Study guide Unit 3 test

**Know these terms** (use powerpoint notes, not www.dictionary.com)

1. Skills
2. Knowledge
3. transferable skill
4. career
5. career cluster
6. career pathway
7. job outlook
8. consolidate
9. pay stub

**Be able to answer these questions**

1. How can you invest in you?
2. What can training lead to (2 things)
3. How do you prepare yourself for higher education? (name 2 ways)
4. Name 2 things that happen each time you change your degree program
5. Name and describe 2 things to reduce your total cost of higher education
6. Name and explain 2 primary sources of employment
7. Create a chart explaining salary and hourly
8. Name and explain 2 types of deductions
9. How do you receive Federal student aid?
10. What documents are required for FAFSA application process?
11. When and if you default on a student loan, then what 2 things can happen?

**Identify the following as true or false**

1. Direct deposit is preferred
2. If you are hurt on job, then you are fired
3. You should review your pay stub
4. Medicare is for 65 years old and older for health insurance
5. All states have a state income tax
6. Social security is provided if you have lost a parent as a child