Chapter One: Know Yourself

In order to make effective decisions about your career, you need to take a fearless look at yourself. What are your dreams? What are the skills that you already have? What is your personality like, and what are the jobs that would click with you?

In this chapter, we will discuss:

- **Lifestyle Fantasy.** Visualize where you wish to go. Sometimes when you have an idea where you’re going, it’s easier to get there.

- **Monthly Budget.** Take a hard, literal look at what your life as an employed person will cost you.

- **Values and Careers.** Make sure that the career path you are on supports and nurtures the values you have as a person.

- **Six Things to Consider.** There are significant considerations when making your choice of a career, or when accepting/rejecting a job offer.
Lifestyle Fantasy

“If you can dream it, you can achieve it. You may have to work for it, however.”
-Richard Bach

Figuring out your career can come down to reconciling two complex questions:

- What do I want to do for a living?
- What am I willing to do to get it?

When considering a career, people often feel trapped between a conventional and a purposeful way of thinking. The conventional thought is, “I need a job that is stable, pays well, and will provide for the needs of my family.” This is a logical, reasonable way of thinking, especially considering the suffering that many folks experienced during the Great Recession.

A purposeful way of thinking will allow your greater needs and desires to be met by what you do in your career. The purposeful career includes many parts of you—your natural aptitudes, your learned skills, your values, and—most especially—the things you love to do. A purposeful career will celebrate you, while a conventional career might only celebrate getting a paycheck.

How can you seek out a purposeful career? The Lifestyle Fantasy is a way you can visualize your future as you’d like to make it. In this exercise, you will complete a “Day in the Life” story for yourself and, in doing so, create a road map for how you plan to get there.

Imagine that you have the ability to forecast the future—one, two, five years, or whatever amount of time it takes to achieve your primary career goals. You are in the job you love, living in the place you want, enjoying the fruits of your labor. You can create a snapshot of a “typical day” in your life. What does it look like to you? Give us some creative details.

Detour Alert—People have a funny way of coming up with Big Dreams, Wonderful Dreams, and The Next Great Ideas that often fall far outside of their capacity to achieve. Often this is an unconscious way to deny reality. A great deal of work is required to achieve a purposeful career. Try to avoid dreaming up goals that may seem marvelous, but that are patently unrealistic.

You know you. You’re old enough to know the difference between a solid plan and wishful thinking. Try to establish a goal that you will be unquestionably successful in achieving.

“Start with small goals, and get used to achieving them.” --Steven Covey
Lifestyle Fantasy Activity

Imagine that you stepped into a time machine, and projected several years into the future, to a time where you have achieved your career goals. You now have the job you want, you live in the place you want, and you have the family you want.

After each question, write some notes that will help you design what your future life will look like:

1. The year is now:

2. The sunrise is peeking through your window. What city are you living in? Are you living there because you want to, or because that is where your work took you?

3. What kind of home do you have? Your own house? An apartment? Living with parents?

4. As you give a big stretch to greet the morning, look around. Is there anyone else in the room with you? Do you have a partner, kids or cats staring at you?

5. It’s a workday, early morning, and time to start thinking about dragging out of bed and getting ready to go. What do you wear to work? Business formal? High-tech casual? Wranglers and Red Wings?

6. Time to make your daily trek to work. What does your commute look like? Do you take the bus, your car, your bike or your Lear Jet? How many minutes does it take? Bad traffic? Describe where you’re going, and how you get there.

7. Tell us about your workplace. What kind of employer do you work for? Public service or private industry? Large or small company? Describe this workplace.
8. You arrive at your worksite. What is your job title? What do you do all day? (Try to create as clear a picture as possible here...)

9. How does your disability impact how you do your job? Do you use any kind of accommodations in your workplace? Describe your plan to access your job.

10. How many hours a week do you work? Full or part time? Are there any factors that limit how much you are able to work?

11. How much money do you make a month? What kinds of benefits are included with your salary?

12. During the week, after you are done with your day of work, what are some of the things you do for fun—to wind down after a long day?

13. Look back a few years... how did you get here? What were the steps you took from the beginning to get to this point? What kind of jobs and schooling did you complete to get to the point you are at today? Describe the past few years in some detail.
As you start to develop a clearer picture of your future life, take into consideration some of these ideas:

- Is your fantasy right for you? Does it meet your physical, emotional, spiritual and material needs?
- Is this a realistic fantasy? Can you attain this, considering your limits on time, intellect, motivation, physical ability, baggage from the past, etc?
- Can you visualize yourself making this fantasy come true?

