



PLANNING FOR SUCCESS

**LANDING  
THE  
JOB**

BOOK **1**

RAGLAND



PLANNING FOR SUCCESS

# LANDING THE JOB

BOOK **1**

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Note: The content areas in this material are believed to be current as of this printing, but, over time, legislative and regulatory changes, as well as new developments, may date this material.

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# PREFACE

## Investing in your future

*One of the most important steps you can take to build a bright future is to land and keep a good job. The right job will allow you to challenge yourself, learn new skills, develop self-confidence, and, of course, earn a good income. Your paycheck gives you economic power—not just to buy “things,” but to provide a strong financial foundation for you and your family. You also can use your economic power to contribute to your community and ensure that others also find their way up the ladder to success.*

*Getting the right job will not be easy. That is why the National Urban League and the National Endowment for Financial Education have joined together to develop Planning for Success, a series of three booklets. The Planning for Success series will give you tips for landing a good job, understanding and using your employee benefits, and making wise choices with your money.*

*Planning for your own success means that you must always think about your future. You will need to continually expand your knowledge and your work skills. You also must be able to show on your resume and in your employer interviews that you have the skills as well as commitment to get the job done. Being prepared to succeed in the 21st century means embracing lifelong learning, becoming an active problem-solver, and developing the discipline to manage your income wisely.*

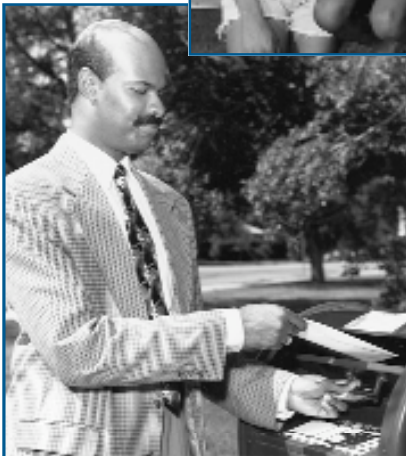
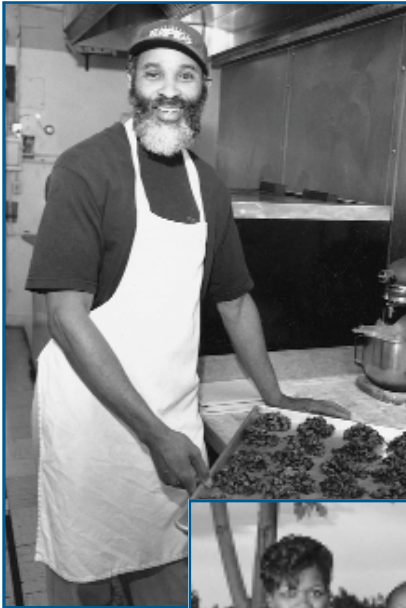
*The National Urban League and the National Endowment for Financial Education hope you will use Planning for Success to assist you in making sound decisions about your financial future.*



Hugh B. Price  
President  
National Urban League



William L. Anthes, Ph.D.  
President  
National Endowment for  
Financial Education



# LANDING THE JOB

Looking for a job is hard work. Most jobs do not just fall into your lap. You must figure out what work you can (and are willing to) do, hunt for job openings, apply for the job, and convince the employer to hire you. A job search can take weeks or even months. You will have lots of company during this process: at any given time, more than 40 million Americans are looking for jobs.

However, finding the right job is always worth the effort. A job will give you money to pay for the basics—food, clothes, a place to live. It can help you reach your goals, such as getting more education, buying a home, or visiting family who live far away. It can help make your family secure.

A paycheck is one reward for working. But a good job can offer other rewards, too: pride in a job well done ... a place to meet new people and learn new skills ... a chance to be creative. You'll know when you have a good job because you will look forward to going to work each day.

Of course, there will be problems and barriers when looking for work. There will be times when you ask, "Why bother?" But remember this: it is not the most qualified person who always gets the job—it is the person who is best prepared. This booklet will help you prepare ... and win!

Your first real job begins today. Good luck!

## How to find out who's hiring

The best way to find out about job openings is to talk to family and friends, and keep your eyes open. You may learn about jobs through:

- help-wanted signs
- people who work at a place where you would like to work
- family or friends who hear about jobs you can do
- company websites and online job boards such as monster.com™

## Finding job openings



Newspaper employment ads help wanted signs, and postings on bulletin boards are some ways to learn about job openings.

## Places to go and things to do

To look further and learn if there are job openings in other companies, visit these places:

- local Urban League offices
- job placement centers run by the state, county, or city
- employment agencies (private businesses)
- union halls or trade organizations
- career counseling offices of high schools or colleges
- libraries—to read the job ads in newspapers

Be sure to check the local papers that serve your part of town. Look also for ads for job fairs that draw many employers to the same spot for a day. If the library has Internet access, you also can find job listings on various web sites. Ask a librarian to help you if you're not used to "surfing the net."

Take a pen and paper, and plan to spend some time talking to people and copying information from job postings. Check with the groups listed below, too. They may have leads for you.

- area Chambers of Commerce
- community groups, such as Eastern Star, Links, Lions, 100 Black Men, Girl Friends, Women in Community Service (WICS), churches, YMCA, and YWCA
- nonprofit organizations, such as the Urban League, Workforce Development Boards, Vocational Training Services, and Private Industry Councils

## Working a seasonal job



Seasonal jobs, such as working in a greenhouse, may be an option to consider.

