### APARTMENTS, UNFURNISHED

##### GREAT CAMPUS LOCATION

Furnished 1, 2, 3 bdrm apts. All units with dishwasher, stove, refrig., AC. Patio. No pets. Short-term leases available with immediate occupancy. \$850-\$1375. Call 688-0136 for appt.

Quiet, cozy 1 bdrm. apt in Lynwood with garage, small patio. Heat, water, and garbage paid. Near bus lines. Ideal for student. \$765 plus deposit. Call 251-9100 or 359-0122.

**Finding a Home** Classified ads tell you the location, rent, and other details of an apartment.

**Why should you always visit a place before you decide to rent?**

## Fill Out a Rental Application

To rent a new home, you will need to fill out a rental application form. You will give your name, address, Social Security number, and employment history. You will also give information about your income. You may need to pay a small application fee.

Sometimes rental applications are turned down. However, discrimination in housing is illegal. It is illegal to discriminate based on race, color, national origin, religion, gender, family status, or disability. Contact the Department of Housing and Urban Development if you think you are being discriminated against.

**Find Out About Deposits** Ask about the security deposit before you rent. A **security deposit** is money to pay for possible damage to the apartment. This deposit is usually the same amount as one month's rent.

There may be other deposits, too. For example, there may be a cleaning deposit. There may be a pet deposit.

**security deposit** ■ Money to pay for possible damage to the apartment.

## Make Your New Place a Home

You will get the keys to your place after you sign your lease and pay the deposits and rent. Now it is time to set up your household.

It takes time to get settled in a new place. You may feel a little lonely at first. This is normal. Soon your new place will feel like home.

## Set Up Your Household

You have several things to do after you move in. Call the utility companies to set up service. Call the telephone company to get a phone line. Plan where to put your things. Buy basics such as furniture, groceries, and cleaning supplies.

Use your money wisely. Buy healthy foods for your kitchen. Look for used or inexpensive furniture.

Borrow items if you can. Comparison shop for large items. To *comparison shop* means to compare items to find the best price and quality.

### While You Read

**Visualize** Imagine how you would you feel during your first night in a new apartment.

## Study Tip

Create a clean and organized area where you can study. Remove items that do not relate to schoolwork from your study area. This will help you concentrate better.

## Keep Your Home Clean

You can be proud of having a place of your own. Keeping your home clean will make you feel even prouder. Friends and family will feel comfortable there, too.

Being clean is easy if you follow a routine. Keep shoes and clothes put away. Take trash and recycling out often. Wash the dishes daily. It is easier to do a few chores each day than to let them build up.

Weekly chores include laundry, dusting, and cleaning the bathroom and kitchen. Pick a day to do weekly chores. Then stick to your schedule.

**You Can Get Help Maintaining Your Household** You may need household help if you have a disability or health problems such as asthma. You can ask a friend or family member for help. You can hire someone to help you. You can also trade your services. For example, you could help someone with their computer in trade for help around the house.

### Follow a Routine

Household chores are easy if you stick to a routine. Which household chores do you like most? Which chores do you like least? Why?





## Section 16.1

### Review

Check your answers online by visiting [ewow.glencoe.com/review](http://ewow.glencoe.com/review) and selecting the Section 16.1 Review.

### After You Read

#### Recall

1. Describe three ways to find a place to rent.
2. What is the easiest way to keep your apartment neat and clean? Why?

#### Think Critically

3. If you were independent, do you think you would ever need other people's help? Why or why not?

### Math Practice

Answer the multiple-choice math questions at [ewow.glencoe.com/math](http://ewow.glencoe.com/math).

### Paying for Your Own Place

You rent a one-bedroom apartment for \$725 per month. You must pay the first and last month's rent plus a security deposit of \$500. How much must you pay to move in?

#### Step 1

Calculate the first and last month's rent.

$$\$725 \times 2 = \$1,450$$

#### Step 2

Add the security deposit.

$$\$1,450 + \$500 = \$1,950$$

#### Result

You will pay \$1,950 to move in.

### Figure It Out

Your landlord requires a \$100 cleaning deposit and a \$125 deposit for each pet. You have two cats. How much is your total deposit?



## Section 16.2

# Being Part of Your Community

### Ready, Set, Read

#### Key Terms

community  
service  
lifelong  
learning  
self-advocacy  
support  
network  
unemployment  
insurance  
vocational  
rehabilitation  
register  
ballot

#### Main Idea

You can enjoy life more by getting involved with your community. You can help others and get help in return.

