Slope Calculator Scenario—Josh Bold

Enter the following information, as prompted:

College start date: 08/22/2017
College graduation date: 06/30/2018
Career Category: Transportation and Material Moving Occupations
Career: Heavy and Tractor-Trailer Truck Drivers
Will you pay interest on Direct Unsubsidized Loans during school: Yes

Keep the suggested interest rate, loan term, and minimum payment for the calculations.

Loans: Enter the following loan information for one year—Freshman:
- Direct Subsidized Loans: 3,500
- Direct Unsubsidized Loans: 2,614

What is Josh’s SLOPE calculation: % (ideal is 8% or less)

Additional Information on Josh’s Journey (not used in SLOPE calculator)
High School GPA: 3.2
ACT Composite Score: 22
College to Attend: Turtle Mountain Community College
College Cost: $2,050 (tuition) + $400 (books) + $3,664 (room/board) = $6,114/yr
Amount of Scholarships, Family Support and Loans:
- Expected Family Contribution (EFC) – $7,000/yr
- Loans per each year: $3,500 subsidized loans, $2,614 unsubsidized loans

Take Home Pay and Monthly Expenses
Projected yearly income:
- $41,930.00/$32,000.00 (RUReady.ND.gov Slope Figures)
- $45,480.00/$32,160.00 (North Dakota Job Service Figures)

Projected Budget (Slope Calculator Figures)—see page 1 of Josh’s Slope Budget
- $32,000.00 Gross Income – $9,600.00 Taxes & Deductions = $22,400.00 Net Income or Take Home Pay
- $1,866.67/mo – ($1,634.38 Fixed + $230.00 Variable) = $2.29 left over a month

Projected Budget (North Dakota Job Service Figures)—see page 2 of Josh’s Slope Budget
- $32,160.00 Gross Income – $9,648.00 Taxes & Deductions = $22,512.00 Net Income or Take Home Pay
$1876.00/mo – ($1,634.38 Fixed + $230.00 Variable) = $11.62 left over a month

Summary for SLOPE Calculator Activity
Josh is somewhat surprised about the numbers he sees with the SLOPE calculator. With the lower starting salary from the RUReady.ND.gov career information and the low amount of loans, there isn’t much left after his monthly expenses. However, he isn’t going to worry about it too much because he is still in the black. He can adjust his expenses here and there.

Arrival on campus, TMCC
Josh registers for his first semester. The class is very small since there are 2 instructors and most of the time is spent in the simulation lab.

Josh decided to move into the dorms because he feels his mom and dad are helicopter parents. He wants his space. It’s only for a short time. This way, Josh can learn to be more independent, especially if he is going to work over the road.

First setback
Josh is struggling with the lab simulation. He is completely bored. Additionally, he and the instructor seem to be butting heads over how many hours he has logged in the simulator. Josh forgot to log his time for the two longest simulations he spent in the lab. The instructor requires Josh to redo half of his simulation hours.
**Slope Calculator Scenario—Josh Bold**

**First semester, Mid-term**
Even though Josh is frustrated with the instructor, he doesn’t want to make a big deal out of the extra work, so he doesn’t say anything. He talks with the other students about missing log times in the log book to see if they were required to redo the same simulator time, and the stories vary. He finds the variations interesting, but keeps his mouth shut.

**First semester conclusion...**
Josh has tried everything to make it through this semester without losing his temper. He feels like the instructor singled him out for some reason, but has no proof. Josh was required to do extra work throughout the semester. He isn’t happy with how things are going. He drops out before finals and fails his classes.

**Second setback**
Josh’s parents are angry with his decision to drop out right before finals. They have refused to let him move back into the house. Josh is forced to find a job right away and has been sleeping at a friend’s apartment on the couch. At this point, he has no other career interests. Josh isn’t happy with his job and sleeping on the couch.
Slope Calculator Scenario—Josh Bold

A month later...
Josh has been trying to figure out a career path with no luck. His parents are supportive, but remain angry about his decisions. Josh did mention to his parents he should try another program, but isn’t sure where to go.

Time for a “Take-2”
Josh needs to make a decision about the future. He has been working a minimum wage job since leaving the Commercial Driver’s License certificate program at TMCC. He hasn’t shown any other interest in another career field. His parents suggest researching some programs during his free time or to go talk to his high school counselor.

What would you advise?? Use the Take-2 Planning Grid if needed!
Take-2 Conclusion
Josh took his parent’s advice and started researching some other programs within the state. He stopped by his high school counselor’s office to visit about some options. They mentioned other programs within the state to him, and UTTC Heavy Equipment Operations (HEO) program caught his attention. He went for a tour of the campus. Because of the limited enrollment, he has until fall to enroll in the program. During that time, his parents agreed to let Josh move back into the house to save money.
**Take-home Pay for Your Career Choice**

*Career:*
- Estimated gross wages/salary (first-year earnings): $32,000.00
- Estimated taxes and other deductions: $9,600.00
- **Take-home pay:** $22,400.00

**Monthly Income**

The first step is tracking your income: how much money is coming into your household. Figure out by typing in below your monthly income after all taxes and deductions. This figure should be the total take-home pay for your household.