## Temporary, seasonal, or part-time jobs

A full-time job may not be available. Or, you may not want to work full time. If so, think about temporary, seasonal, or part-time work.

On *temporary* jobs, you often work a full day, but for a short time period—say a few days to a few months. You are paid by the hour. Many agencies find temporary jobs for workers at no cost to the worker. The "at no cost" part is important. Look in the Yellow Pages of the phone book under "Employment."

*Seasonal* jobs are tied to the season and weather: planting or harvesting crops, lawn care, removing snow, or serving tourists at a summer or a winter vacation spot. You can work many hours during the season, but the work ends when the season ends.

*Part-time* work can last a long time, but you will work fewer than 35 hours each week.

Here are the advantages of these kinds of jobs:

- You can work when you want to. Maybe you don't need to work full time, year-round.
- The work can lead to a full-time job. The employer can see how well you do. You can see if you like the job and the employer. About one temporary job out of three turns into a full-time permanent job.
- You can learn new skills and try out a job you think you would like to do.
- You may be able to get work references. Your current employer may let you use his or her name as a reference when you look for future work.

This work can have disadvantages, too:

- You may not earn enough, by yourself, to live on or to support your family.
- You may not have any employee benefits. Benefits, such as health coverage, vacation days, or a retirement plan, often go only to full-time workers. You must pay for them yourself, or go without.
- The work can be very tiring. You may work long hours. You may work two or even three jobs. It's hard to take care of yourself and your family when you are so busy and so tired. Talk with your family and plan how to make things work.
- The work may end before you want or need it to end. Factors beyond your control, such as the weather or the economy in your area, may end the work before you planned for it to end.

### **Working for yourself**

Many people prefer to work for themselves. It can be very hard work, but it also can be very satisfying. If you haven't worked much, you are probably not ready yet to go out on your own. Still, it can be a goal. The best way to prepare for this goal is to learn everything you can while working for someone else. We will talk more about working for yourself at the end of this booklet.

## Should you pay someone to find you a job?

Some businesses, called “search firms” or “headhunters,” charge people money to find them jobs. Some of these businesses do what they promise, others do not. Either way, it will cost you money (maybe a lot of money), and when it’s over you still may not have a job. So beware. Using a “temporary agency” at no charge to you often is a better choice.

How about working at home doing assembly work or stuffing envelopes? You will see many ads for this kind of work. Each year, many people buy expensive supplies needed to do this work, but then are never paid by the company for their work. Check out each company that you are thinking of working for. Ask your local Better Business Bureau about complaints against the company. States and many cities have Consumer Protection agencies; check with them, too. Their telephone numbers are in the business or government section of the White Pages.

## Making yourself “employable”

You really have two pieces of work to do when you start job hunting. You need to find a job opening. That’s what the guide has talked about so far. But, just as important, you need to make yourself “employable.” Do you have skills an employer wants? Can you accept a job offer when it comes? Many workers face one or more of these problems when they look for work. Here are some ways to fix these problems.

## How will you get to work?

Do you own a car? Can you share a ride with someone else? Can you ride the bus? Or can you ride a bike? If you need to buy a car, will a small car be OK? Or will you need a truck because of the type of work? Compare prices of new and used cars. In most cases, a new car is more expensive; used cars often are a better value. Add in the cost of using the car: insurance, license tag, emission test, gasoline, parking, and repairs.

### Low-cost transportation



Taking the bus is a low-cost way to get to work.



## Who will care for your children?

Who will care for your children while you are at work? You must think about how much child care will cost; whether your children will get good, safe care; and how easy it is to get your children there. Here are some child-care provider ideas:

- before-school and after-school child-care programs in the school
- a trustworthy friend or relative
- licensed day-care centers
- in the home of a day-care mother (near where you live or hope to work) licensed by the state
- child care at your job
- child-care program operated by faith-based groups or non-profit organizations

You may be able to get a list of licensed child-care providers from the state or county Human Services Department, or from United Way. Also, check with your local Urban League office.

Visit each child-care center or child-care mother you think about using. Is the person or center licensed by the state? Do you know anyone who has used the service? Trust your instincts. Do you feel comfortable there? Take your child. How does he or she react? Think about cost, of course, and the time it takes to get there by driving or public transportation. If child care is near your work, or at least on the way, you will spend more time with your child and less time getting to the child-care provider.

Save your receipts for the cost of child care. Part of the cost of child care may be deductible on your income tax return. Ask your tax preparer about the specifics of this tax credit.

## Finding child care



Many community or faith-based groups run child-care centers for working parents.

### **Do you need more job experience?**

For most people, the first job is the hardest to get. You have no experience, no references. Volunteering is one way to get experience. You will learn new skills and get a chance to use them. You also can meet people who may help you find a good job. Be sure to list the skills that you used in volunteer jobs when you apply for a paying job.

### **Improving computer skills**



Learning computer software programs can help you land a good job.

If you do agree to volunteer, treat this job just like a paying job. Show up on time, be reliable, and work steadily. Check with an Urban League office or the United Way for a list of groups that like to use volunteer help. Or, ask at these places:

- church or other religious groups, the YWCA or YMCA, libraries
- hospitals, neighborhood health clinics, nursing homes
- children's schools, day-care centers
- youth groups, such as Scouts, Boys and Girls Clubs, sports teams
- political parties
- state employment office or Legal Aid Society
- Better Business Bureau
- Travelers' Aid

### **Do you need to learn more job skills?**

Do you need more job training? You may need to go back to school. What classes does your local Urban League offer? Is there a vocational-technical school nearby, or a community college? These schools usually charge less for their classes.

