

## ***PEAK DISCOVERY ACTIVITY 1: The True Life Chart: Intro to Successful, Independent Life***

**For this Activity, you'll use the printed True Life Chart.**

The True Life Chart will help you establish what your goals are and the life you want to make for yourself. It will help you plan your future. It shows what education can do for you, or what happens if you choose to leave school without graduating.

On the chart are five concentric circles: gray, red, blue, white and green. Each circle represents a general level of education and income. You will learn more about these in the upcoming Learning Activities.

The different job classifications and amounts of pay shown in the colored circles were taken from government statistics. The amounts of pay are read in a range: \$12,000 to \$14,000 or \$24,000 to \$30,000 per year, for example.

**On the True Life Chart, what is the age of:**

**...a high school graduate?**

**...a college graduate?**

**...a graduate with a professional degree?**

**At what age do most people retire?**

**Look at the GRAY area on the True Life Chart. Out of an average group of 100 people in the United States at age 65, how many will:**

**...be rich?**

**...be financially successful?**

**...work part time?**

**...work full time?**

**...be dead?**

**What are typical salaries in each of the colored circles of the True Life Chart, for a:**

**...non-graduate?**

**...blue collar worker?**

**...college graduate?**

**...professional?**

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**Explain why you think the color RED is used on the front of the True Life Chart.**

**Explain what the GRAY circle means to you.**

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### **Minimum Wage & the Red Box**

**Open the True Life Chart and look at the red box. Notice "Expenses for a Single Person Living Independently." When you add up rent of \$500 a month, food at \$15 a day, clothing at \$750 a year and car, gas and insurance at \$300 a month, your expenses will be \$15,825.00 a year. Entertainment, health insurance, utilities and miscellaneous things like music CDs or dating are all extras!**

As an example, let's work out the hourly wage needed to live independently and at the same time buy a \$1000.00 stereo. To buy the stereo you have to save whatever money is left over after you pay your living expenses (\$15,825.00 a year). To make the \$15,825.00 you would have to work 40 hours a week for 52 weeks at \$8.95 per hour (\$7.61 per hour plus 15% more to pay taxes: \$1.34.  $\$7.61 + \$1.34 = \$8.95$ .) In order to save one dollar an hour, you would have to earn \$9.95 per hour. After working and saving for 1000 hours you can buy the stereo. 1000 hours of work at 40 hours per week equals 25 weeks of work or one week short of 1/2 year.

**Currently, the federal minimum wage is:**

**Total yearly net income of someone working at minimum wage is:**

**The total expenses for a single person living independently are:**

## Dropping Out & the Red Circle

The red circle shows the earnings and the lifestyle of a non-graduate. If you don't finish high school, you will typically work in a minimum wage job; an unskilled laborer makes \$5.15 an hour (or, in some states, \$6.50, \$6.75, and over \$7.00).

Picture yourself going out on a cold morning and digging a ditch or waiting on tables all day. When you add up your pay as an unskilled laborer for the year, you'll make about \$9,105.00 before taxes (or about \$11,500.00 in states with higher minimum wage). This is assuming someone will hire you without a high school diploma! Military service is disappearing as an option for non-graduates. All of the services are requiring a 4-year high school diploma or a G.E.D. with some college courses.

For non-graduates, real world choices are very limited! They are getting tougher and more competitive every day.

**Education level of a person in the RED circle is:**

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## Blue Collar Work & the Blue Circle

If you finish high school, you will have the opportunity to work as a blue-collar worker. Blue-collar workers, including trades people, complete additional vocational training and qualify for apprenticeship programs to become carpenters, electricians, plumbers or truck drivers. They often work with their hands as skilled laborers and earn more money than unskilled laborers.

See for yourself the lifestyle you could have as a blue-collar worker. Click directly on the True Life Chart to find the answers to these questions:

**What is the education level of a person in the BLUE circle?**

**An example gross salary in the BLUE circle is:**

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## White Collar Work & the White Circle

When you make the commitment to finish college, you move up to the white circle, where people are generally referred to as white-collar workers. People who earn a 2-year associates degree or a 4-year bachelors degree generally work with their minds.

They can become engineers, teachers, nurses and accountants. They start at higher rates of pay and can afford to live better than the blue-collar workers. They get more vacation time, drive a newer car, and can afford things like a boat or a motor home. *Click directly on the True Life Chart to find the answers to these questions:*

**The education for a person in the WHITE circle is:**

**An example gross salary from the WHITE circle is:**



## Professional Work & the Green Circle

If you finish college and go on to advanced professional studies, you move up to the green circle. You can become a specialist like a doctor, dentist or airline pilot. In these professions, you work with your hands and your mind and have the opportunity to earn a high income. Having more expensive things like a finer car, a big house, a sailboat and extended vacations, plus the honor of doing specialized or technical work, are some of the rewards for being a professional.

**An example gross salary from the GREEN circle is:**

**The education for a person in the GREEN circle is:**

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## Conclusion

*Print a copy of the True Life Chart for yourself. Look at the Chart again, and consider...*

The options are yours. You can even choose to fail. If you choose not to fail, then you, along with every other human being, have to find your place on the True Life Chart. Look at the circles again: which one do you want to be in? Which of the circles of education on the True Life Chart represents the life you want to have for yourself?

Put the Chart on your wall, door or some place where you can look at it every day. It will be a visual reminder that helps you understand that you are an individual with the freedom to be the person you choose to be.

**Congratulations! You've just completed Exploring the True Life Chart.**

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**In the middle of the Chart is the statement, *Life is a willing servant; once you decide what you want from it, you must bear the responsibility for your Choice* - describe what this means to you:**



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