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your take-home pay</td>
<td>$18,866.67</td>
</tr>
<tr>
<td>Spouse's take-home pay</td>
<td>$0</td>
</tr>
<tr>
<td>Part-time work</td>
<td>$0</td>
</tr>
<tr>
<td>Child support/alimony</td>
<td>$0</td>
</tr>
<tr>
<td>Other</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Net income</strong></td>
<td><strong>$18,866.67</strong></td>
</tr>
</tbody>
</table>

**Monthly Expenses**

The next step is tracking your monthly expenses. Here are some examples of monthly expenses: regular savings, housing, groceries, utilities, clothing, vacations, and personal spending money.

**Fixed expenses** - These expenses are for items that you are committed to like regular savings, housing, groceries, utilities, and a car payment.

**Variable expenses** - These expenses might occur every month, but the amount you spend could change. Examples are clothing, vacations, gifts, and personal spending money.

Fill in your monthly expenses in one of the two worksheets below. Make each expense either a fixed expense or a variable one.

<table>
<thead>
<tr>
<th>Fixed Expenses</th>
<th></th>
<th>Variable Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student loans</td>
<td>$643.80</td>
<td>Credit card bills</td>
</tr>
<tr>
<td>Savings</td>
<td>$10</td>
<td>Other loans</td>
</tr>
<tr>
<td>Rent/House payment</td>
<td>$700</td>
<td>Clothing/Shoes</td>
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<tr>
<td>Gas and electricity</td>
<td>$1,000</td>
<td>Gasoline</td>
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<tr>
<td>Water/Sewer/Tirah</td>
<td>$40</td>
<td>Parking/Tolls</td>
</tr>
<tr>
<td>Home upkeep/repairs</td>
<td>$0</td>
<td>Car maintenance</td>
</tr>
<tr>
<td>Home insurance</td>
<td>$0</td>
<td>Postage</td>
</tr>
<tr>
<td>Life insurance</td>
<td>$15</td>
<td>Restaurants</td>
</tr>
<tr>
<td>Disability insurance</td>
<td>$0</td>
<td>Entertainment</td>
</tr>
<tr>
<td>Car insurance</td>
<td>$100</td>
<td>Charity</td>
</tr>
<tr>
<td>Car loans</td>
<td>$250</td>
<td>Gifts</td>
</tr>
<tr>
<td>Car stickers/license</td>
<td>$0</td>
<td>Vacation</td>
</tr>
<tr>
<td>Bus/Train/Cabs</td>
<td>$0</td>
<td>Tobacco/Beverages</td>
</tr>
<tr>
<td>Telephone</td>
<td>$0</td>
<td>Medical/Dental/Prescriptions</td>
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<tr>
<td>Cell phone</td>
<td>$90</td>
<td>Eye glasses/Contacts</td>
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<tr>
<td>Groceries</td>
<td>$200</td>
<td>Home cleaning supplies</td>
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<tr>
<td>Laundry/Dry cleaning</td>
<td>$0</td>
<td>Personal</td>
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<tr>
<td>Haircuts/Hair care/Cosmetics</td>
<td>$15</td>
<td>Other</td>
</tr>
<tr>
<td>Newspapers/Publications</td>
<td>$0</td>
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<tr>
<td>Cable/Satellite television</td>
<td>$50</td>
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</tr>
<tr>
<td>Other</td>
<td>$0</td>
<td></td>
</tr>
</tbody>
</table>

**Total fixed expenses:** $1,634.38  
**Total variable expenses:** $230.00

**Financial Summary**

<table>
<thead>
<tr>
<th></th>
<th>Fixed Expenses</th>
<th>Variable Expenses</th>
<th>Total Net Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Income</td>
<td>$18,866.67</td>
<td>$230.00</td>
<td>$18,636.67</td>
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</tbody>
</table>

www.nd.gov/cte/crn  
Page 6  
Updated 2/6/17
Slope Calculator Scenario—Josh Bold

Monthly Income
The first step is tracking your income. How much money is coming into your household? Figure that out by typing in below your monthly income after all taxes and deductions. This figure should be the total take-home pay for your household.

Your take-home pay: $1876
Spouse's take-home pay: $0
Part-time work: $0
Child support/alimony: $0
Other: $0
Net income: $1,876.00

Monthly Expenses
The next step is tracking your monthly expenses. Here are some examples of monthly expenses: regular savings, housing, groceries, utilities, clothing, vacations, and personal spending money.

Fixed expenses - These expenses are for items that you are committed to like regular savings, housing, groceries, utilities, and a car payment.