If your income is very low, tell the school. The price of your courses may be lowered to an amount you can afford. If the class will directly help your work on the job, an employer may help pay for it. Or, your company may provide the training itself at no cost to you.

# SELLING YOURSELF

## Gearing up: getting ready to apply for work

You will need to spend time and money to find a job. Think of the cost of job hunting as an investment in yourself. You don't need to be reckless with money, but you do need to make a good first impression, and that usually costs some money. Remember, though, that it could be the key to landing a job quickly.

### The cost of job hunting

Your costs might include these things:

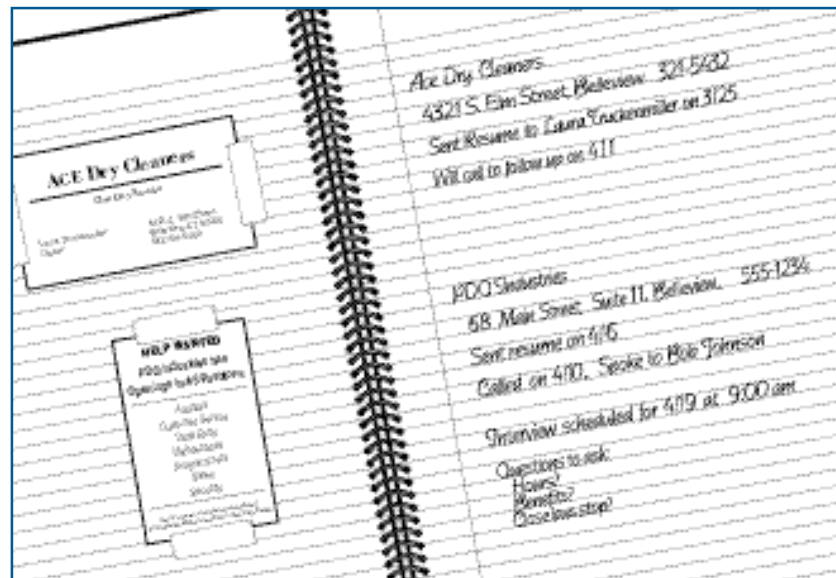
- metro and neighborhood newspapers to read the job advertisements
- a telephone, or even an answering machine, for messages
- clothing—neat, clean clothes you will wear to your interview
- transportation to the place where you will apply or be interviewed
- use of a typewriter or a computer to prepare a resume
- the print-shop costs of copying your resume
- business paper and envelopes to use for your letters to employers
- stamps for mailing those letters
- odds and ends—maybe shoe polish, a couple of pens (blue or black ink), a haircut
- a spiral-bound notebook

These items don't need to cost a fortune. You can read newspapers at a library for free. Many libraries also rent computers by the hour, and librarians can help you use them. Shop for clothing at thrift stores. Compare costs of a couple of print shops nearby.

## Your job notebook

Remember the spiral notebook mentioned in the list? Use it to start a job notebook. In it, keep a day-by-day log of what you do while job hunting. On the *right-hand pages*, write down all the information you come across about jobs, and all the people whom you contact. If friend Joe tells you about a job that may open up at Ace Dry Cleaners, write that fact down. If you call Ace, write that down, too. List the day you contacted Ace and what information you received. List the full name, title, address, and telephone number of the person you talked to. If you are to mail a letter or resume, write that down, noting the date you sent that letter. List a day to check back with that person. You get the idea.

### Using a job notebook



Keeping a job notebook will help organize your job search.

On the *left-hand pages*, tape in job ads, business cards, notes that friends write you about jobs. That way, you will always have the information handy. Draw arrows from the ad or business card to the notes on the right-hand page that relate to them.

Write down any interviews you have in the notebook. List the time of the interview—and the time you will need to leave to get there 15 minutes early. After each interview, write the name of the company and the interviewer. Then jot your comments about the interview: How did it go? Were questions asked for which you need to prepare a better answer?

Keeping a job notebook creates a record of whom you have talked to, what you did, and what you still need to do. This process will help keep your job search on track.

### **Now you're in motion: applying for work**

After you learn about a job that you might want, you will need to apply for it. For many jobs, this may mean going to the job site or personnel office and filling out an application form. You also may be interviewed, either then or later. However you apply, there are some things you can do to improve your chances of getting the job.

#### **Tips to help you apply for any job**

Find out something about the job and the company before you apply. You also might be able to find out how promising the job is, and the best way to apply for it. Someone at your local Urban League, job placement office, or Chamber of Commerce may know about the company. You also can check old newspapers at the library for articles about the company. Also read news releases on the company's website (if they have one). This research is important. It will help you make a good impression at your interview.

Now you are ready to apply for the job. You may need to go to the company's office during business hours to fill out an application, or telephone to set a time for an interview, or send a letter or a resume (see below). Some companies prefer you to complete an application online, or email a resume. Do whatever the job ad or posting says to do.

A job ad often will list a deadline date for the company to get applications. Apply before the deadline—the sooner, the better. No one who applies after the deadline will be considered. Also, some ads say not to call the company. If this is the case, don't call.

Be on time (or even 10 to 15 minutes early) to all appointments. If an emergency delays you, call the employer as soon as you can and ask for a new appointment. But remember that a missed appointment may make you look unreliable.

Come prepared. You will probably have to fill out an application form that will require the following information: your Social Security number, driver's license, and the telephone number of a friend or relative to call in an emergency. You will need the business names, addresses, supervisors' names, dates of employment, and wages of the last three places where you worked. You also will need to list the names and telephone numbers of at least three references.

