

UNIT 5

OBTAINING & RETAINING WORK/CASH-FLOW



UNIT 5: CARREER READINESS /OBTAINING AND RETAINING WORK/CASH-FLOW

LESSON 1: TECHNOLOGY ETIQUETTE IN THE WORKPLACE

GOALS: The learner will:

- Understand the basics of technology etiquette in the workplace
- Understand the importance of having a professional e-mail address and voicemail message
- Understand the potential risks and benefits of social networking sites
- Understand the keys points of Professionalism vs. Amateur

PERFORMANCE TASK: The learner will:

- Create a professional e-mail address (if he/she does not already have one)
- Create a professional voicemail message
- Demonstrate knowledge around what to post and how to use Social Networking sites
- Summarize professional career aspects

STANDARD: (9.2.8.CAP.4)

Activity: Cell Phone Exercise

Objective: Students will experience the disruptive power of technology in the workplace.

This is a simple and funny activity/warm-up/icebreaker for groups. The exercise especially demonstrates the influential power of mobile phones (and by inference, other communication methods such as e-mails) to disrupt effective working, time management and organizational efficiency. Normally, groups at conferences and training sessions are asked to switch off their mobile phones/cell phones.

Try a different twist: Ask all delegates to switch on their phones. Say that this is a demonstration of the disruptive and negative effects of technology controlling people rather than vice-versa.

- ❖ Ask participants to select the loudest most annoying message alert tone/ringtone.
- ❖ Ask everyone to text a friend (or two or several friends each) whom they know to be keen in responding to text messages.

(If it is not safe to ask people to text friends, you could simply ask everyone to turn up their phone as loud as possible and wait to see what happens).

Then, continue with the training or conference session, and wait for the chaotic interruptions to begin. The chaos is a very audible demonstration of what typically happens in organizations where people are not managing their incoming communications. When your point is made, you'll need to ask everyone to switch off their phones again.

Discussion questions:

- When/where should people turn their phones off or put them on silent?
- What should you do if you forget to put your phone on silent and it rings out loud?
- What should you do if you need to take a call while you are in a meeting?
- What other cell phone etiquette points should people be aware of?

Activity: E-mail Addresses

Objectives: • Students will understand the importance of having a professional e-mail address.

- Students will each create their own professional e-mail address.

Materials: Computers with Internet access, flipchart, markers.

Ask students if they currently have an e-mail address. If they do, ask them to put the first half of their e-mail on the flipchart (everything before the @). If they do not have an e-mail address, or if they are not comfortable sharing their own e-mail, ask them to create an e-mail name and write it on the flipchart (or write one that they have seen).

You might want to add some unprofessional names that you have seen or make some up.

For example: foxiladi, sexy4eva, bigpimpin508, or thebesteverhad.

Ask students to look at the names on the list.

- Ask for a volunteer to circle the ones that are professional and/or appropriate to put on a resume or application.
- Ask why it is important to have a professional e-mail address.
- Why does it matter what your e-mail address is?
- What assumptions might people make based on an e-mail address?
- What first impression are you giving when you send a resume from an unprofessional e-mail address?

Help students who do not have a professional e-mail address (or who do not have an e-mail address at all) sign up for a professional e-mail address. Make sure they write down the address and password somewhere safe.

Professional Voicemail Messages

- Hello, you have reached Sam's voicemail, I am not available at the present moment, but if you leave your name, number and a short message, I'll be sure to get back to you as soon as possible.
- Hello, you've reached Nicole. I'm currently not available. Please leave your name and number and I'll make sure to return your call within one business day.
- Hi, you've reached Miguel. I'm sorry that I am not available to answer your call at the present time. Please leave your name, number and a quick message at the tone, and I'll return your call as soon as I can.
- Hi this is Chrystal. I'm either away from my desk or on the phone; please leave your name and number along with a short message, and I'll be sure to get back to you.
- Hello, you have reached the office of Ricardo; I will be out of town starting on Tuesday, October 18th, and will be returning on Monday, October 24th. You can call me when I return, or leave a brief message.
- Hello, you have reached the voicemail of Maria. I am currently unavailable; please leave your name and number and I will be happy to return your call.

Create your own professional voice mail message:

Reading/Discussion/Activity

Objective: Students will think about and discuss the potential risks and benefits of social networking sites.

Handout “ MySpace vs. Workplace”

Have students read the article “MySpace vs. Workplace” as one large group. Ask for students to volunteer to read out loud.