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<tr>
<th>Fixed Expenses</th>
<th>Variable Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student loans: 64.38</td>
<td>Credit card bills: 50</td>
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<tr>
<td>10</td>
<td>Other loans: 0</td>
</tr>
<tr>
<td>Rent/House payment: 700</td>
<td>Clothing/Shoes: 15</td>
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<tr>
<td>Gas and electricity (cooking/heating/lighting): 100</td>
<td>Gasoline: 75</td>
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<tr>
<td>Water/Sewer/Trash: 40</td>
<td>Parking/Tolls: 0</td>
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<tr>
<td>Home upkeep/repairs: 0</td>
<td>Car maintenance: 30</td>
</tr>
<tr>
<td>Home Insurance: 0</td>
<td>Postage: 0</td>
</tr>
<tr>
<td>Life Insurance: 15</td>
<td>Restaurants: 0</td>
</tr>
<tr>
<td>Disability Insurance: 0</td>
<td>Entertainment: 0</td>
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<tr>
<td>Car Insurance: 100</td>
<td>Charity: 0</td>
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<td>Car loans: 250</td>
<td>Gifts: 0</td>
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<td>Car stickers/license: 0</td>
<td>Vacation: 0</td>
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<td>Bus/Train/Cabs: 0</td>
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<td>Telephone: 0</td>
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<td>Cell phone: 90</td>
<td>Eye glasses/Contacts: 20</td>
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<td>Groceries: 200</td>
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<td>Haircuts/Hair care/Cosmetics: 15</td>
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<td>Cable/Satellite television: 50</td>
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<tr>
<td>Other: 0</td>
<td></td>
</tr>
<tr>
<td>Total fixed expenses: $1,634.38</td>
<td>Total variable expenses: $230.00</td>
</tr>
</tbody>
</table>

Financial Summary

Net Income: $1,876.00
Fixed Expenses: $1,634.38
Variable Expenses: $230.00
Total Net Income: $11.62
Turtle Mountain Community College Commercial Vehicle Operations program provides core knowledge education that trains for success. We have established these goals to assist in our student’s success:

1. For students to become professional drivers, programs will provide both knowledge content and practice experience, by including an effective balance of classroom, lab, simulation, range and street-highway lessons.
2. Programs will be constantly evaluated and revised so that they provide career-oriented (realistic and up-to-date) material and activities. This involves individual focus on prospective careers in which each student will most likely begin employment with.
3. Programs will be provided by quality instructors who have extensive knowledge in transportation. They are professionals who are aware of their responsibility to provide the best education possible to each student.
4. The program and equipment will be maintained to meet high standards so that the programs are presented in a sound, safe learning environment. All personnel must be alert to any unsafe conditions and responsible for the safety of all individuals using the facilities and the equipment.
5. All personnel within Commercial Driver program are committed to the philosophy, programs and their objectives, and most importantly, the students at Turtle Mountain College.
6. Upon graduation, we will strive to provide each student with the opportunity for a career determined to best fit their needs, which will increase the probability for success.
Course Descriptions (195 KB PDF)

- CDL 101 CDL Permit (2)
- CDL 105 Novice CDL Training w/lab (5)
- CDL 110 Transportation Management Math and Language (2)
- CDL 175 Introduction to Transportation Safety and Drivers Skills Evaluation (1)
- CDL 177 Job Readiness (1)
- CDL 181 Introduction to Commercial Vehicle Maneuvers w/Lab (2)
- CDL 190 Skid Loader Certification (1)
- SAFT 106 OSHA 10-Hour General Industry (1)
- SAFT 108 H2S Gas (1)

Total Required Credits 16
A one semester training program, the Heavy Equipment Operations (HEO) program is designed to provide students with the knowledge, skills and competencies to obtain entry-level employment operating heavy equipment. Training topics include basics of safety (1st aid/CPR, OSHA 10), equipment maintenance, project organization and heavy equipment operations (front end loader, back hoe, loading/unloading, docking) along with introductory college courses.

Students will utilize state-of-the-art simulators before “hands-on” practice activities with modern heavy equipment machines. Participants will also be introduced to the fundamentals of welding, a skill that will benefit them for future employment. Upon completion of the certificate program, the graduate will have the required number of hours and skills required for entry-level jobs in heavy equipment operations.

Enrollment is limited to ensure quality practice time with instructors.

A training site is located directly south of campus in which students operate 6 different machines.

Program Outcomes

*The graduates of the HEO program will be able to:*

1. Evaluate job site for safety
2. Safely operate heavy equipment in accordance to industry standards
3. Utilize the appropriate heavy equipment
Slope Calculator Scenario—Josh Bold

Heavy Equipment Operator Program at UTTC – Page 2

Curriculum

Heavy Equipment Operation Certificate Plan

Core Courses (19 credits)

- HEO 101 6cr. Basic Principles of Heavy Equipment
- HEO 124 3cr. Basic Safety for HEO
- HEO 130 3cr. Project Layout
- HEO 150 3cr. Heavy Equipment Operations
- WLD 150 4cr. Introduction to Welding Fundamentals

Course Offerings

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Description</th>
<th>Credits</th>
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<tbody>
<tr>
<td>Fall Offerings</td>
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<tr>
<td>GPE 101</td>
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<td>GPE 104</td>
<td>OSHA 10 Safety</td>
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<tr>
<td>HEO 101</td>
<td>Basic Principles of Heavy Equipment</td>
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<tr>
<td>HEO 124</td>
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<td>MTH 130</td>
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<td>WLD 150</td>
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<td>Spring Offerings</td>
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