#### Thought Organizer

Copy the chart below. As you read, list four types of help you can find in your community.



### Join Your Community

Everyone needs to be part of a community. A *community* is a group of people who have something in common. You may be part of a community in your neighborhood, at school, or at work. You may be part of a community with people who have similar needs.

Participating in community activities is important. People who are involved in their communities are usually happier than people who are not involved in their communities. You can be involved in your community in many ways. You can join a club or faith group. You can be active in politics. You can take a class. You can go to a show or sports event.

## Clubs and Faith Groups Help You Get Involved

Every community has clubs and faith groups where you can meet people. For example, your community might have a bicycling club or an arts group. Your community might have a religious youth group or a group for senior citizens. National groups have local chapters all over the country. For example, the Sierra Club has activities all over the country. You could go on hikes or camping trips with your local club members.

Many communities have neighborhood associations. A *neighborhood association* is a group of people who live in a certain area. The association works to make the neighborhood a better place to live. For example, a neighborhood association might organize a neighborhood clean-up day.

## Community Service Helps You Get Involved

Community service is an important way to get involved. **Community service** is volunteer work that makes your community a better place to live. You might clean up a park. You might read to children at the library. You might help with a local garden. You might answer phones or walk dogs at an animal shelter.

You can even do community service online. You could translate a document into another language, design a brochure, or give online tutoring. It feels good to give to others in the community.

## Lifelong Learning Helps You Get Involved

**Lifelong learning** means continuing to learn after you finish school. There are many ways to learn. You could learn by talking to people in your community. You could take a night class at the adult school in your community. You could take a course at your local university or community college.

Lifelong learning helps you get ahead in your career. It also helps you become part of your community. It helps you make friends and contacts.

### While You Read

**Connect** Do you think everyone should do community service?

#### **community service** ■

Volunteer work that makes your community a better place to live.

#### **lifelong learning** ■

Continuing to learn after you finish school.



## Study Tip

Taking public transportation usually takes longer than driving. But it can give you extra study time. Get in the habit of reading notes or a book on the bus or train. You can make note cards that are easy to study even when you are standing.

## Find Transportation in Your Community

You need transportation to get involved in your community. Will you need a car? Having a car can be expensive. You will have car payments. You will also need to pay for insurance, fuel, and repairs. This could be several hundred dollars each month.

**Join a Car Pool or Vanpool** Another way to get to work is to join a car pool. You would ride to work with someone else. You would pay part of the cost of driving. You could also join a vanpool. A *vanpool* is a group of people who commute together in a van. One person drives the van. The other people pay a fare.

**Save Money With Public Transportation** Public transportation is the least expensive choice. Buy a monthly pass if you ride public transportation often. This will save you money.

Public transportation is usually accessible to people with disabilities. For example, buses often have lifts for wheelchair users.

What if public transportation is not accessible? Find out about paratransit. *Paratransit* is transportation for people who cannot use regular transit because of a disability. Paratransit comes to your door and takes you where you need to go.

### Sharing the Ride

Good transportation helps you to live independently. **Do you think having a car is worth the expense? Why or why not?**



## Get Help From Your Community

Your community is also a place to get help. You can make friends and find support. You can get training and job help. You can get help finding a place to live.

Getting help for yourself is part of self-advocacy.

**Self-advocacy** means speaking up for what you want and need. It means that you can make decisions about yourself. It means that you can take responsibility for your own life.

**self-advocacy** ■ Speaking up for what you want and need.

## Build a Support Network

Work to build a support network in your community.

A **support network** is a group of people who can help you when you need it. You can help them when they need it, too. Your support network could include family, friends, teachers, and neighbors.

**support network** ■ A group of people who can help you when you need it.

## Get Job Help at a One-Stop Career Center

You can find job help at the One-Stop Career Center in your community. A *One-Stop Career Center* is a job and training help center. There are One-Stop Career Centers in every state. There is probably one near you. One-Stop Career Centers have resources for everyone, including people with disabilities and people who speak limited English. Sometimes a One-Stop Career Center may set up an interview for you. Career Centers help both the employer and the job seeker. You can find your local One-Stop Career Center on the Internet or by calling your state's public employment agency.

### While You Read

**Question** How can you find your local One-Stop Career Center?

## Unemployment Insurance Helps You When You Lose Your Job

One-stop career centers can also give you information about unemployment insurance.

**Unemployment insurance** is a government program that helps you if you lose your job. You can get help if your job ended or if you had to leave your job. You will get payments and help finding a new job.