Stop at certain points to discuss the article as you read. This will help to keep students engaged and help with their comprehension.

Discussion Questions:

- Should employers look at candidate’s MySpace/Facebook pages? Why or Why not?
 - What do you think someone could post that an employer would not like?
 - If you were an employer, what might you look for on a candidate’s page?
 - Do you think people should get fired or not get hired for something on their page?
 - What do you think would be serious enough to fire someone?
 - What would be something that could change someone’s mind about hiring someone?
 - Where is the line between personal and professional on the Internet?
- ✓ Remind young people once something is posted online or sent through e-mail/text message, it is no longer in the sender’s control. You can’t always take back a picture, a post, a text — so think about whether or not you want a future employer judging you on a post/picture before you put it on the Internet.

MySpace vs. Workplace

During the day you're all business; at night you like to let loose and have some fun. No problem with that — unless you share your adventures with others on the Internet. By Don Aucoin, Globe Staff | May 29, 2007

At 35, Eva Montibello is not exactly ancient, and she considers herself reasonably Internet-savvy. Still, it never would have occurred to her to scrutinize a MySpace page the way she would, say, a resume.

When she did so, she found it an eye-opening — and eye-widening — experience.

Montibello, the marketing manager at a Newton-based consulting firm, was screening job candidates last year when an application came in from a recent college graduate. As she prepared to set up an interview with the applicant, one of her younger co-workers asked a fateful question: “Did you check out her MySpace page?”

Montibello did so, and there on the applicant's public profile she found what she calls “all kinds of compromising photos,” including one of her applicant Jell-O-wrestling. Still, that “wasn't necessarily an issue” to Montibello or her boss. “The real issue came when my boss was interviewing her and mentioned it, and the person was like ‘Oh, yeah, it was so funny,’ and was so cavalier about it, instead of being responsible,” she says.

They ultimately hired someone else. The applicant's blasé reaction to questions about her MySpace photos “wasn't the deal-breaker, but it was a factor,” says Montibello. “We had another candidate who was equally qualified, and who showed up at the interview and was professional all the way. When you're comparing two or three people, everything matters. ” Like it or not — and many employees emphatically do not — social-networking sites such as MySpace and Facebook are creating an increasingly murky workplace terrain. What happens in Vegas may stay in Vegas, but what happens on MySpace can make it into the wider world, whether it is office gossip, racy photographs, or first-person accounts of weekend revelry. Conversations — about work, about bosses, about co-workers — that used to take place at water coolers or on barstools now potentially have a much larger audience. With one high-speed collision after another between MySpace and the workplace, the personal and the professional are converging in new and unpredictable ways. Yet there is no consensus on where the line should be — or even if there should be a line.

“Whatever I do outside or after work shouldn’t be brought up against my work review,” contends Lydia Fabiano, 23, of Braintree, who has a MySpace page she allows co-workers to see. “Just about every person has their own thing that they do outside of work. As long as it doesn’t hinder your work performance, it should be two separate things. Whatever I do at 10 o’clock on a Saturday night shouldn’t matter at all to my boss.”

However, employers don’t necessarily see it that way. The clash between the interests of employers and the private lives of employees has been on vivid display recently.

The Defense Department, citing concerns about too much “recreational traffic” on MySpace and a dozen other websites, announced that it was cutting off access to the sites by military personnel. A supervisor in an Olive Garden restaurant in Florida was fired after she posted photos of herself, her daughter, and other restaurant employees hoisting empty beer bottles. (The restaurant contended the photos could damage the company’s brand). A university in Pennsylvania, contending she had promoted underage drinking, denied a 27-year-old woman a teaching degree just before graduation after she posted a photo of herself that was titled “Drunken Pirate.”

She filed a lawsuit against the university, but Harvey Schwartz, a Boston attorney who specializes in civil rights and employment discrimination, says that in general, he doesn’t think sites like MySpace will be considered private from a legal standpoint. “I don’t really see it as much of a legal issue,” says Schwartz, of Rodgers, Powers & Schwartz. “If you’re putting something up on the Internet, anybody can read it. I don’t think you should complain if somebody reads it who you hadn’t planned on reading it.

“This is something that people are going to be learning. It’s a new area,” he adds. “It’s just like when e-mail first happened. People were wild and crazy with what they said on e-mails, and it came back to bite them. People are going to learn the same thing about MySpace.”

