

**Family Newsletter**

February 2017

When you have student loan debt or credit card debt you might be able to lower your interest rate. As long as you are in good standing on your account, call and talk to a representative about loan consolidations or a lower APR. You might be in a position to open a second credit card with a lower APR and do a balance transfer. Just remember to cancel the old credit card so you aren’t tempted to keep using it. If you can sign up for an automatic payment directly from your account, then you know the bill is being paid every month.

Do you find that you are spending too much on unused club or gym memberships? Cancel them. Instead of going to the movies, check out the offerings at your local library or on a nearby college campus. If you are not reading your newspapers or magazines that you have subscribed to, cancel them. Again, you can find these resources in the local library or even on-line. Don’t enroll your children in every after school activity available. Save some time for family fun.

To save on food costs, try not to eat out. Cook large meals at home and freeze the leftovers for another day. Or take them for lunches at work. If you have space and money to buy in bulk, do that. You can freeze many food, or stock up on non-perishables. Another way to lower costs is to buy generics when possible. Many times they are as good as or even better tasting than the brand name items. If you can, grow a garden and can or freeze the extra produce.

Many of these cost saving or cost reducing ideas are things that your parents or grandparents did naturally, because they didn’t have other options. Or sometimes the woman of the house didn’t have an outside job, but had a large family to take care of. All too often we resort to the easy way to do things because we are over-worked, over-tired, or running to something else in an effort to do it all. Sometimes the old school way is the better way.



**Miscellaneous money saving and debt-reducing tips.**

Here is the final installment on ways to save money or reduce your monthly debt. As always, use the tips that apply to you, but you may wish to save this article as future reference or to share with your students as they move into adulthood. The information provided comes from either [www.thesimpledollar.com/sever-monthly-bills-most-people-have-and-seven-ways-to-reduce-each-bill](http://www.thesimpledollar.com/sever-monthly-bills-most-people-have-and-seven-ways-to-reduce-each-bill) or [www.thesimpledollar.com/trimming-the-fat-forty-ways-wo-reduce-your-monthly-required-spending](http://www.thesimpledollar.com/trimming-the-fat-forty-ways-wo-reduce-your-monthly-required-spending)

There is a plethora of ways to cut down on your water bills each month. One simple thing is to not let the water run when you are brushing your teeth. Be sure the water is fully turned off and not dripping. Replace any leaky washers. You can also put a plastic water bottle in your toilet tank. Put something heavy, like a few rocks, into the bottle, then fill with water. Put it in the corner of your tank, and you’ll use a little less water each time. When you do laundry, always run a full load. The same is true if you have a dish washer. In taking care of your lawn, you don’t need to water it every day, and when you do, water at night for less evaporation of the water.

Think seriously if you need internet at your home. Could you just use the connection at the library or restaurant nearby? If you do use internet regularly, can you bundle it with perhaps your cable or phone? Also, you could cut out cable TV and settle for basic channels if you use alternatives like Netflix or Hulu for your movie watching. With an internet connection you could find items or services (or sell items or services) on Craigslist or PaperBackSwap.

**Top 30 fastest-growing jobs by 2020**

If you're considering switching careers or are just starting to think about where to start yours, this is the list for you: The US Bureau of Labor Statistics projections of the 30 fastest-growing careers.

Th[e report estimates that 20.5 million new jobs w](http://www.bls.gov/opub/mlr/2012/01/home.htm)ill be added by 2020, a 14.3 percent growth from 2010. However, some jobs will grow at a much faster rate during that period.

— *Compiled from the Bureau of Labor Statistics' Occupational Outlook Handbook and Career Guide to Industries*

# 30. Veterinarians

**Projected increase in 2020:** 35.9 percent

**Number employed in 2010:** 61,400

**Median pay in 2010:** $82,040

**Education/training:** Veterinarians must complete a four-year post-grad program to receive a Doctor of Veterinary Medicine. Before practicing, veterinarians must also be licensed by the state.