**Assignment #1: Your Lifestyle Fantasy Presentation**

Put your fantasy into action. Design “A Day in the Life” of your future. Prepare a short presentation for your classmates to describe a typical day of your dream job. What are you doing now? How did you get there?

For this assignment, try to use a medium that goes beyond just talking about your dream job. Some ideas for this:

- Use a video camera to make a “tour” of your day.
- Make an artistic presentation of your fantasy, using a picture collage, website, drawings, or music.
- Write out a “road map” of your career development, from today to the time of your fantasy. What happened along the way?
- Write your own episode of Biography or “This is Your Life.” Or write your own obituary (add a grizzly death scene if you desire). Present a summary of this to the class.
- Or, write a personal story (3-5 pages) that address the questions asked in this activity. Give great detail to the questions. Show that you have a plan that you intend to make your reality. Summarize your story in your presentation to the class.

Remember—the more thought and work you put into planning for your future, the more likely you will have a successful outcome.
Monthly Budget
How much is your lifestyle going to cost you?

Many students and individuals on SSI/SSDI face the monthly challenge of making ends meet on $500-900 a month. Once you start working, even part time, it is inevitable that your income will rise significantly. And if you’re like most Americans, your costs (and the amount you spend) will also rise—just slightly above your income, of course.

People who have struggled with a low income for a while sometimes have an odd set of behaviors that can ensure continued poverty. Here are some examples:

- Eating lunches and dinners out, rather than carefully planning meals.
- Buying a new car with five years of payments, rather than purchasing a sensible used car with cash saved over time.
- Buying a house with a variable mortgage rate that seems affordable . . .

How can you maintain a working lifestyle and a budget without going into debt? The average household credit card debt is $7,000! How much is your American Dream going to cost?

Why would going to work increase your cost of living? Some costs are obvious—more money for gas, clothing, eating lunch out, increased social opportunities, etc. But a more subtle change occurs when you go to work. If you collected SSI before working, you got accustomed to a very conservative budget, with little or no chance to get a credit card.

Getting a paycheck allows you to spend more than you earn. Credit card companies prey on new earners, allowing you to rack up thousands of dollars in debt. It’s a vicious trap, so try to maintain the frugal spending habits you developed in the past. You’ll come out ahead in the long run.

Use the table on the following page to make an educated guess of the cost of your lifestyle, as stated in your Lifestyle Fantasy. Use current dollar amounts to estimate your costs for a typical month. (You don’t need to estimate for inflation.)

Try to estimate your costs in a reasonable way. Certainly we would love to own a Mercedes, but such a vehicle might not jive with an annual income of $32,000. Look over your lifestyle fantasy job and estimated salary to see what level of lifestyle you can reasonably afford.

Assignment #2: Your Budget Summary
Complete the Budget Summary on the next page, and compare it to the income you may receive in your Lifestyle Fantasy job.
### Budget Summary:

Estimate your monthly costs, assuming you are living the lifestyle as dictated in your Lifestyle Fantasy. *Do not try to estimate for inflation*—use today’s prices to determine your future cost of living. See if you can live your life out of debt:

