#### A

- ability A skill that has been developed. (p. 9)
- **accomplishments** Everything a person does well. (p. 353)
- **active listening** Listening and responding with full attention to what's being said. (p. 201)
- **adaptability** The ability or willingness to change in order to suit different conditions. (p. 68)
- **adaptability skills** A person's ability to change in order to fit new circumstances that may arise. (p. 163)
- **addiction** A physical or psychological need for a substance. (p. 229)
- **administration** Setting the goals and rules of an organization, and then helping the organization reach the goals and keep to the rules. (p. 77)
- **agriculture** Growing crops and raising animals for human use. (p. 19)
- **annual report** A summary of a company's business for the year. (p. 118)
- **aptitude** The potential a person has for learning a skill. (p. 9)
- **architecture** Designing and constructing structures that enclose space to meet human needs. (p. 37)
- **arts** The performing and visual arts, including dance, theater, music, painting, sculpture, and graphic design. (p. 57)
- assess To judge. (p. 189)
- attitude A person's basic outlook on life. (p. 68)audience Anyone who receives information.(p. 199)
- audio/video technology (a/v technology)

The technology used to present information in sound or pictures on radio, television, CD, DVD, or the Internet. (p. 57)

#### B

- **backup plan** An alternative course of action. (p. 73)
- **balance** The situation when opposite sides or parts of something have the same weight, amount, or force. (p. 318)
- **benefits** The "extras" an employer provides employees in addition to pay, such as insurance, paid time off, or child care. (p. 155)
- **blended family** A family consisting of a parent, a stepparent, and one or more children. (p. 339)
- **body language** The gestures, posture, and eye contact people use to express themselves. (p. 140)
- **brainstorming** A method of shared problem solving in which all members of a group contribute ideas. (p. 186)
- **budget** A plan for saving and spending money. (p. 297)
- **business** Buying and selling goods and services. (p. 77)
- **business etiquette** The rules of good workplace manners. (p. 161)
- **business plan** A written proposal describing a new business to a potential lender or investor. (p. 283)

#### C

- **capitalism** The free enterprise system; the economic system of the United States. (p. 273)
- **career** A work history of one or more jobs in the same or related fields of interest. (p. 26)
- **career clusters** Groups of similar occupations and industries. (p. 43)
- **career fair** An event where employers offer career and employment information. (p. 107)

- career interest areas General kinds of activities people do in many different careers. (p. 45)
- chronological order Time order, or the order in which events happen. (p. 96)
- citizen A person who is recognized by the government as having the rights and protections of a country. (p. 326)
- civic minded Being concerned about and active in community affairs. (p. 329)
- **classifieds** Newspaper advertisements organized in classes, or groups. (p. 110)
- collaboration Working with others for a common purpose. (p. 184)
- **command economy** A type of economic system in which there is no private enterprise and in which the government makes all of the key economic decisions. (p. 274)
- commission Earnings based on how much a worker sells. (p. 155)
- **communication** The exchange of information between senders and receivers. (p. 198)
- **communications** The transmission of messages from one place or person to another through technology such as radio, television, satellites, and telephones. (p. 57)
- community service Volunteer work that benefits the community. (p. 330)
- **compromise** To give up something to settle a disagreement. (p. 179)
- **conflict** A strong disagreement. (p. 177)
- conflict resolution A step-by-step process used to settle disagreements. (p. 179)
- **construction** Building structures. (p. 37)
- **consumers** People who buy and use goods and services. (p. 274)
- contact list A list of people one knows and will contact in order to build a network. (p. 107)
- context clues Hints about the meaning of unfamiliar words or phrases provided by the words surrounding them. (p. 204)

- **cooperate** To work with others to reach a common goal. (p. 161)
- cooperative program (co-op) A program that combines school studies with paid work experience. (p. 55)
- corporate culture The characteristics and customs that make a company unique. (p. 153)
- cover letter A one-page letter a job seeker sends along with a résumé telling who he or she is and why he or she is sending a résumé. (p. 131)
- coworkers People who work together in the workplace. (p. 151)



- database A software program that stores data, or information, in different ways for easy searching, sorting, and organizing. (p. 114)
- **decision** A choice one makes about what action to take. (p. 62)
- **decision-making process** A series of steps used to identify and evaluate choices in order to arrive at a decision. (p. 70)
- **demand** The amount of goods and services that consumers want to buy. (p. 278)
- **discretion** The good judgment used when acting or speaking so as not to offend others. (p. 161)
- distribution The shipment of goods and services. (p. 357)