**Job outlook:** Pet owners are increasingly seeking nontraditional services, such as preventative dental care. Advances in the field are also allowing veterinarians to offer procedures common for humans, including hip replacement.

# 29. Pile-driver operators

**Projected increase in 2020:** 42.4 percent

**Number employed in 2010:** 41,900

**Median pay in 2010:** $36,640

**Education/training:** High school diploma and, typically, three years of classroAom and on-the-job training.
**Job outlook:** Construction equipment operators who can use a wide variety of equipment will have the best prospects.

# 28. Mental health counselors

**Projected increase in 2020:** 36.3 percent

**Number employed in 2010:** 120,300

**Median pay in 2010:** $38,150

**Education/training:** Master's degree. Some states require public school counselors to have both counseling and teaching certificates and to have had some teaching experience.

**Job outlook:** Under managed care systems, insurance companies increasingly are providing for reimbursement of counselors as a less costly alternative to psychiatrists and psychologists.

# 27. Medical scientists, except epidemiologists

**Projected increase in 2020:** 36.4 percent

**Number employed in 2010:** 100,000

**Median pay in 2010:** $76,700

**Education/training:** A PhD in the biological sciences typically qualifies people to research basic life processes or particular medical problems and to analyze the results of experiments.

**Job outlook:** Medical scientists have enjoyed rapid gains in employment since the 1980s—reflecting, in part, the growth of biotechnology as an industry.

# 26. Cost estimators

**Projected increase in 2020:** 36.4 percent

**Number employed in 2010:** 185,400

**Median pay in 2010:** $57,860

**Education/training:** Bachelor's degree. Voluntary certification can be beneficial to cost estimators because it provides professional recognition of the estimator's competence and experience.

**Job outlook:** Employment of cost estimators, like that of many other construction workers, is sensitive to the fluctuations of the economy.

# 25. Stonemasons

**Projected increase in 2020:** 36.5 percent

**Number employed in 2010:** 15,600

**Median pay in 2010:** $37,180

**Education/training:** High school diploma and apprenticeships.

**Job outlook:** The masonry workforce is growing older, and a large number of masons are expected to retire over the next decade, which will create many job openings.

# 24. Health educators

**Projected increase in 2020:** 36.5 percent

**Number employed in 2010:** 63,400

**Median pay in 2010:** $45,830

**Education/training:** Entry-level health educator positions generally require a bachelor's degree from a health education program.

**Job outlook:** As health care costs continue to rise, health educators provide cost-effective ways to teach people how to live healthy lives.

# 23. Audiologists

**Projected increase in 2020:** 36.8 percent

**Number employed in 2010:** 13,000

**Median pay in 2010:** $66,660

**Education/training:** Doctorate or equivalent required. Audiologists are regulated by licensure in all states.

**Job outlook:** As more baby boomers with hearing loss reach maturity, this field is expected to grow.

# 22. Bicycle repairers

**Projected increase in 2020:** 37.6 percent

**Number employed in 2010:** 9,900

**Median pay in 2010:** $23,660

**Education/training:** Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

**Job outlook:** Faster than average.

# 21. Dental hygienists

**Projected increase in 2020:** 37.7 percent

**Number employed in 2010:** 181,800

**Median pay in 2010:** $68,250

**Education/training:** Dental hygienists must get a state license to practice. A degree from dental hygiene school is also usually required.

**Job outlook:** The demand for dental services will grow because of population growth, older people increasingly retaining more teeth, and a growing emphasis on preventative dental care.

# 20. Physical therapists

**Projected increase in 2020:** 39 percent

**Number employed in 2010:** 198,600

**Median pay in 2010:** $76,310

**Education/training:** The American Physical Therapy Association’s accrediting body accredits entry-level academic programs in physical therapy. A graduate degree and state licensing are required.

**Job outlook:** Changes to restrictions on reimbursement for physical therapy services by third-party payers will increase patient access to services and, thus, increase demand. The increasing elderly population will drive growth in the demand for physical therapy services.

