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### My Life Goals

People always say find something in life that makes you happy, and that is exactly what my plan is. Psychology to me is the only think that makes sense; it is something I am passionate about as well as it is something that allows me to help others. If you go to school for psychology, you have multiple options and paths you can go down. There is clinical psychology, forensic psychology, industrial psychology, etc. For me, I want to work specifically with people suffering from mental disorders, so as of right now I am leaning towards clinical psychology.

Psychologists main goal is to help others improve their processes and behaviors by studying “cognitive, emotional, and social processes” (U.S. Bureau of Labor Statistics). They do this in many ways depending on the path of psychology you go down. However, the goal of each psychologist is to help others understand themselves and help them understand the why in the world. In addition, considering there are so many choices in psychology that means that the work environment varies. For instance, one could be working one-on-one with a patient in an office or they could be working in a room full of business men and women looking at advertisements. Furthermore, the requirements to become a psychologist varies; however, today most in the field have a doctorate and have license in their state to practice. Although some will take a master’s degree, having a doctorate means you can prescribe medication. In addition, to this education you will need to have spent multiple hours interning, completing residency, or conducting research. Employment in psychology according to the U.S. Bureau of Labor Statistics is on the

rise and is said to grow 14 percent from 2016 to 2026. The Bureau of Labor Statistics also says that the median pay in 2017 for psychology in general was \$77,030 per year.

The area of psychology I am most interested in pursuing a career is called clinical psychology. This type of psychologist specializes in diagnosing mental, behavioral, and emotional illness. I specifically want to be a clinical hospital psychologist which means I would work one-on-one with patients in that type of setting. For this job, a would need at least a master's degree and clinical experience; however, a doctorate would be the most useful. I want to work in the hospital setting because I want to work one-on-one with people suffering from depression, anxiety, schizophrenia, etc. I have always felt the urge to help people and help them understand that what they are going through is okay and they are not alone. Moreover, I would want to work in a hospital because my whole life I have been surrounded by family working in the medical field. Not as doctors but more on the paperwork and business side, so I'm comfortable with hospitals. In addition, I feel like I can connect more with patient working in hospitals because I can be with them in a different environment and fully understand them. In addition, I don't want to be sitting in an office all day, and this would keep me on my feet.

After looking through job listings I found a job in Fairfax, Virginia at Fairfax Mental Health and Wellness. Although it is not a hospital setting, it is a center for mental health specifically, so I would still get the same interaction. The average pay per year in this position of clinical psychologist is between \$67,500 and \$76,000 and based off these numbers I decided to use \$70,000 for figuring out my income statement. However, after looking at the 2018 income tax calculator, \$1019.3 per month of my income would be put towards taxes. My job would to provide therapy to children, adolescents, and adults ages 7 and up. The requirements of this position include a doctoral degree in clinical or counseling psychology and I must hold a license

to practice psychology in the state of Virginia. Some perks of the job include benefits such as paid vacation, sick leave, major federal holidays, medical and dental insurance, and an employer sponsored retirement plan. With this job in mind, I can make a few goals for myself for the first five years after I graduate. For example, I would like to start paying of my student debt, rescue a dog, invest in possibly a mutual fund, set aside money to save for potentially making a down payment on a house, and hopefully finance a major event like my wedding or a vacation without any trouble. These are all goals I have set with the idea of me successfully obtaining the job position and having all the requirements of the job.

The cost of living in Fairfax, Virginia is pretty high compared to the rest of Virginia because it is close to D.C. and people in northern Virginia typically have higher paying jobs. For example, the ratio overall for the cost of living in Fairfax specifically is 169 compared to the ratio of 144 overall in Virginia (Cost of living in Fairfax). This is one reason why I would investigate renting a house in Fairfax County before actually buying one. I found a house in Fairfax that has three bedrooms and two baths for \$2,400 per month in rent. The house is in good condition and only a sixteen-minute drive to my job. In addition, to paying for rent I will also have to pay for insurance and things like utilities. For instance, because I am predicting that I will be living by myself certain things will be cheaper. However, things like gas will most likely be around \$100 or more a month simply because gas is more expensive in Fairfax, and the traffic up there is awful so a sixteen-minute commute to work could instantly turn into thirty minutes or more. In addition, I'm predicting that I will roughly spend \$200 for utilities and up to \$200 on food. In addition, insurance such as liability will roughly be around \$31 a month for the minimum, and I probably will not getting disability insurance until I have dependents (Virginia Car Insurance). Also, considering I will have just finished getting my doctorate or Masters, I

know I will have a lot of debt so I'm assuming I will be taking out \$1000 a month to pay of those loans. Many of the other prices I predict are based from how I live my life no; meaning, the amount of money I say I will spend on restaurants and personal expenditures are based on my lifestyle now.

Life goals are things that could change in an instant; however, with what I want in life currently these things make the most sense for me. I know psychology is the path I want to go down, and right now I'm still not sure where it will take me but as long as I'm helping others then I will say that I'm successful.

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