

## Aligning My Career Path with My Earning Needs

### Will a new job pay me what I need to earn?

What do you think about most when looking for a new job? A location close to home? A workplace where you feel appreciated and valued? A position with good benefits? **Have you ever asked yourself, “How much money do I need to earn to pay my bills and meet my financial goals?”** You can develop a budget and determine how much you need to earn to stay within it by using the [Consumer Financial Protection Bureau’s preparing a budget tool](#).

### What type of job am I interested in?

Once you develop a budget, you should consider the type of work you are interested in. You can start looking for jobs that will help you meet your budget needs at the Occupational Information Network ([O\\*NET](#)). O\*NET has detailed descriptions of thousands of current jobs and you can search by:

- Job duties
- Necessary abilities
- Required education and experience
- Typical work activities
- Industry and more

You can also browse occupations, explore careers and even connect to job openings.

### What if the jobs I am interested in do not pay enough to meet my budget needs?

After examining your budget needs and exploring potential careers, you may realize that the job you want will not pay you what you need. If that’s the case, you can discover a new career path by using the [CareerOneStop Skills Matcher](#) to rate your level on 40 key workplace skills and learn about jobs that match your ratings. Career matches include job descriptions, average annual wages, education requirements and outlook of job openings. You can then create a list of career options that align with your skills, interests and needs.

### I found an occupation that will meet my budget needs. Now how do I get a job in this field of work?

Once you identify a new or advanced career path, you can access additional resources and support, through an [American Job Center](#) and [Vocational Rehabilitation](#). These resources offer experienced career counselors that will work with you to assess your skills and interests, advise on jobs in high demand and inform you of potential training opportunities. Many offer resume writing assistance, interviewing advice and help with job searches.

## I receive Social Security disability benefits. How will work impact my benefits?

If you receive Social Security disability benefits and want to better understand how work may impact them, start by visiting the [Social Security Administration's Ticket to Work Program](#) to find out how work and earnings will affect Medicare, Medicaid and cash benefits.