## Applying in person

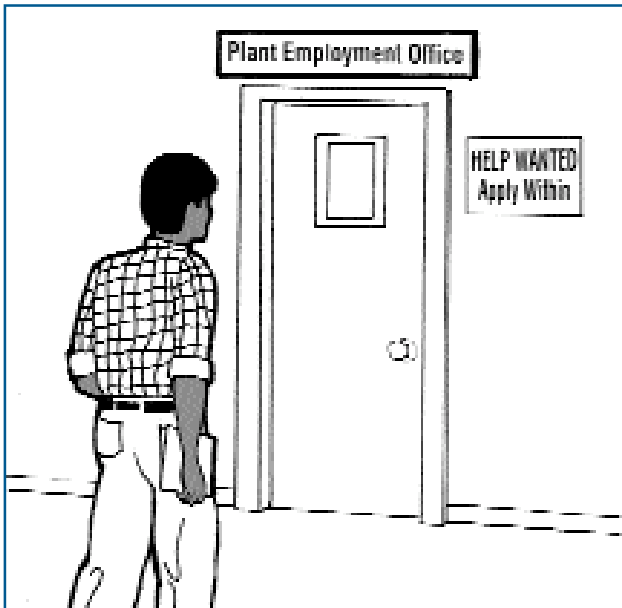
Some businesses want to get an early look at the people who are applying for work. That's one reason why some employers want workers to apply in person, instead of mailing in an application or resume. If you apply in person, be neat, courteous, confident, and knowledgeable. All employers are looking for people who know the job, are able to work steadily, can learn quickly, and can get along with supervisors and other workers.

## Applying by letter

For some jobs, you may first need to send the employer a letter or a resume. These documents tell the employer something about what you have done and what you know. They help the employer figure out if you can do the work that is needed.

## Applying in person

Make certain you are neat and clean when applying for a job.



- A short letter can be best if you have not worked at all, or not much, or not recently. Type your letter neatly on a typewriter or a computer. Have at least one other person read the letter to make sure that it says what you want it to say, and that spelling and grammar are correct. Typos or bad grammar may cause your letter or resume to be ignored from the start.
- Send your letter to a specific person. Often a newspaper job ad will list the person to whom you should send a letter. Or perhaps a friend who works at the company can find out for you. If you know the person's title, use that, too. And be sure the name and title are spelled right.

Here are some specifics to include in your letter:

- In paragraph 1, state what job opening you are applying for. If you are responding to an ad, say when and where the ad was published. Or, if you talked to someone at the company, say who that person was.
- In paragraph 2, write about your skills that fit the job you want. Maybe you drove a truck, used computer spreadsheets, sold things, trimmed trees, welded, detailed cars, altered clothing. Talk about those skills. Volunteer work counts, too. Even though you did not get paid, what you did may fit the job you want. For example, say you helped out at a food bank. If you stocked the shelves and kept an inventory of items, these same skills can be used in jobs that track inventory and that ship and receive supplies. If you handed out bags of groceries to families, you probably learned how to be helpful to all sorts of people—a big plus if you are applying for customer service work. Were you in charge of a group of other volunteers? That might help you land a job as a crew boss.

- Paragraph 3 is where you can briefly list jobs that you have held. Do not say too much about the jobs you held long ago or when you performed a different kind of work. Focus on what you did in more recent jobs, or in jobs that are similar to the one for which you are applying.
- In paragraph 4, briefly list your education, such as years of high school, high school diploma, a general education diploma, college work, and technical training. Do not list references, but offer to supply them. End by asking for an interview.

### **Sending a resume and cover letter**

A resume is a more formal way of listing your jobs and your education. It works best if you have held some jobs. However, anyone can write a resume that focuses on skills. You may have learned those skills at home, in your uncle's shop, at school, or in the military. No matter where they came from, all skills can go into your resume. Many reference books explain how to write resumes that will really show off your talents. Look for them in the public library or at your local Urban League. Here are some good rules of thumb:

- Keep a resume short. One page is best; a second page if you must, but no more. Most employers spend only 15 to 30 seconds reading a resume. You need to get the important information on the first page, in a way that is easy to read.
- At the very top, put your name, home address, and telephone number. Now the employer knows how to get in touch with you. Do not give your age or say whether you are married or have children.
- As you write the rest of your resume, remember what was listed in the ad. Did the ad ask for specific skills (framing carpenter, desktop publishing)? Did it have other requirements (at least three years of experience)? In your resume, use the same key words that were in the ad. ("Worked as a framing

carpenter," not just "Worked as a carpenter" or "Used desktop publishing software," not just "Used software.") Some employers scan resumes electronically to look for the key words they used in the ad.

- If you have worked at several jobs, list jobs in the first section of your resume. Describe your most recent job (that may be the one you have now), then work backward. Include the length of time you were employed at each job. Stress the skills you used and the special things you did.
- If there are gaps in your work record, briefly explain why. Don't go into great detail, but be honest. It is best to get these issues out in the open as soon as possible. If you look like you are hiding something, you may not be considered further. Listing false information is grounds for getting fired from your job.
- If you have not worked much, or not recently, then start right off describing your skills and accomplishments. Again, skills you learned on volunteer jobs count too. Remember to stress the skills that you can use on the job that you are applying for.