<table>
<thead>
<tr>
<th>Item:</th>
<th>Estimated Range/Month:</th>
<th>Your Costs:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing/Rent/Mortgage</td>
<td>$500-3000</td>
<td></td>
</tr>
<tr>
<td>Home Insurance</td>
<td>$50-100</td>
<td></td>
</tr>
<tr>
<td>Property Taxes</td>
<td>$45-100</td>
<td></td>
</tr>
<tr>
<td>Car (1)</td>
<td>$200-500</td>
<td></td>
</tr>
<tr>
<td>Car (2)</td>
<td>$200-500</td>
<td></td>
</tr>
<tr>
<td>Car Insurance</td>
<td>$50-200</td>
<td></td>
</tr>
<tr>
<td>Car Maintenance</td>
<td>$40-150</td>
<td></td>
</tr>
<tr>
<td>Gas for Car</td>
<td>$125-350</td>
<td></td>
</tr>
<tr>
<td>Electric/Gas Utilities</td>
<td>$50-200</td>
<td></td>
</tr>
<tr>
<td>Water/Garbage</td>
<td>$50-100</td>
<td></td>
</tr>
<tr>
<td>Cable</td>
<td>$30-100</td>
<td></td>
</tr>
<tr>
<td>Internet Service</td>
<td>$20-50</td>
<td></td>
</tr>
<tr>
<td>Home Phone</td>
<td>$45-200</td>
<td></td>
</tr>
<tr>
<td>Cell Phones (each)</td>
<td>$20-50</td>
<td></td>
</tr>
<tr>
<td>Furniture</td>
<td>$20-100</td>
<td></td>
</tr>
<tr>
<td>Appliances</td>
<td>$20-100</td>
<td></td>
</tr>
<tr>
<td>Clothing (family)</td>
<td>$100-300</td>
<td></td>
</tr>
<tr>
<td>Food (family)</td>
<td>$300-700</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td>$100-400</td>
<td></td>
</tr>
<tr>
<td>Pets &amp; Vets</td>
<td>$0-50</td>
<td></td>
</tr>
<tr>
<td>Health Insurance/Costs</td>
<td>$200-1500</td>
<td></td>
</tr>
<tr>
<td>Childcare</td>
<td>$400-1000/kid</td>
<td></td>
</tr>
<tr>
<td>Retirement: 5%</td>
<td>$50-500</td>
<td></td>
</tr>
<tr>
<td>Holiday/Birthday Gifts</td>
<td>$100-1,000</td>
<td></td>
</tr>
<tr>
<td>Restaurants</td>
<td>$20-400</td>
<td></td>
</tr>
<tr>
<td>Annual Vacation</td>
<td>$10-100</td>
<td></td>
</tr>
<tr>
<td>Misc. Costs 10-20%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL:</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Your total Monthly Cost of Living: $\_\_\_\_\_\_\_\_\_ \times 12 = $\_\_\_\_\_\_\_\_\_

Your Annual Income ($\_\_\_\_\_\_\_\_\_) + Spouse’s Income ($\_\_\_\_\_\_\_\_\_) = $\_\_\_\_\_\_\_\_\_

Combined Annual Income ($\_\_\_\_\_\_\_\_\_) – Cost of Living ($\_\_\_\_\_\_\_\_\_) = $\_\_\_\_\_\_\_\_\_
Values and Careers

One important component of job satisfaction is how your job supports your personal values. Values are those things that you hold dear—your ethics, opinions and morals. The more your job supports your values, the more you will experience that “purposeful career”—working towards a greater good, rather than working for The Man.

If a job violates your personal values, you may develop a deep sense of resentment in your career. Before long, the paycheck may be the only thing that gets you through the day. This is not a healthy platform for your career. The following is a true account of one student’s experience:

I graduated from college and needed to pay back student loans, so I took a job at a new car dealership as a sales clerk. This job made me very stressed. We had to compete with each other to approach customers. If we had a customer, we had to be very aggressive or the manager would reprimand us. We also had to lie, lie, lie about everything—the car, the warranty, the service. I was not brought up to lie like this. It violated my religion and morals, and it hurt my self-esteem.

Here is another story of how your career can fall into line behind your personal values, which can lead to a more purposeful, meaningful career:

I was raised in a liberal family that taught me that it is important to leave the world a better place than I found it. In high school, I was involved in the Christianity Club, and I considered entering the ministry after college. However, my love for economics was strong. I got my PhD in development economics and landed a job teaching economics at a university.

In economics, I pursued research and taught classes that helped people develop programs that would help impoverished communities in developing nations. I wrote a book that addressed financial inequities and influenced change. I trained grad students to develop programs in other countries that would help bring people out of poverty. In my own way, my “ministry” stretched far outside the walls of a church.

Most of us have an established set of values that dictate how we interact with the world. But how can we identify those values that will affect our career?

Assignment #3: Values Inventory
Complete the Values Inventory on the next page, and consider some of the ideas that influence how you make your decisions about your future job.
Values Inventory

Place a number next to the phrase showing how important the idea is to you:
5 = This value is extremely important to me
4 = This value is important to me
3 = Neutral feelings—I have no opinion on this.
2 = I don’t agree with this value.
1 = I strongly disagree with this value.

Or—just put a checkmark next to the values that mean a lot to you.