On the most basic level, employers worry about lost productivity. Lynda Slevoski, vice president of Associated Industries of Massachusetts, says she hears increasing complaints from employers about employees dawdling on MySpace during company time. “Because you can do so many things on MySpace — you can get e-mail, you can do chat groups, you can have a virtual baby shower — there are more ways for an employee to be sidetracked at work to do all this stuff,” Slevoski says. “At some companies, people are spending more than half their time on MySpace, as opposed to working. And they’re utilizing company equipment.”

Employees, meanwhile, have their own set of concerns. Some wonder whether employers are using MySpace profiles to violate the privacy of employees or applicants and obtain personal information to which they are not entitled. Warren Agin, a Boston attorney who specializes in Internet law, says employers would run afoul of antidiscrimination laws if they use a MySpace page to learn, say, that a job applicant is gay, and decide not to hire him or her on that basis. “There are many aspects of MySpace profiles that are not legal on job applications,” notes Jody Kordana, an administrative assistant at Pittsfield Community Television. “Say a woman goes for a job interview, and she passes the standard recruitment process, and someone goes to her MySpace page and discovers she’s a single mother or she had stated something about her difficulties in finding good child care.” That, Kordana says, could lead some employers to unfairly conclude “she might not be reliable.” “MySpace is a social site. The whole idea is to make some friends, or to have old friends find you, on a social level,” says Kordana, 34, who also works as an actress. “And we should be completely free to do that. But on a professional level, we’re having to censor ourselves from potential future employers. How much control do we want the companies to have over our private lives? If you are proving yourself in the workplace and you are not putting the image of your employer at risk, I feel that your private life is yours.”

While the issue sorts itself out, there will continue to be episodes that illustrate how MySpace has complicated the relationship not just between employers and employees, but among employees as well.

Take the case of Dana Schaeffer of Burlington. When she started a new job a year ago, Schaeffer, now 42, required training from two co-workers who were in their 20s. At home one night about two weeks after she started the job, she was on her own MySpace page when, she recalls, she thought to herself: “Hmm, I wonder if anybody in my office has it. They seem like a pretty techno-savvy place.” So she typed in the name of one co-worker, checked out his MySpace page, then typed in the name of another, and went to that page... and was stopped cold. There was a vituperative message about her, directed to a co-worker. She went to that person’s page, and found an even more vicious reply to the original message.

It was devastating for Schaeffer. “They went back and forth on how much they couldn’t stand working with me,” she says. “I was absolutely, absolutely horrified. It was very hurtful.” She said nothing to her co-workers, and still hasn’t. But in hindsight, Schaeffer has figured out what she should have said to them — and they are words that could stand as a mantra for the modern workplace: “I have a MySpace page, and I know you do too.”

Are You a Professional?

How you look, talk, write, act and work determines whether you are a professional or an amateur. Society does not emphasize the importance of professionalism, so people tend to believe that amateur work is normal. Many businesses accept less-than-good results.

Schools graduate students who cannot read. You can miss 15% of the driving-test answers and still get a driver's license. "Just getting by" is an attitude many people accept. But it is the attitude of amateurs.

- A professional learns every aspect of the job. An amateur skips the learning process whenever possible.
- A professional carefully discovers what is needed and wanted. An amateur assumes what others need and want.
- A professional looks, speaks and dresses like a professional. An amateur is sloppy in appearance and speech.
- A professional keeps his or her work area clean and orderly. An amateur has a messy, confused or dirty work area.
- A professional is focused and clear-headed. An amateur is confused and distracted.
- A professional does not let mistakes slide by. An amateur ignores or hides mistakes.
- A professional jumps into difficult assignments. An amateur tries to get out of difficult work.
- A professional completes projects as soon as possible. An amateur is surrounded by unfinished work piled on top of unfinished work.
- A professional remains level-headed and optimistic. An amateur gets upset and assumes the worst.

- A professional handles money and accounts very carefully. An amateur is sloppy with money or accounts.
- A professional faces up to other people’s upsets and problems. An amateur avoids others’ problems.
- A professional uses higher emotional tones: enthusiasm, cheerfulness, interest, contentment. An amateur uses lower emotional tones: anger, hostility, resentment, fear, victim.
- A professional persists until the objective is achieved. An amateur gives up at the first opportunity.
- A professional produces more than expected. An amateur produces just enough to get by.
- A professional produces a high-quality product or service. An amateur produces a medium-to-low quality product or service.
- A professional earns high pay. An amateur earns low pay and feels it’s unfair.
- A professional has a promising future. An amateur has an uncertain future.
- The first step to making yourself a professional is to decide you are a professional... Are you a professional?