- **e-commerce** The buying and selling of goods and services via the Internet. (p. 33)
- eating disorder A pattern of extreme eating behavior over time. (p. 229)
- economic system A country's way of making choices about how to use its resources to produce and distribute goods and services. (p. 273)

- **economic values** Values that reflect the importance of money to a person's happiness. (p. 6)
- **economics** The study of how people produce, distribute, and use goods and services. (p. 272)
- **economy** The ways people make, buy, and sell goods and services. (p. 32)
- **education** The process of teaching and learning. (p. 99)
- **emergency** A serious event that happens without warning and calls for quick action. (p. 238)
- **empathize** To try to see things from the other person's point of view and understand his or her situation. (p. 175)
- **employee** Someone who works for a person or business for pay. (p. 150)
- **employer** A person or business that pays a person or group of people to work. (p. 115)
- empowerment The feeling of power and satisfaction that comes from being directly responsible for one's work decisions.(p. 185)
- **engineering** Solving practical problems by combining the theories and principles of science and mathematics with technology. (p. 333)
- **entrepreneur** A person who organizes and runs a business. (p. 281)
- entry-level Lower-level. (p. 154)
- **ethics** The rules of behavior that govern a group or society. (p. 163)
- **exchange** A trade of one item for another. (p. 309)
- **exploratory interview** A short, informal talk with someone who works in a career that one finds interesting. (p. 52)

### F

- **F.I.C.A.** The Federal Insurance Contribution Act, a law having to do with the taxes that are withheld from paychecks and contributed to the Social Security program. (p. 296)
- **finance** Acquiring, investing, and managing money. (p. 121)
- **first aid** The emergency care given to an injured or sick person before help arrives. (p. 239)
- **fixed expenses** Expenses that people have already agreed to pay and that must be paid by a particular date. (p. 299)
- **flexible expenses** Expenses that come irregularly or that people can adjust more easily than fixed expenses. (p. 299)
- **flextime** A work schedule arrangement that allows workers to choose work hours that fit their particular needs. (p. 35)
- **food** Substances consumed by living things for energy and growth. (p. 19)
- **Food Guide Pyramid** A guideline created by the U.S. Department of Agriculture that shows the nutrients a person needs each day. (p. 225)
- **format** The arrangement of something such as a document. (p. 127)
- **Form I-9** A form that verifies that a person is legally qualified to work in the United States. (p. 152)
- **free enterprise** A type of economic system in which individuals or businesses may buy and sell goods and services and set prices with little government control. (p. 273)
- fulfillment Satisfaction. (p. 355)
- **full-time** Working at least 40 hours a week. (p. 27)

#### G

**gender equity** Equal employment opportunity for all, regardless of gender. (p. 34)

**global economy** All the world's economies and how they are linked. (p. 32)

**goods** Items that people buy. (p. 32)

**government** The institution through which the state keeps order in society, provides services to the public, and enforces the law. (p. 145)

grant Money for education provided by the government, schools, or private donors. (p. 302)

gross pay Total pay. (p. 296)



health The condition of both one's body and mind. (p. 224)

health science The science of maintaining and improving human health. (p. 169)

hospitality Lodging and food and beverage management and service. (p. 193)

human resources (H.R.) The department of a company or business that recruits employees, administers company policies, develops employee training programs, and manages employee records. (p. 166)

**human services** Services that improve people's quality of life and promote safe, healthy communities. (p. 219)

**hygiene** All the things people do to be clean and healthy. (p. 229)



images Pictures. (p. 208)

**impulse buying** Making a sudden, unplanned decision to buy. (p. 305)

**income** The amount of money a person receives or earns regularly. (p. 294)

**income tax** Tax paid to the government on income earned. (p. 296)

information technology The technology used to design, develop, set up, operate, and support computer systems. (p. 243)

**initiative** The willingness to do what needs to be done without being told to do it. (p. 162)

**interest** Money that banks pay depositors for use of their money. (p. 301)

interest inventory A checklist that points to one's strongest interests. (p. 3)

interests Favorite activities. (p. 2)

**internship** A temporary paid or unpaid position that involves direct work experience in a career field. (p. 54)

interview A formal meeting between a job seeker and an employer about a possible job. (p. 135)



**job** Work that a person does for pay. (p. 26)

**job application** A form that asks questions about a job seeker's skills, work experience, education, and interests. (p. 132)

**job lead** Information about a job opening. (p. 105)

**job market** The need for workers and the kinds of work available to them. (p. 32)

**job shadowing** Following a person on the job for a few days in order to learn about a particular career. (p. 54)

job sharing A flexible work arrangement that allows two part-time employees to divide one full-time job. (p. 35)

job-specific skills The skills necessary to do a particular job, like balancing a budget or programming a computer. (p. 11)