# 19. Brickmasons and blockmasons

**Projected increase in 2020:** 40.5 percent

**Number employed in 2010:** 89,200

**Median pay in 2010:** $46,930

**Education/training:** High school diploma and apprenticeships.

**Job outlook:** The masonry workforce is growing older, and a large number of masons are expected to retire over the next decade, which will create many job openings.

# 18. Marriage and family therapists

**Projected increase in 2020:** 41.2 percent

**Number employed in 2010:** 36,000

**Median pay in 2010:** $45,720

**Education/training:** A master's degree usually is required to be licensed or certified as a counselor.

**Job outlook:** Good, as it is more common for people to seek help for their marital and family problems than it was in the past.

# 17. Market research analysts and marketing specialists

**Projected increase in 2020:** 41.2 percent

**Number employed in 2010:** 282,700

**Median pay in 2010:** $60,570

**Education/training:** Bachelor's degree. Job involves looking at market conditions in local, regional, or national areas to determine potential sales.

**Job outlook:** Well above average.

# 16. Medical secretaries

**Projected increase in 2020:** 41.3 percent

**Number employed in 2010:** 508,700

**Median pay in 2010:** $30,530

**Education/training:** High school diploma. Most medical and legal secretaries must go through specialized training programs that teach them the language of the industry.

**Job outlook:** Above average employment growth in the health care and social assistance industry should lead to much faster than average growth.

# 15. Interpreters and translators

**Projected increase in 2020:** 42.2 percent

**Number employed in 2010:** 58,400

**Median pay in 2010:** $43,300

**Education/training:** Although a bachelor's degree is often required for jobs, majoring in a language is not always necessary.

**Job outlook:** Demand will remain strong for translators of frequently translated languages, such as Portuguese, French, Italian, German, and Spanish.

# 14. Glaziers

**Projected increase in 2020:** 42.4 percent

**Number employed in 2010:** 41,900

**Median pay in 2010:** $36,640

**Education/training:** Usually 3 years of classroom and on-the-job training are required to become a skilled glazier. **Job outlook:** As manufacturers of glass products continue to improve the energy efficiency of glass windows, architects are designing more buildings with glass exteriors.

# 13. Physical therapist aides

**Projected increase in 2020:** 43.1 percent

**Number employed in 2010:** 47,000

**Median pay in 2010:** $23,680

**Education/training:** Physical therapist aides are not licensed and do not require higher education, though a high school diploma is usually required. Training is completed on the job.

**Job outlook:** Long term, this occupation will be in demand because the number of people with disabilities or limited function is expected to grow.

# 12. Occupational therapy assistants

**Projected increase in 2020:** 43.3 percent

**Number employed in 2010:** 28,500

**Median pay in 2010:** $51,010

**Education/training:** Occupational therapist assistants must attend a school accredited by the Accreditation Council for Occupational Therapy Education in order to sit for the national certifying exam for occupational therapist assistants.

**Job outlook:** The growing elderly population is particularly vulnerable to chronic and debilitating conditions that require therapeutic services. These patients often need additional assistance in their treatment, making the roles of assistants and aides vital.

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# 5. Carpenters

**Projected increase in 2020:** 55.7 percent

**Number employed in 2010:** 46,500

**Median pay in 2010:** $25,760

**Education/training:** High school or less training required. On-the-job training is typical.

**Job outlook:** Carpenters with specialized or all-around skills will have better opportunities for steady work than carpenters who can perform only a few relatively simple, routine tasks.

# 4. Brickmasons, blockmasons, stonemasons, tile and marble setters

**Projected increase in 2020:** 60.1 percent

**Number employed in 2010:** 29,400

**Median pay in 2010:** $27,780

**Education/training:** Apprenticeships usually are sponsored by local union-management joint apprenticeship and training committees, local contractors, or trade associations.