**unemployment insurance** ■ A government program that helps you if you lose your job.

Each state has its own program. Contact your State Unemployment Insurance office to learn more.

## Independent Living Centers Help People With Disabilities

*Independent living centers* are nonprofit organizations that help people with disabilities live independently.

Independent living centers can help you find housing and transportation. They can give you job training. Independent living centers can also help you get other services. For example, an independent living center could help you get housing assistance. An independent living center could help you apply for Supplemental Security Income (SSI). SSI is a program that helps people who cannot work to earn money.

## Vocational Rehabilitation Helps You Prepare for a New Career

### **vocational rehabilitation** ■

A government program that helps people with disabilities get and keep a job.

**Vocational rehabilitation** is a government program that helps people with disabilities get and keep a job. You can receive services such as counseling, medical and mental health services, and job training.

Look for your state's Vocational Rehabilitation office on the Internet or in the blue pages of your phone book. A vocational rehabilitation counselor may even have an office at your high school.

### **While You Read**

**Connect** Do you think it is okay not to vote?

**register** ■ To sign up to be a voter.

## Register to Vote

Voting helps you be part of the community, too. Voting is every citizen's right.

You must be a U.S. citizen age 18 or over in order to vote. You must also register to vote. To **register** means to sign up to be a voter. You fill out a voter registration form. You can get a voter registration form on the Internet. You can also get a voter registration form at most post offices and public libraries. Fill out the form, sign it, and send it to the address marked on the form. You will receive a voter registration card in the mail.

After you register, you are given the address of a polling place. A *polling place* is the place where you will vote. Make sure you know how to find the polling place. Make sure you know what hours you can vote.





### Cast Your Vote

Voting gives you a voice. It helps you feel like a part of your community.

How should a voter decide how to vote in an election?

## Cast Your Ballot

What happens when you go to the polling place? First you check in with an election worker. You give your name and address. The election worker finds your name in the voter list. You sign your name on the list.

Next the election worker gives you a ballot. A **ballot** is a piece of paper used to cast your vote. You mark your choices on the ballot.

Today some ballots are electronic. You vote by touching a screen or clicking with a mouse.

**ballot** ■ A piece of paper used to cast your vote.

**Find an Accessible Polling Place** Do you have a disability? Make sure your polling place will be accessible to you. You can request another polling place that is accessible.

Early voting is often available to people who have difficulty walking or standing. You can also ask for curbside voting. *Curbside voting* is when an election worker brings your ballot to your car outside the polling place.

### While You Read

**Question** What does *accessible* mean?

## Section 16.2

### Review

Check your answers online by visiting [ewow.glencoe.com/review](http://ewow.glencoe.com/review) and selecting the Section 16.2 Review.

### After You Read

#### Retell

1. List the costs of having a car.
2. Describe two advantages of lifelong learning. Use your own words.

#### Think Critically

3. How is voting related to self-advocacy?

### Math Practice

Answer the multiple-choice math questions at [ewow.glencoe.com/math](http://ewow.glencoe.com/math).

### Paying for Lifelong Learning

Courses at your community college cost \$13.00 per unit. The registration fee is \$27.00 per quarter. How much will a four-unit course cost?

#### Step 1

Calculate the course fee.

$$\$13.00 \times 4 = \$52.00$$

#### Step 2

Add the registration fee to the course fee.

$$\$52.00 + \$27.00 = \$79.00$$

#### Result

A four-unit course will cost \$79.00.

### Figure It Out

You add a second course this quarter. This course is three units. How much will the second course cost?



# Career Talk

## Vehicle Product Specialist

**Ian Minicuci**

Michigan



**Career Cluster: Transportation, Distribution, and Logistics**

### What does a vehicle product specialist do?

“I tour with auto shows and answer questions about vehicles.”

### Why did you choose a career in the automobile industry?

“I’m a wheelchair user. I was working in a mobility program helping manufacturers make vehicles more accessible to people who have difficulty with mobility. I was offered a job to work with original equipment manufacturers (OEM) at the auto shows. Now I work in the OEM mobility program for Pontiac and GMC.”

### What obstacles have you overcome?

“Transportation can be a challenge. I travel a lot and hotels can sometimes be a problem. I travel with other people, so they help me.”

### What advice do you have for students?

“Know who you are and be okay with who you are. Ask for assistance when you need it. No one can do everything alone. Never stop dreaming because I know you can reach the stars. I’ll see you there.”



