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SP681-W-Do You Have What It Takes to Be on Your Own?

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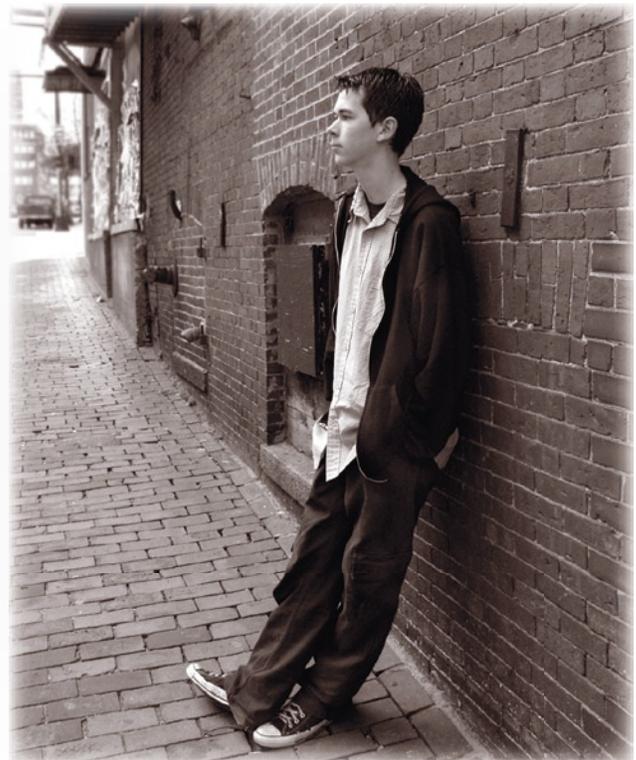
Spotlighting Teen Issues

**for
Teens**

Do You Have What it Takes to Be On Your Own?

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Making all your own decisions! Answering to no one except yourself! Sometimes, when the stresses of high school and home life are so great, it seems that dropping out of school and living on your own might be a good solution. Or would it? Just like high school and family life, being on your own has plenty of pressure and stress, too. It's important to think things through carefully before you drop out of school or leave an adult who takes responsibility for you. Use this fact sheet to help you decide whether you're really ready to live on your own.



What About a Job?

First of all, if you are on your own, you will need to find a job. People with more education are first in line for higher paying jobs, and people who haven't finished high school usually end up with very low paying jobs. What does the chart below tell you about the job market? How much money can you make working at one of these jobs?

Occupations with the Most Openings Expected in the U.S., 2004 - 2014¹

Occupation	Number Employed in 2004	Job Openings Expected 2004-2014	Average Annual Earnings	Education and Training Required
Retail salespersons	4,256,100	228,297	\$18,500	Short period of on-the-job training
Cashiers, except gaming	3,469,900	179,586	\$15,500	Short period of on-the-job training
Waiters and waitresses	2,251,600	153,426	\$13,200	Short period of on-the-job training
Food preparation and serving workers including fast food	2,149,800	129,835	\$14,800	Short period of on-the-job training

¹Bureau of Labor Statistics. Office of Occupational Statistics and Employment Projections.

Can You Afford the Things You Want and Need?

One of the disappointing things about making low wages is that it is almost impossible to buy all the things you need to get by. Of the items in the chart, “How Long Must I Work to Purchase...?,” how many are necessary to get by? If you had a job paying minimum wage, would you be able to work enough hours each month to purchase these and the other things you would need? Would you be able to purchase any of the things you want but don’t have to have to get by? What if you had a job paying more than \$60,000 a year – then could you afford these things?

What If High School is Just Not Right for Me?

If the environment in a traditional high school is just not right for you, an alternative is to get your General Equivalency Diploma. To find out more about the GED, visit <http://www.state.tn.us/labor-wfd/AE/aeged.htm>. With a GED, you can enter most technical and community colleges and the armed forces, or you can enter the workforce in an entry level position and try to work your

way up. With a GED, you can also work as an apprentice or at an entry level position in a service or craft. To find out more about apprentice programs, go to <http://www.doleta.gov/OA/>. You can go into business for yourself once you have the necessary skills. This requires a lot of self discipline and hard work but can pay off in the long run. Here are some fields in which this might be possible.

- sewing and alterations, drapery construction, slipcover making, upholstery
- furniture making, cabinet making, refinishing
- child care
- plumbing, electrical work, heating, ventilation and air conditioning
- construction, carpentry, masonry
- lawn care and landscape maintenance
- cleaning service (residential or commercial)

If you think you want to drop out of high school, talk with a wise, adult friend or parent about the information in this publication before you make a decision. Make sure that you have a clear plan for getting a job and taking care of your own needs. Wise choices and good planning when you are a teen can go a long way toward insuring that you will have a bright and secure future on your own.

How Long Must You Work to Purchase...?

Item and Cost	How long it takes to earn the money at \$5.75/hour (\$11,960/year)	How long it takes to earn the money at \$10.00/hour (\$20,800/year)	How long it takes to earn the money at \$30.00/hour (\$62,400/year)
iPod (\$299)	7 days + 2 hours	4 days + 3 hours	1 day + 5 hours
Cell phone/unlimited calling (\$79)	2 days	1 day + 2 hours	4 hours
Tank of gas (\$40)	1 day	5 hours	2 hours
Interview outfit (\$300)	7 days + 4 hours	4 days + 4 hours	1 day + 5 hours
Basic used car payment (\$200)	4 days + 3 hours	3 days	7 hours
Apartment monthly rent and utilities (\$900)	21 days + 6 hours	13 days + 2 hours	4 days + 6 hours
Food for a month (\$500)	12 days + 1 hour	7 days + 3 hours	2 days + 5 hours
Child care, one toddler, one month (\$600)	14 days + 4 hours	8 days + 5 hours	2 days + 1 hour

Visit the UT Extension Web site at <http://www.utextension.utk.edu/> and the Family and Consumer Sciences Web site at <http://www.utextension.utk.edu/fcs/>

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