My job will help the community and make the world a better place.
I have a lot of interaction with other people in this job. Social atmosphere.
The main reason I do my job is to earn a lot of money.
I like to participate in “work groups” or teams to accomplish tasks at my job.
If you let me do my job alone, I can get much more work accomplished.
I prefer to work with people who have a similar cultural or ethnic background.
My co-workers and I are members of a union with strong worker protection.
My boss judges me (and will promote or fire me) by the quality of my work.
I would be willing to take a “lousy job” if it paid very well.
My job is secure no matter how well or badly I perform.
My job does not pay a lot, but it is very fulfilling and fun.
Deadlines help me work faster and better.
I like working with bosses who supervise me closely.
I like working with bosses who leave me alone.
I like competition. I’ll get a promotion by working harder than everyone else.
Flexibility in work schedules, tasks, etc. in my job is essential to me.
My paycheck is the biggest motivator for me to work.
I like to supervise and train others.
My artistic skills must be part of my job.
My job changes all the time—different tasks and duties.
My job stays the same—I know exactly what to expect every day.
People should leave their social and personal life at home, not bring it to work.
I want my co-workers to be my close personal friends.
Accuracy is mandatory. A person should be fired for carelessness.

My job should be very physically demanding.

My job should be intellectually demanding.

A stable job is worth the lower paycheck.

Medical benefits are worth a low paycheck.

What is behind your answers? Take a look at your 1's and 5's. What are your thoughts that influenced your answers? How might these beliefs influence your choice of jobs?

Journal “A”: The Sucker’s Lottery

You just won the Sucker’s Lottery and will receive a payment of $100,000 a year for the next thirty years. The catch is...you can only collect the money if you volunteer to work somewhere 40 hours a week.

Where would you choose to work?

Why would you pick this job?

How does this job meet your values?

What kinds of personal needs would you satisfy by working this job?

(1 page minimum)
Six Things to Consider when Choosing a Job

When you are struggling in the middle of a job search, the high expectations that you started out with tend to get a little compromised if job offers are not coming quickly. The natural tendency is to accept the first job that is offered, whether it is a “perfect” job or not. You might accept an imperfect job, thinking “It’s a paycheck. I’ll get a better job when I have time.”

Then, you get busy working--too busy to get that “better job.” Let me emphasize that, as it’s a lesson that most people miss. *Once you start working at the “imperfect job,” you are often too busy, too tired, too spent* to find that “perfect” job.

And then you get stuck.

If you keep your expectations reasonable yet firm, you will be more likely to get a job that meets your needs. Your job will be more appropriate, more achievable, more... “perfect.”

Whether you are choosing a career or considering a job offer, there are six very important things to consider:

1. **Education/Training.**  Do you know HOW to do this job?  Are you competent, licensed, qualified, certified, bona fide?  Do you need more training?  What kind of additional training would you need?

2. **Physical/Mental/Emotional Ability.**  Are you physically and mentally able to do this job?  Does this job match your temperament?  In what ways is your disability going to be a challenge to success in this job?

3. **$$ Money $$$.  Does this job pay enough?  Can you anticipate reasonable raises over time?  Will low pay eventually influence you to leave this job?

4. **?? Job Openings ??**  Is the job you want available here?  How often are there job openings in your area?  Are you willing to relocate to another city for this job?

5. **Can I get to work?**  Can you buy/rent a home near your job?  Is this an area you really want to live in?  Do you have transportation needs, such as paratransit or public transit?

6. **Do you LOVE this job?**  Is this a job you truly feel passionate about?  Will you love this job enough to stick it out through the good and bad times?  Does this job lie within your life and career goals?
The Six Things are important. If even one of them is not satisfied, you will probably have a tough time keeping this job:

Suppose you have the “perfect job” in all aspects, except you can’t drive, and the bus system is notoriously unreliable, making you late or absent often . . .

Your job pays well, is easy, you are competent, but you really don’t like the job all that much . . .

You get the “perfect job” working at Moon Microsystems of Milpitas, your salary is $48,000 a year, but the average rent in the area is $2,700/month . . .

Journal “B”: Six Things to Think About
Take one of the jobs that you are looking at, and match the Six Things to that job. Do you see any “yellow flags” that might be an issue for you? Are there any “red flags” that could be a deal-breaker for you? Look at each part with some consideration.

For Further Reading on Knowing Yourself:


Test Your Knowledge of Chapter 1:
How can designing a Lifestyle Fantasy help to focus your career?

What are the Six Things to Consider? Why is each one important? How does each one apply to you?