Rewrite three, “Professional Affirmations” that you can relate to.

Activity: Questions

1. Are you a professional? Yes or No _____(Explain Answer)

2. What do you like to learn?

3. Do you do certain activities because you think it's what you have to do?

4. Do you want to create a career for your parents, for society, from your own excitement, or for money?

5. What is your definition of work?

6. Do you believe that you can love what you do and also make money doing it?

7. What is your dream job?

8. What challenge excites you the most in your life right now, and why? _____

UNIT 5: CAREER READINESS / OBTAINING AND RETAINING WORK
LESSON 2: RESUME

GOALS: The learner will:

- Understand the purpose and importance of an up-to-date, formatted, and typed resume, in terms of positively representing their skills

PERFORMANCE TASK: The learner will:

- Develop a typed resume for their Student Career Portfolios
- Analyze purpose of a resume and understand the type of information it contains
- Review the importance of creating a resume that is professional and complete

STANDARDS: (9.2.8.CAP.16), (9.2.1.CAP.18)

Handout: “Understanding a Resume” and “Tips for Resume Writing”

Read aloud from “Understanding a Resume,” and “Tips for Resume Writing.” Explain that a resume is similar to a “commercial” or “ad,” with you as the product it is advertising. Resumes are used to promote job candidates.

Encourage the students to think about education, skills and accomplishments they can include on their resumes.

Activity: Building A Resume

Objective:

- Students will learn the basic information and expectations required for a professional job resume.
- Students will begin to create a resume.

Handout: “Resume Worksheets,” “Action Words for Resume Writers,” and “Sample Resumes.”

Ask students to begin filling out “Resume Worksheet,” using “Action Words for Resume Writers” and “Sample Resumes” as tools and guides.

Emphasize to students to try to use “action words” when describing their skills. Give a few examples, such as “coaching,” “repairing,” “maintaining.” Encourage students to take their time and reassure them you’ll help with the final editing.

Students may require the instructor’s assistance with answering questions, clarifying terms, giving suggestions and knowing where to get the information necessary for each section of the resume (**references will be addressed in another lesson**). Be sure to discuss with youth the meaning of any words they may not be familiar with or know. Help connect these new words to the skills and experiences of the young person.

Understanding A Resume

PURPOSE OF A RESUME

- Marketing tool to sell your experience and qualifications to potential employers.
- Summarize and highlight relevant accomplishments and skills that match the employer's current hiring needs.

SECTIONS OF A RESUME

Contact information

Name

Address

Phone Number

Professional E-mail Address

Education: In reverse chronological order (most recent first), list the institutions you attended and type of education you received along with dates attended and city and state where attended.

Experience: In reverse chronological order (most recent first), list the employers, city and state where you worked, dates of employment, position held, responsibilities on the job, accomplishments made, and skills developed or utilized. Remember to use action words.

Activity: List activities you are involved in with dates (month/year), name of program or organization you participated on.

Achievements: Any awards and recognitions received with dates, name of institution that honored you and title of honor.

References: Name, Company, Address, and Phone Number of three individuals that are not relatives and know your abilities and speak highly of you.

Tips For Resume Writing

1. Limit the resume to one or two pages. It is better to have one page than one and a half. A half page looks like the person ran out of information.
2. Be consistent. If you do it for one, you should do it for all. If you give your high school's zip code, then you must give all zip codes.
3. Avoid using slang words.
4. Use simple words that say what you want to say.
5. Use action words.
6. Show accomplishments and problem solving skills, not just duties. Show that you can do the work required for the job.
7. Be honest.
8. Make it perfect. Check for spelling and other mistakes. Use a good copier or have the resume printed.
9. State information in a positive way. List strongest skills and best work experience first.
10. Do not include personal information such as date of birth, height, weight, etc.
11. Include a cover letter when sending the resume.
12. Balance your resume on the page.
13. Include volunteer work, hobbies, and awards if they show experiences or skills.
14. Use action words ending with "ed" for past jobs. Use action words ending with "ing" for present jobs.
15. Choose a high quality, 8 1/2 x 11-inch white or ivory paper. Use between 20- and 24-pound 100 percent cotton fiber paper and a good duplicating (copying) process. Commercial copy services usually produce good copies at low cost, and have quality paper at a per sheet price. Check the telephone Yellow Pages under "Copying and Duplicating Services."