**labor force** All people over the age of 16 who work or are seeking work. (p. 32)

- **law** The set of rules and standards by which a society governs itself. (p. 267)
- **learning styles** The different ways people naturally think and learn. (p. 15)
- leisure Time to do what one likes. (p. 318)
- **letter of recommendation** A letter written in support of a job seeker from a reference. (p. 133)
- **letter of resignation** A formal letter that explains why and when an employee is leaving his or her job. (p. 265)
- **lifelong learning** All the learning activity (both formal and informal) that one does throughout life. (p. 350)
- **lifestyle** The way a person uses his or her time, energy, and other resources. (p. 27)
- **loan** Borrowed money that must be repaid. (p. 302)
- **logistics** Coordinating the movement of people, goods, services, information, and money. (p. 357)
- **long-term goal** A challenging goal that takes a long time to achieve and may first involve the achievement of short- and medium-term goals. (p. 93)

### M

- **management** The direction or control of a business or enterprise. (p. 77)
- **manufacturing** The process of making products by hand or by machine. (p. 289)
- **marketing** The process of developing, promoting, and distributing goods and services to consumers. (p. 283 and p. 313)
- **mathematics** The study of numbers and their relationships. (p. 211 and p. 333)
- **mediator** Someone who helps opposing people or groups compromise or reach an agreement. (p. 179)

- **Medicare** A health care program provided by the federal government primarily for retired persons. (p. 296)
- **medium-term goal** A goal that is usually more challenging and takes longer to achieve than a short-term goal. (p. 93)
- **mentor** An experienced coworker who answers the questions of a new employee and offers guidance to him or her. (p. 151)
- **minimum wage** The lowest hourly wage an employer can legally pay for a worker's services. (p. 158)

#### N

- **natural resources** Raw materials that occur naturally in the earth, such as minerals, metals, soil, and water. (p. 19)
- net pay Take-home pay. (p. 296)
- **netiquette** The accepted rules of conduct used on the Internet. (p. 216)
- **networking** Communicating with people you know or can get to know to share information and advice. (p. 105)
- **notice** An official written statement that one is leaving one's job. (p. 265)
- **nutrients** The substances in food that the body needs to produce energy and stay healthy. (p. 225)

## 0

- **obstacle** Something that stands in the way of a decision or action. (p. 63)
- **occupation** A set of related job skills and experiences. (p. 26)

#### **Occupational Safety and Health**

**Administration (OSHA)** A special branch of the U.S. Department of Labor in charge of setting safety standards and inspecting places of work to see that the standards are being followed. (p. 237)

- **orientation** A program that introduces new employees to their new company and its policies and procedures, or ways of doing things. (p. 151)
- **outcome** The result or effect of a decision or action. (p. 68)
- **outsourcing** Using outside resources to perform activities traditionally handled by internal company staff. (p. 35)
- **overtime** Extra pay for each hour worked beyond 40 hours a week. (p. 154)

#### P

- **part-time job** A job in which a person works up to 30 hours a week. (p. 88)
- **performance reviews** Meetings between an employee and his or her supervisor to evaluate how well the employee is doing his or her job. (p. 166)
- **personal career portfolio** A collection of information about a person, including projects and work samples, that shows the person's skills and qualifications to employers. (p. 131)
- **personal fact sheet** A list of basic information about a person's education, experience, qualifications, and skills. (p. 130)
- **personality** The sum total of an individual's feelings, actions, habits, and thoughts. (p. 14)
- **pre-employment tests** Tests given to an applicant by an employer to find out if the applicant fits the job. (p. 136)
- **prejudice** A negative attitude toward a person or group that is not based on facts or reason. (p. 178)
- **previewing** Reading only the parts of a written work that outline or summarize its content. (p. 204)

- **prioritize** To put in order from first to last or from most important to least important. (p. 84)
- **procrastinate** To put off deciding or acting. (p. 84)
- **producers** Individuals or companies that make or provide goods and services. (p. 275)
- **profit** The amount of money left after a business pays its expenses. (p. 275)
- **promotion** A job advancement to a position of greater responsibility and authority. (p. 252)
- **public administration** The administrative management of government and nonprofit organizations. (p. 145)
- **public safety** Efforts to keep the public safe from crime, fire, and emergencies. (p. 267)
- purpose Overall goal or reason. (p. 199)