When you send a resume, you need to write a short "cover" letter to send with it. Say what job you are applying for, and why you want it. Your cover letter should:

- Be concise—preferably, one page only.
- Say how you can help the company. Maybe you have the right mix of skills (you know how to cashier, stock inventory, *and* do retail sales). Perhaps you never miss a day of work, and you work steadily while on the job. Do not say you are interested because you think the pay is high. (Even if it is true!)
- Note and briefly explain any gaps in your employment. (You never know whether the employer will read the resume or cover letter first ... and sometimes both are thrown away after reading only one.)

## Applying by mail

Before mailing an application or resume, make certain you have enough stamps on the envelope.



### Before you put anything in the mail

Neatness counts! Type your resume and print it on white or cream-color bond paper. Never send a bad photocopy or a resume that you have corrected by hand. Review it for typing, spelling, and grammar errors. Have at least one other person check it, too.

Did you put enough stamps on the envelope? Three pages (8½ by 11 inches) in a long envelope usually will take one first-class stamp. If you send more pages, the envelope may need more postage. Have the envelope weighed at the post office.

## Interviewing

At some point, you will be interviewed for a job. Most interviews are face to face, but sometimes companies talk to you on the telephone first. The interview helps both you and the employer. During the interview, you will have a chance to see if you and the company fit with each other. Have your own questions ready, as well. Here is the homework that will help you have a good interview.

### Before the interview

Find out what the company makes or does. Knowing something about the company will show the employer you are interested in it. Ask your Urban League representative, job counselor, the local Chamber of Commerce, or people who know about the company. Or, ask a librarian to help you find information about the company.

Think about questions you may be asked. Practice your answers. Here are some common questions:

- Can you tell me about yourself?
- Why do you want this job?
- Do you have references?
- What are your strengths and weaknesses?
- What did you like and dislike about your last job?
- How well did you get along with others on the job?
- Do you prefer working with people or by yourself?
- Has a manager ever done something you didn't like? How did you handle it?
- What's the worst mistake you have made on the job? What did you do to fix it? Have you ever been fired?
- Why should I hire you?

Have your own questions ready. Ask questions that show you are interested in the long haul. “What will it take to be a successful employee?” “Will more training help me advance?” “Does this job help prepare me to step up to other jobs?” “What problems or challenges does the company face?” Of course, you also will want to know about wages, benefits, and working conditions. But save these questions for the end of the interview.

### **Dressing for the interview**

As unfair as it may seem, appearances count. How you look is the basis of most people’s first impression of you. Here are some tips to help improve your interview appearance:

- If your haircut has hit the shaggy stage, get a fresh one.
- Wear clothes that are clean and neat. Avoid “loud” colors or bold patterns. Try to dress similar to the people who work in the same office or at the same job for which you are applying. Can you drive by the building or job site to take a look? If you are not sure what to wear, it’s better to dress “up” (as for church, for instance) than to dress “down.”
- Don’t wear perfume or cologne; some people are allergic to them.
- Wear clothes that are free of cigarette smoke. And, don’t smoke on the way to your interview; the smell will cling to your clothes.

## **Making a good impression**



Before an interview, check the mirror to be sure you will make a good first impression.

Remember about first impressions. Simple things, such as bad breath or body odor, dandruff, chewing gum, cat hair (or your hair!) on your dark clothes, a run in nylon stockings, or dirty fingernails, can ruin that first impression. Check yourself carefully.



## During the interview

After you've landed an interview, there are more do's and don'ts for during the interview. It's a good idea to follow these suggestions:

- Come alone. Arrive 15 minutes early, so you can get yourself settled. There may be forms to fill out before the interview. Bring a completed sample job application form to assist you.
- Look the interviewer in the eye and shake hands firmly (but not hard enough to hurt!). Use the interviewer's last name from time to time (such as, "Ms. Johnson"). Smile!
- Speak clearly, and use good grammar. Say "yes" instead of "yeah," and avoid words like "um," "like," and "you know."
- Be enthusiastic about the job for which you are applying. The more you know about the company, the easier it will be to show enthusiasm.
- Find something good to say about each past job (and former employer). New employers rarely hire complainers.
- Answer all questions honestly. Covering up problems—such as having been fired, a felony conviction, or health concerns—can cause your job offer to be withdrawn. Most employers look at each person individually. If there was a problem in the past, they will consider the nature of the problem, how long since it occurred, and your more recent work history. You will have a better chance at this job if you are honest with the interviewer and explain your situation.
- Try to have at least five questions ready before the interview, and ask more during the interview. Show your curiosity and willingness to learn by asking questions.
- At the end of the interview, shake hands again and thank the interviewer for his or her time. Ask when you can expect to find out the interviewer's decision. Ask the interviewer for his/her business card.

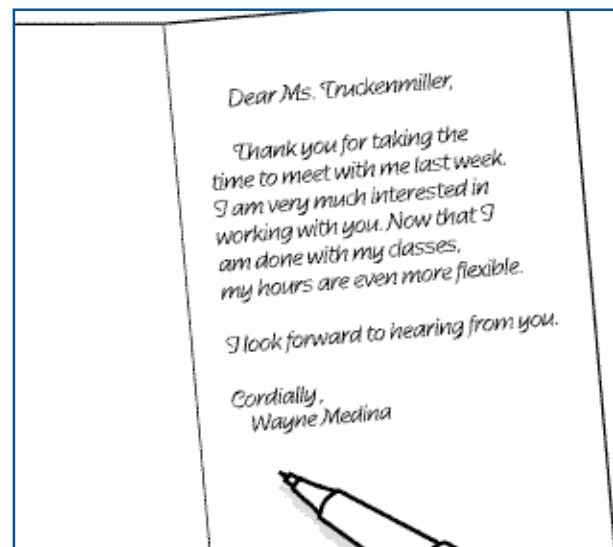
## After the interview

Three or four days later, send the interviewer a short letter. Thank him or her for the interview. Add an extra piece of information about yourself and an observation or idea about the job or company. It is a good way to remind the interviewer of you. Use the interviewer's business card to make sure that you spell his/her name and title correctly.