# Career Facts

## Vehicle Product Specialist

### Training

A high school education is needed to be a vehicle product specialist. Vehicle manufacturers provide training.

### Skills and Talents

Product knowledge, communication skills, and people skills are needed to be a vehicle product specialist.

### Career Outlook

Employment in the auto trade is expected to grow at an average rate through 2012.

### Learn More About It

What features would you change about a vehicle to make it the perfect vehicle for you? For example, if you have trouble getting in and out of a car, what would you do to make it easier? Write a three- to five-minute presentation about your design changes. Explain what they are and why you want them. Give your presentation in class.

For help with this activity, visit [ewow.glencoe.com/tips](http://ewow.glencoe.com/tips).



[ewow.glencoe.com/tips](http://ewow.glencoe.com/tips)



# Chapter 16 Review and Activities



Go to [ewow.glencoe.com](http://ewow.glencoe.com)  
to find online games and  
activities for Chapter 16.

## Key Term Review

transition plan (p. 384)

self-determination  
(p. 385)

independence (p. 385)

commute (p. 387)

lease (p. 388)

utilities (p. 389)

security deposit (p. 391)

community service  
(p. 395)

lifelong learning (p. 395)

self-advocacy (p. 397)

support network (p. 397)

unemployment

insurance (p. 397)

vocational rehabilitation

(p. 398)

register (p. 398)

ballot (p. 399)

## Check Your Understanding

1. Define self-determination and independence.
2. Describe the four things to consider when you rent a place to live.
3. List four ways to get involved in your community.
4. Describe four sources of help in your community.
5. Explain how to register and how to cast a ballot.

## Write About It

6. **Write About Your Support Network** A support network is a group of people who can help you when you need it. Describe your support network. Explain whether you have people who help you when you need help. Tell whether you would like to have a larger support network. List ideas for making your support network larger and stronger.



## Role Play

- 7. Explain Your Transition Plan** Work with a partner. One person plays a counselor. Explain to the counselor what your plans are for after high school. Explain where you will live, what training or education you will get, and what kind of job you will do. Explain how you will be involved in your community. Switch roles with your partner.

## Teamwork Challenge

- 8. Create a Service Guide** Make a guide to the services available in your community. Choose one of these areas: housing assistance, employment assistance, or assistance for people with disabilities. Include services by the government and services by nonprofit organizations. Include a name, address, phone number, and Internet address for each service.

### Computer Lab



**Organize Household Tasks** Make a list of all the household chores you must do each month. Research the subject on the Internet to make sure your list is complete. Then use a word-processing program to create a checklist of daily, weekly, and monthly chores. Compare your list with your classmates' lists.

### Personal Career Portfolio

**Write a Transition Essay** Write a one-page essay describing your future goals. Describe the education or training you will receive. Describe the lifestyle you would like to have. Describe the career you plan to have. Describe where you will live and how you will be involved in your community.

Go to [ewow.glencoe.com/portfolio](http://ewow.glencoe.com/portfolio) for help.



## Chapter Summaries

### Chapter 13 Your Paycheck and Your Taxes

Most workers must pay taxes on the money they earn. Your employer will take out tax money from your earnings and send it to the government. Your paycheck tells you how much money was taken out for taxes. At the end of the year, you must fill out a tax return and send it to the government.

### Chapter 14 Managing Your Money

A budget is a plan for spending and saving. A budget helps you balance your income and expenses. A bank account keeps your money safe. A savings account helps you save. A checking account lets you write checks to pay bills and buy things. Credit cards are convenient but make it easy to overspend.

### Chapter 15 Using Technology

Computers are the most common form of technology. Many workers work with personal computers and peripherals. Software lets you do word processing, create spreadsheets and databases, make presentations, browse the Web, and send and receive e-mail. Assistive technology makes computers accessible to people with all kinds of disabilities.

### Chapter 16 Planning Your Future

You may live on your own after you get a job. You will need to find a safe, comfortable, and affordable place to live. You will need to balance work and personal tasks. You will also join the community. You can help out in your community and find help for problems such as discrimination and job loss.

## Reading Review

These are the topics you read about in this unit. What did you learn?



### Chapter 13

#### Your Paycheck and Your Taxes

- Understanding Your Paycheck
- Filing Your Taxes



### Chapter 14

#### Managing Your Money

- Making a Budget
- Understanding Banking and Credit



### Chapter 15

#### Using Technology

- Technology Basics
- Computer Applications



### Chapter 16

#### Planning Your Future

- Living on Your Own
- Being Part of Your Community