

CAREERS

From the Bureau of Labor Statistics		http://www.bls.gov/k12/teachers_guide.htm			2006 Data
CAREERS					
MATH	READING	SCIENCE	SOCIAL STUDIES	MUSIC&ART	BUILDING & FIXING THINGS
Statistician	Writer	Chemist	Economist	Actor	Carpenter
Electrical engineer	Desktop publisher	Pharmacist	Human resources assistant	Photographer	Automotive mechanic
Surveyor	Secretary	Pilot	Politician	Artist	Drafter
Physicist	Librarian	Environmental scientist	Psychologist	Disc jockey	Architect
Cost Estimator	Reporter	Engineering technician	Urban planner	Designer	Civil engineer
Actuary				Musician	Electrician
From the Bureau of Labor Statistics		http://www.bls.gov/k12/teachers_guide.htm			2006 Data
CAREERS					
HELPING PEOPLE	COMPUTERS	Lawyer	MANAGING MONEY	SPORTS	NATURE
Teacher	Database administrator	Police officer	Accountant	Dancer	Zookeeper
Childcare worker	Computer support specialist	Lawyer	Financial analyst	Professional athlete	Landscape architect
Firefighter	Computer hardware engineer	Court reporter	Loan officer	Coach	Farmer
Nurse	Computer software engineer	Judge	Bookkeeping clerk	Recreation and fitness worker	Veterinarian
Social Worker	Webmaster	Paralegal	Real estate agent	Recreational therapist	Agricultural and food scientist
Doctor	Systems analyst				

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CAREERS					
MATH	READING	SCIENCE	SOCIAL STUDIES	MUSIC&ART	BUILDING & FIXING THINGS
Statistician \$48,480 and \$87,850	Writer \$34,850 and \$67,820	Chemist \$44,780 and \$82,610	Economist \$55,740 and \$103,500	Actor \$8.47 and \$22.51 an hour	Carpenter \$13.55 and \$23.85 an hour
Electrical engineer \$60,640 and \$94,050	Desktop publisher \$26,270 and \$44,360	Pharmacist \$83,180 and \$108,140	Human resources assistant \$27,430 and \$41,080	Photographer \$18,680 and \$38,730	Automotive mechanic \$11.96 and \$21.56 per hour
Surveyor \$35,720 and \$63,990	Secretary \$29,650 and \$48,520	Pilot \$40,780 and \$83,760	Politician \$13,530 and \$38,690	Artist \$49,480 and \$94,920	Drafter \$33,550 and \$52,220
Physicist \$72,910 and \$117,080	Librarian \$39,250 and \$60,800	Environmental scientist \$42,840 and \$74,480	Psychologist \$45,300 and \$77,750	Disc jockey \$8.10 and \$18.62	Architect \$49,780 and \$83,450
Cost Estimator \$40,320 and \$69,460	Reporter \$24,370 and \$51,700	Engineering technician \$31,310 and \$51,230	Urban planner \$44,480 and \$71,390	Designer \$42,140 and \$87,510	Civil engineer \$54,520 and \$86,26
Actuary \$58,710 and \$114,570				Musician \$10.81 and \$36.55 an hour	Electrician \$16.07 and \$27.71 an hour
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CAREERS					
HELPING PEOPLE	COMPUTERS	LAW	MANAGING MONEY	SPORTS	NATURE
Teacher \$38,360 and \$61,090	Database administrator \$48,560 and \$84,830	Police officer \$53,900 and \$83,940	Accountant \$42,520 and \$71,960	Dancer \$7.31 and \$17.50 an hour	Zookeeper \$10.75 an hour
Childcare Worker \$7.11 and \$10.54 an hour	Computer support specialist \$32,110 and \$53,640	Lawyer \$102,470	Financial analyst \$50,700 and \$90,690	Professional athlete \$41,060	Landscape architect \$42,720 and \$73,240
Firefighter \$29,550 and \$54,124	Computer hardware engineer \$69,500 and \$111,030	Court reporter \$33,160 and \$61,530	Loan officer \$37,590 and \$73,630	Coach \$17,510 and \$40,850	Farmer \$766 and \$1382 a week in 2006
Nurse \$47,710 and \$69,850	Computer software engineer \$67,620 and \$105,330	Judge \$53,920 and \$135,010	Bookkeeping clerk \$24,540 and \$37,780	Recreation and fitness worker \$16,360 and \$27,050	Veterinarian \$56,450 and \$94,880
Social Worker \$29,590 and \$49,060	Webmaster \$49,510 and \$82,630	Paralegal \$33,920 and \$54,690	Real estate agent \$26,790 and \$65,270	Recreational therapist \$26,780 and \$44,850	Agricultural and food scientist \$37,740 and \$76,960
Doctor \$132,953 and \$321,686	Systems analyst \$54,320 and \$87,600				