One of two things will happen after the interview: you will get a job offer or you won't. If you do, congratulations. If you don't, it is time to send out more inquiries. Remember Duke Ellington's saying: "Life has two rules. Number 1, never quit. Number 2, always remember rule number 1." That saying applies all too well to job hunting.

Keep applying elsewhere while you wait to hear back after an interview. Search for leads, send letters, make telephone calls. The worst that can happen is that you may end up with two (or more!) job offers.

## Sending a thank-you note



Sending a thank-you note a few days after the interview is a good way to remind the interviewer of you.

## CROSSING THE FINISH LINE: ACCEPTING AN OFFER

When you get an offer, then what? Maybe just saying “YES!” is all you need to do. But, maybe you need a little time and some more information before you can answer. That usually is OK, too.

### Questions to ask when you are offered a job

It’s likely that the person offering you the job will give you all the necessary details. If he or she does not, then ask the following questions:

- When do you want me to start (date and time)?
- What is the pay?
- Is there a background check, physical exam, or drug test before the offer is final?
- Can I give you an answer this afternoon? or tomorrow?

### Is this the right job, right now?

Sometimes we can’t be too choosy about a job. Work may be hard to come by. But, sometimes you may have more than one job offer from which to choose. How do you decide which one to take? Here are some things to think about:

- Do your skills and experience match the job?
- How well does it pay? Can you live on your take-home pay?
- What benefits does it offer? Health coverage and a retirement plan are the most important. Others may be child care, dental or vision insurance, disability insurance, educational benefits, and vacation pay. If the employer does not offer them, you

### Receiving a job offer



If you receive a job offer over the telephone you will probably have a few questions to ask.

will have to pay for them yourself or go without. Ask for a written list of the employee benefits. (Use the checklist on page 31 to see what you should look for.)

- What are the working conditions? Do they appear to be safe, happy, and pleasant?
- Will you have to change or upgrade your work clothes?
- Will you be able to learn new skills and move up within the company?
- What is the company’s “corporate culture”? Would you buy the company’s products or services yourself?

# JOB BENEFITS CHECKLIST

Good job benefits are important. The government requires employers to provide only a few benefits (two are unemployment insurance and worker's compensation). So, benefits can vary widely from one employer to the next. Some employers pay all of the costs of the benefits they offer. Others have their workers pay for part of their benefits.

Use the checklist on the next page to compare benefits among employers you may be considering.

## Job Benefits Checklist

Employer \_\_\_\_\_

<input type="checkbox"/> Health coverage	<input type="checkbox"/> Vacation
<input type="checkbox"/> Health maintenance organization (HMO)	<input type="checkbox"/> Holidays
<input type="checkbox"/> Preferred provider organization (PPO)	<input type="checkbox"/> Sick leave
<input type="checkbox"/> Point-of-service plan (POS)	<input type="checkbox"/> Personal days
<input type="checkbox"/> Indemnity plan	<input type="checkbox"/> Family leave
<input type="checkbox"/> Other _____	<input type="checkbox"/> Unpaid leave
<input type="checkbox"/> Dental coverage	<input type="checkbox"/> Flexible spending account (FSA)
<input type="checkbox"/> Life insurance	<input type="checkbox"/> Educational benefits
<input type="checkbox"/> Disability insurance	<input type="checkbox"/> Employee assistance program
<input type="checkbox"/> Retirement plan	<input type="checkbox"/> Child care
<input type="checkbox"/> Traditional pension plan	<input type="checkbox"/> Other, such as adoption assistance, wellness programs, legal assistance
<input type="checkbox"/> 401(k) or 403(b) plan	
<input type="checkbox"/> Profit-sharing plan	
<input type="checkbox"/> Simplified employee pension plan (SEP)	
<input type="checkbox"/> SIMPLE plan	
<input type="checkbox"/> Other _____	

# STARTING A NEW JOB

You've landed a good job. Congratulations! Now what?

On your first day, you may fill out forms for taxes, insurance, a retirement plan, and other payroll deductions. (These are discussed more in *Book 2, Making the Most of Job Benefits*.) You will also meet with your boss, discuss the job, and get introduced to your co-workers.

Over the next few weeks, it will be important to learn how things are done at this job. Ask questions that show your interest and willingness. Try to find someone who can “show you the ropes.”

## Try-out period

Some companies try out new workers for a short period, often from one to six months (usually called a “probation” period). During this time, it's important to be at work on time, get along with others, and do what you were hired to do. (Of course, these are still important after the try-out period, too.) Ask how you will be rated, and talk with your boss from time to time to ask how you are doing.

## Showing your enthusiasm



When meeting with your new boss, make sure you show your interest and willingness to do a good job.

At the end of this probation period, your boss may tell you how you rate. This is called a “performance evaluation” or “performance review.” Be sure to ask questions during this review, such as “How can I do a better job?” Do not expect a pay raise after this review. The review will give you an idea about how the company likes your work, and it will let you and your boss talk about new tasks you need to prepare for.