**Job outlook:** New concerns over the costs of heating and cooling buildings of all types has led to a need to train construction workers of all types, including brickmasons, blockmasons, and stonemasons, in the emerging field of green construction.

# 3. Biomedical engineers

**Projected increase in 2020:** 61.7 percent

**Number employed in 2010:** 15,700

**Median pay in 2010:** $81,540

**Education/training:** A bachelor's degree in engineering is required for almost all entry-level engineering jobs. **Job outlook:** The aging of the population and a growing focus on health issues will drive demand for better medical devices and equipment designed by biomedical engineers.

# 2. Home health aides

**Projected increase in 2020:** 69.4 percent

**Number employed in 2010:** 1.02 million

**Median pay in 2010:** $20,560

**Education/training:** Home health aides are not required to have a high school diploma; they receive most of their training on the job from experienced aides or nurses.

**Job outlook:** There is a growing demand for home services among the elderly and pressure to contain health costs by moving patients home sooner. Most employers only hire on-call hourly workers and do not offer benefits.

# 1. Personal care aides

**Projected increase in 2020:** 70.5 percent

**Number employed in 2010:** 861,000

**Median pay in 2010:** $19,640

**Education/training:** Some states only require on-the-job training; other states may require formal training that can be completed at community colleges, vocational schools, home health care agencies, and elder care programs. **Job outlook:** Rapid job growth is expected because of the projected rise in the number of elderly people, who are increasingly relying on home care.

# 11. Diagnostic medical sonographers

**Projected increase in 2020:** 43.5 percent

**Number employed in 2010:** 53,700

**Median pay in 2010:** $64,380

**Education/training:** Registration and associate's degree required.

**Job outlook:** Ultrasound imaging technology is expected to evolve rapidly and spawn many new sonography procedures, enabling sonographers to scan and image areas of the body where ultrasound has not traditionally been used

# 10. Meeting, convention, and event planners

**Projected increase in 2020:** 43.7 percent

**Number employed in 2010:** 71,600

**Median pay in 2010:** $45,260

**Education/training:** Many employers prefer applicants who have a bachelor's degree, but this is not always required.

**Job outlook:** Opportunities will be best for individuals with a bachelor's degree and some meeting planning experience. A Certified Meeting Professional, or CMP, accreditation is also viewed favorably by potential employers.

# 9. Plumbers, pipefitters, and steamfitters

**Projected increase in 2020:** 45.4 percent

**Number employed in 2010:** 57,900

**Median pay in 2010:** $26,740

**Education/training:** Employer apprenticeships or technical schools and community colleges.

**Job outlook:** A growing emphasis on water conservation will require retrofitting. New construction is also spurring growth.

# 8. Physical therapist assistants

**Projected increase in 2020:** 45.7 percent

**Number employed in 2010:** 67,400

**Median pay in 2010:** $49,960

**Education/training:** Physical therapist assistants are required by law to hold an associate degree.

**Job outlook:** Changes to restrictions on reimbursement for physical therapy services by third-party payers will increase patient access to services and, thus, increase demand.

# 7. Reinforcing iron and rebar workers

**Projected increase in 2020:** 48.6 percent

**Number employed in 2010:** 19,100

**Median pay in 2010:** $38,430

**Education/training:** Employer apprenticeships, on-the-job training.

**Job outlook:** Many job openings will stem from the need to replace experienced ironworkers who leave the occupation or retire. The number of job openings can fluctuate depending on economic conditions and the level of construction activity.

# 6. Veterinary technologists and assistants

**Projected increase in 2020:** 52 percent

**Number employed in 2010:** 80,200

**Median pay in 2010:** $29,710

**Education/training:** Most entry-level veterinary technicians have a 2-year associate degree from an American Veterinary Medical Association-accredited community college program. All states require passing a credentialing exam following coursework.

**Job outlook:** Veterinary technologists will enjoy excellent job opportunities due to the relatively few graduates from 4- year programs — about 500 annually.