



Exercise 7G:

Career Factors

Study the list of Primary Career Factors. Which are most important to you when you choose a job or career? Rank the factors accordingly.

Factor	Questions to Think About	Rank
Education and training	What education or training is required to be considered for a job? Are there requirements for continuing your education? Are there opportunities for employer-paid training or education?	
Experience	Do you need specific work experience to be considered for a job? What experiences will you gain that may be useful to your overall career plan? Are there advancement opportunities?	
Skills and talents	Does the job or career take advantage of your unique skills and talents? What other skills and talents can you develop on the job?	
Work environment	Do you prefer to work alone or with people? Closely supervised or unsupervised? Inside or outside? Situated in one location or on the road? In an office or at home? Fast paced or laid-back?	
Job availability	Are jobs in your area of interest available where you want to live? Are you willing to relocate to obtain a job? Will this job be available long term, or is it a short-term opportunity?	
Earning potential	Are the potential earnings in line with your financial goals and desired lifestyle?	
Benefits	Are benefits such as insurance, paid vacation, sick leave, and a retirement plan offered? How much are they worth? What is the value of the benefits?	
Work hours	Do you want full- or part-time hours? If full time, would you mind working 50–60 hours a week? Or do you prefer sticking to about 40 hours a week? Are you a “9 to 5” person, or would you rather work a later shift or hours that are more flexible?	
Costs	What work-related costs are you willing to absorb, or do you expect your employer to cover them? For example, will you be reimbursed for gas money if you use your own car for job-related travel, or can you use a company vehicle? Will you need to pay for your own uniform, or will the company pay for it?	
Risks	Are you comfortable in a job with a high degree of personal safety risk? Does the company appear to be stable (that is, not laying off a lot of workers)?	



Assessment 7-1: Planning for My Career

Use the decision-making process to establish criteria for selecting a job or career that meets your lifestyle choices. Explain how your career goals relate to your financial goals.