## Annual reviews

Many employers review and rate all their workers at least once a year. The review usually is put in writing. Pay raises often are based on this annual review. Sometimes you will be asked to sign a new contract. Learn something new and do something new each year. This will please your boss, keep your own interest high, and help you get good performance reviews.

## Making the most of reviews



Annual reviews give you the chance to learn how well you are doing the job and will help you to set new goals.

Continue to ask how you can do better at your job. Based on these answers, try to set specific goals for yourself with your boss. Then, work hard to meet these goals! And be sure to keep a copy of your written reviews for your files and for future use.

### **Remember to think of your future**

Finding a good job was hard work; settling in to a new job is hard work; who has time to think ahead? Well, take a breather for a little while. But then, consider how this job will take you to your goals.

Today, workers must take charge of their own futures. Workers who learn new skills are more valuable to their employers—and to themselves. You can take your skills from one job to the next. Remember that some jobs and careers can be left behind as new ones become available. To have a secure, well-paying job, you must prepare for those future careers. Never stop learning!

## **SHOULD YOU CHANGE JOBS?**

There may come a time when you will need or want to find a new job. People move or need to do something different to continue to grow and learn professionally. Unfortunately, sometimes companies go out of business, as well.

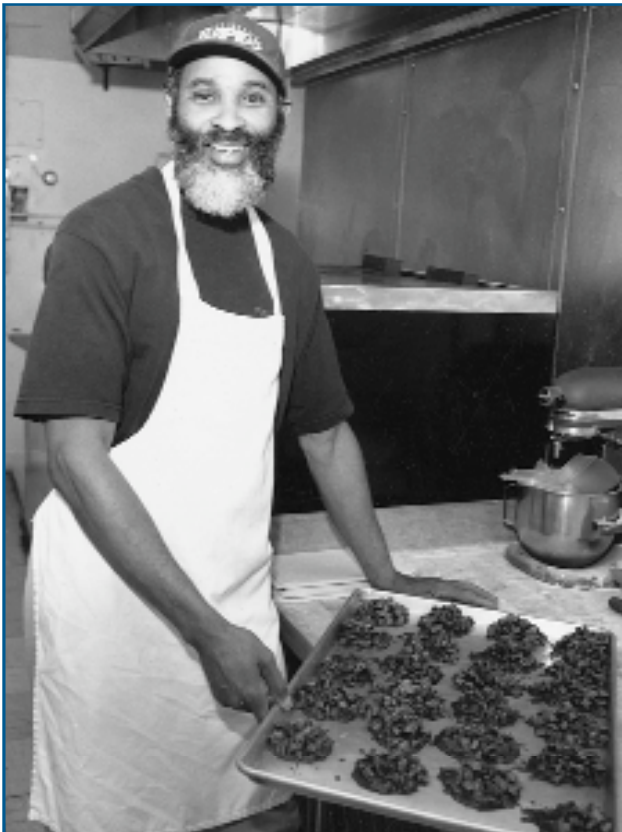
If you are looking to change jobs, try to follow these steps:

- If you can, find a new job before you leave your old one. Your new job should be better than the old one. It should pay more money, teach you new skills, give you more responsibility, or give you more job satisfaction.
- Always try to leave a job on good terms. Give at least two weeks' notice. Do not “burn any bridges.”
- Get copies of good performance reviews. Save samples that prove the company liked your work (letters, awards, or product samples) to show new employers.
- Try to line up supervisors or co-workers who can give you a good reference.
- Before you leave your old job, collect all the benefits you can. These may include severance pay, payment for unused leave or unused vacation days, reimbursement for expenses, and money put into a retirement plan.
- Find out when old health benefits end and new ones begin. If you have to wait before your new plan begins, consider using COBRA. COBRA allows you to keep your old medical coverage for up to 18 months. Most companies with 20 or more workers qualify. You must pay the full cost of the health coverage. Still, because it is group insurance, it may be cheaper than buying it on your own.

## Working for yourself

You may want to leave your company to work for yourself. This could mean supplying other businesses (selling auto parts to repair shops, repairing office copy machines, or growing herbs or baking pies for restaurants). Or, you may choose to work directly with the public (selling clothes, repairing TVs or appliances, teaching piano, or running a pet store or a wrecking yard).

### Starting your own business



In spite of the long hours and hard work, some people prefer to work for themselves

Do you like the idea of working for yourself? The work can be very satisfying.

However, it is also true that “your own hours” may be very long. You will make mistakes, and you must be able to keep going. People must want to pay for what you make, or what you do, and you may need to change so that people will pay your price.

You will need to put money into your business for a while before it will make a profit for you. Where will this “start-up” money come from? And you must pay for all the benefits that your old job paid for: health coverage, tools, office or shop space, liability insurance, vacation time, and retirement. You will now pay all of your Social Security taxes. (When you worked for someone else, the employer paid half and you paid half.)

And if other people work for you, then you are the boss and you must pay them and provide benefits. Finally, you’ll also need money to pay for your own personal needs, such as food, clothing, and shelter.

If you like the idea of being your own boss some day, learn now from your employer. Learn the skills you need. Learn how to sell your product or service, and how to keep good business records. Learn how to get along with people—the people who supply goods to you, and the people who buy from you. Learn from your boss, from other workers, and from the people who sell supplies to your employer. Get to know as many people as you can. Later, they may be able to help you get started in your own business.

# PUTTING IT ALL TOGETHER

If you are like most workers, your greatest asset is your earning power. For example, let's say that you are a 25-year-old worker who earns \$15,000 a year. Did you know that, with small yearly pay raises, you will earn more than \$1 million by age 65?