AVERAGE FAMILY INCOME & EXPENSE – 2007

Average family size: 2.5

Annual % Expenditures of total Income before Taxes For an Average Family (2007 Dept of Labor, Bureau of Statistics)		Annual	%	Your I & E	%
Average Annual Income		\$63,091			
Food		6,133	12%		
Eating home	3,465				
Eating out	2,668				
Housing		16,920	34%		
Furniture					
Utilities - gas, water, electricity, cable, internet					
Appliances					
Telephone - land line, cell					
Apparel & Services		1,881	4%		
Clothing					
Cleaners					
Transportation		8,758	18%		
Car					
Car Insurance					
Gas, tolls					
Healthcare		2,853	6%		
Medical					
Dental					
Vision					
Entertainment		2,698	5%		
Recreation / Entertainment					
Gifts					
Other		5,060	10%		
Education					
Charitable contribution					
Personal Insurance & Pensions		5,336	11%		
Average Annual Expenditure		49,639			
Surplus / Deficit		<u>\$</u> 13,452			
Available for Savings / Pay down debt					

AVERAGE FAMILY'S BALANCE SHEET - 2007

Assets	
Bank Accounts	2,700
Retirement Savings	23,900
Vehicles	14,600
Primary Residence	150,000
Total Assets	191,200
Liabilities	
Mortgage on primary residence	88,700
Installment loans	12,800
Credit Cards	2,400
Total Liabilities	103,900
Net Worth	87,300

NATIONAL AVERAGE & YOUR FAMILY'S BALANCE SHEET

	2004	2007	2009	FAMILY
Income	47,500	47,300	47,300	
Assets				
Bank accounts	3,300	2,700	2,700	
Retirement savings	19,000	23,900	17,900	
Vehicles	14,400	14,600	14,600	
Primary residence	148,300	150,000	125,400	
Total assets	185,000	191,200	160,600	
Liabilities				
Mortgage on primary residence	84,800	88,700	88,700	
Installment loans	11,800	12,800	12,800	
Credit cards	2,400	2,400	2,400	
Total liabilities	99,000	103,900	103,900	
Net worth	86,000	87,300	56,700	

FINANCIAL LITERACY RESOURCES

Internet resources:

<http://www.yourmoneytrek.com/ymt101.php>

<http://www.aicpa.org/financialliteracy/index.asp>

<http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/>

<http://www.360financialliteracy.org/>

<http://www.nefe.org/>

<http://www.jumpstartcoalition.org/>

<http://www.realgame.com/usa.html>

<http://www.cga.ct.gov/2008/rpt/2008-R-0025.htm>

<http://www.fdic.gov/consumers/consumer/moneysmart/young.html>

http://www.state.ct.us/OTT/FL_management.htm

<http://www.ccee.uconn.edu/publications.htm>

<http://www.cscpa.org/Content/FinancialLiteracy/MMMM.aspx>

<http://usmayors.org/dollarwise/default.asp>

<http://www.tdbank.com/wowzone/educators/>

<http://financialliteracymonth.com/>

<http://www.cu4reality.org/AboutTheCu4RealityProgram.asp>

<http://www.practicalmoneyskills.com/foreducators/>

<http://www.practicalmoneyskills.com/summit2009/index.php>

<http://www.councilforeconed.org/>

<http://www.mymoneymanagement.net/>