#### R

- raise An increase in pay. (p. 252)
- **references** People who will recommend a job seeker to an employer. (p. 133)
- **referral** Someone to whom one is referred, or directed. This person may have information about a job or job opening. (p. 108)
- **refund** The return of money in exchange for a purchased item. (p. 309)
- **register** To officially sign up as a qualified voter. (p. 328)
- **regulate** Set rules for. (p. 274)
- **relationships** A person's connections or dealings with other people. (p. 174)
- **research** Investigating a subject and gathering information about it. (p. 50)
- **respect** Consideration, especially for others. (p. 174)

**résumé** A summary of a job seeker's personal information describing education, skills, work experience, activities, and interests. (p. 127)

### S

- **salary** A fixed amount of money paid for a certain period of time. (p. 154)
- **sales** The process of providing goods and services to consumers for a price. (p. 313)
- **scholarship** Money for education awarded to students because of their need, or for academic or athletic achievement. (p. 301)
- **school-to-work program** A program that brings schools and businesses together so that students can gain work experience and training. (p. 111)
- **science** The systematic use of observations and experiments to gain knowledge about the world. (p. 211 and p. 333)
- **security** Privately funded efforts to protect safety and private property at homes and businesses. (p. 267)
- **sedentary** Spending much time sitting. (p. 226)
- **self awareness** Knowing one's own thoughts, feelings, and actions. (p. 15)
- **self-esteem** Recognition and regard for oneself and one's abilities. (p. 177)
- **self-motivation** The drive to do something simply for the reward of feeling good and satisfied once it is accomplished. (p. 162)
- **service** The process of performing tasks for consumers. (p. 313)
- **service learning** A learning method in which students learn and develop through thoughtfully organized service to the community. (p. 55)
- **services** Activities people do for others for a fee. (p. 32)

- **short-term goal** A goal to start working on right away. (p. 93)
- **skill** The ability to perform a task due to training and experience. (p. 9)
- **skimming** Reading through a book or document quickly, picking out main ideas and key points. (p. 204)
- **Social Security** A federal government program that provides benefits for people of all ages. (p. 296)
- **social skills** The skills a person uses to interact with others. (p. 161)
- **socialist economy** A type of economic system in which there is private enterprise, but the government controls key industries and makes many economic decisions. (p. 274)
- **spreadsheet** A software program that arranges information, usually numbers, in rows and columns or displays information in graphs and other formats. (p. 215)
- **stepparent** The spouse of one's mother or father following her or his remarriage. (p. 339)
- **stress** The mental or physical tension that is the body's natural response to conflict. (p. 229)
- subject Main topic or key idea. (p. 200)
- **supervisor** The person who assigns, checks, and evaluates the work of an employee. (p. 151)
- **supply** The amount of goods and services available for sale. (p. 278)

- **team** A group of people who work together to set goals and make decisions to solve problems and put ideas into action. (p. 35)
- **team planning** Working with others to set goals, assign tasks, and assess results. (p. 187)

- **technology** The practical use of scientific knowledge (ideas, methods, tools, and materials) to get things done. (p. 3 and p. 333)
- **telecommute** Working at home for a company. (p. 35)
- **temporary job** A part-time or full-time job that lasts only a short while, such as for a couple of weeks or months. (p. 89)
- **time management** Choosing how to spend one's time and creating a schedule for one's choices. (p. 321)
- **tourism** Services involving travel planning, tourist information, guided tours, entertainment, recreation, and meeting and convention planning. (p. 193)
- **training** Education in a specific skill or professional area. (p. 99)
- **transferable skills** The general skills used in school and in various types of jobs. (p. 11)
- **transportation** Moving people, goods, and services. (p. 357)
- **trend** A change over a period of time. (p. 35)



- **values** The ideas a person lives by and the beliefs that are important to that person. (p. 5)
- volunteering Working without pay. (p. 54)



- **W-4 Form** A form that instructs an employer about the amount of money to deduct from an employee's paycheck for taxes. (p. 152)
- **wages** A fixed amount of money paid for each hour worked. (p. 154)
- **warranty** A guarantee that a product meets certain standards of quality. (p. 308)

- withhold To take out (as in money from a paycheck). (p. 296)
- work permit A legal document that allows a minor to hold a job. It shows the number of hours the minor can work and the kinds of jobs he or she can hold. (p. 104)
- work-study program A program that allows students to earn their education by working full- or part-time jobs in a related field while they are in school. (p. 302)
- **work values** The things about work that are important to a person. (p. 6)
- workers' compensation A government-run program that gives injured workers financial help to cover lost wages and medical expenses. (p. 238)
- **workforce diversity** A wide variety of workers with different backgrounds, experiences, ideas, and skills in the workplace. (p. 35)