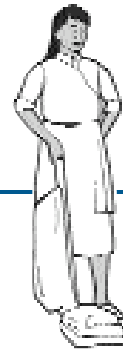
Remember, your present job may last only a few years. That is just a small part of your working lifetime. Things change, and you need to prepare yourself for change. Use the chart on page 41 to start thinking about how to plan for future jobs.

## Yvonne's job path

This chart shows the path that one hotel employee took. Yvonne was in her twenties when she began to work for a hotel. She was in her fifties when she bought her own inn.

One reason that Yvonne advanced so far is that she had many years to build her skills, get experience, and save her earnings. She changed hotels twice, and notice that she took some night-school classes, too. If you start later, you may be happy with some other job path. But at each job you have, think about what skills you can learn that you can use in your next job.

Her job	What she learned	Where this job took her
Housekeeping staff, cleaning rooms at a large hotel	To work steadily and finish a task.  What hotel guests want their rooms to look like.	Bussing dishes or waiting tables in a hotel restaurant
Bussing or waiting tables	How to serve and clean up in a polite and friendly way.  How to help people who have problems.  How to calm or satisfy people who are unpleasant.	Working in a hotel kitchen
Cook's assistant	Learn about different foods and cooking methods.  How to time a meal so that every item is ready to serve at the same time.	Helping to prepare and serve banquets
Serving banquets	Planning amounts of foods to serve the number of people expected.  How to organize servers so that all tables get their food promptly.	Working at the reception desk
Reception desk	How to make reservations How to take care of guests as they register.  How to smoothly register a large number of guests.  How to track charges on the guest's bill.  How to work with porters, housekeeping staff, and other hotel staff to meet the needs of guests.  Also: night classes at a community college in Hospitality and Meeting Planning.	Helping to plan meetings and conventions at the hotel



Yvonne's job path continued.

Her job	What she learned	Where this job took her
Meeting planning	<p>How to determine the number of rooms to set aside for the meeting.</p> <p>How to plan when and where meals will be served to the group.</p> <p>How to set up conference rooms.</p>	Director of Meeting Planning
Director of Meeting Planning	<p>How to manage a staff of other people.</p> <p>How to advertise the hotel's meeting facilities.</p> <p>(Using all other skills learned on earlier jobs)</p>	To her dream...
Owner of a small inn in a resort town	<p>Now is the time to apply all that has been learned about housekeeping, food service, scheduling, and keeping customers happy.</p>	To a secure retirement



## Your job path

What might your job path look like? Here is a blank chart for you to begin filling out. It may be a lot longer than one page by the time you are finished. How far ahead can you think? Thinking about your future is hard ... especially if you do not have a job now. And even if you fill it out now, your ideas may change as you learn about other jobs. So stay flexible, but remember your goals. Work and learn. Your efforts will make the difference.

Your job	What you can learn	Where this job might take you



## RESOURCES

While you are at the library reading newspapers for job ads or writing your resume on a computer, check out these books and online resources. They can help your job search. If you have trouble finding them, ask a librarian for help.

*Resumes that Knock 'Em Dead.* Martin John Yate. Bob Adams, Inc.: Boston, Mass.

Includes examples of cover letters and sample resumes.

*Knock 'Em Dead with Great Answers to Tough Interview Questions.* Martin John Yate. Bob Adams, Inc.: Boston, Mass.  
Includes a list of potential questions you might be asked during the interview, and analyzes what the interviewer is really trying to find out.

*The National Job Bank.* Bob Adams, Inc.: Boston, Mass.  
Alphabetically lists more than 15,000 major employers—in every state and the District of Columbia. Describes the business, who to contact, jobs each has to fill, what education is needed, and so forth.

*Thomas Register of American Manufacturers.* Thomas Publishing Company: New York.

Lists thousands of large and small companies in every field.

State Manufacturing directories.

Lists all major companies, gives contact information.

Every state has one.

*Career Guide to Professional Associations: A Directory by Occupational Field.* Carroll Press: Cranston, R.I.  
A great source of information for developing contacts and locating potential mentors and online resources.

*What Color Is Your Parachute?* Richard Bolles. Ten Speed Press: Berkeley, Calif.

A workbook to help you figure out what kind of work you might like to do.

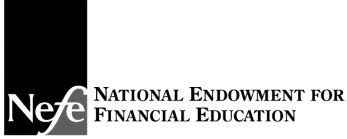
## Websites

[www.monster.com](http://www.monster.com)

[www.hotjobs.com](http://www.hotjobs.com)

[www.careerbuilder.com](http://www.careerbuilder.com)

[www.febjobs.gov](http://www.febjobs.gov)



*Partnering for Financial Well-Being*

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*Planning for Success: Landing the Job* was written and prepared as a public service by the Denver-based National Endowment for Financial Education®, or NEFE®; William L. Anthes, Ph.D., *President*; Brent A. Neiser, CFP, *Director of Collaborative Programs*; and Jeannette Herreria, *Project Coordinator*.

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*About the Cover:* Bob Ragland created this acrylic painting as an homage to the renowned painter, Jacob Lawrence, with whom he shared an art exhibit several years earlier. Ragland, a Denver-based artist, is listed in *Who's Who in American Art*. His art is in many public and private art collections.

*Photography:* National Endowment for Financial Education/  
The Image Maker/David Muenker

*Design:* Cory Campbell and Timothy Lange



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