Action Words for Resume

Writers Directions: Circle the words below that describe what you have done in jobs, school, sports, community groups, etc. you have had. You may want to use some of these ACTION words on your resume. Ask and instructor or look up words you are not sure of.

Achieved /acquainted/ activated/ adapted/ adjusted/ administered/ advertised advised
/advocated /aided /altered /analyzed /approved/ arranged /assembled/ assisted /assumed
/attached /attained /authorized /balanced /build/

calculated/ catered/ classified/ coached /collected/ combined /communicated compared
/completed /computed /condensed /constructed /consulted
controlled /converted /coordinated/ counseled /created /

decorated/ delivered /demonstrated /designated/ designed/ detected determined/ developed
/devised /diagnosed/ directed/ disclosed/ discontinued dispatched/ displayed/ distributed
/documented /

economized/ edited /educated/ eliminated /employed /encouraged /endorsed engineered
/established /estimated/ evaluated/ examined/ exchanged/ executed expanded/ experimented

familiarized/ filmed /formulated

generated /governed/ guaranteed/ guarded /guided/hosted/

illustrated/ improved/increased /informed/ initiated/ inspected /instructed interviewed
interpreted/ introduced /invented /inventoried /investigated /lectured /located/

maintained/ managed /measured/ merged /minimized /mixed /modernized modified/
motivated/notified/observed /obtained/ operated/ organized/ originated/

planned/ prescribed /processed/ procured/ produced /provided /publicized published/
recommended/ recorded/ reduced/ refinished/ regulated /remodeled /removed renovated
/reorganized/ repaired /replaced/ reported/ researched/ restored

scheduled /screened /selected/ simplified /solved /stabilized /stocked strengthened/ suggested
/supervised/ surpassed/

tailored /taught /tested/ trained/ transferred /transformed/ transported /treated

unified /updated /utilized /Adapted

Resume Worksheet

Contact Information

Name

Address

City

State

Zip

Phone Number

Alternative Phone Number

E-mail

Employment Goal

What is your objective or job target?

What industry do you want to work in? (Construction, finance, maintenance and repair, hotel/hospitality, human services, healthcare, education, etc)

Skills List all your skills (if you speak another language that is also a skill) and your strengths. For computer skills include software that you know. (Example: Microsoft Word, Excel, Internet Applications, etc)

Job Readiness Level

Education Information

Name of your school

Town/location of your school

Year you will be graduating

Awards

List all awards that you have ever received. If you were involved in sports also list any medals you may have won. (E.g.: perfect attendance, gold in 100 m hurdles)

Certificates

List any certifications you have ever received. (E.g.: CPR, First Aid, Workplace Readiness, etc.)

List any student activities or internships here:

Work History and Volunteer Experience

List your work history and/or volunteer history starting with your most recent job/volunteer work.

Start	End	Name of company

		City and State

		Your Title/Position
Describe what you did on the job (action words)		

Work History and Volunteer Experience

List your work history and/or volunteer history starting with your most recent job/volunteer work.

Start	End	Name of company

		City and State

		Your Title/Position
Describe what you did on the job (action words)		

RECEPTIONIST RESUME

212 Mulholland Drive, Los Angeles, CA 42143 | (558) 222-2222 | your@email.com

PROFESSIONAL PROFILE

- **Experienced:** 8 years in administrative support and office reception in a corporate setting
- **Multi-talented:** Strong management abilities, able to perform secretarial, assistant, and office management duties simultaneously
- **Friendly and Welcoming:** Possessing strong social skills and a great repertoire with management, clients, and visitors alike
- **Goal-Oriented:** Internalize organizational goals and apply best practices to assist in attaining those

RELEVANT WORK HISTORY

WAYPAX INC.

RECEPTIONIST | WALNUT CREEK, CA | 2012 – PRESENT

- Schedule 60+ monthly visitor meetings and managed meeting room set-up and time logs
- Direct external communications to proper channels, including 100+ daily telephone, email, mail, and walk-in customers
- Provide top-level service to all visitors, ensuring they were informed of meeting times, had access to refreshment, and were comfortable in the rare instances they needed to wait
- Help keep organization safe and secure with vigilance towards external communication and interaction

GREEN LEAF FINANCIAL

RECEPTIONIST | SAN RAMON, CA | 2009 – 2012

- Managed and organized meeting facilities and scheduled 20+ meetings per month
- Facilitated clear communication between clients, employees, and management, directing 100+ calls daily
- Assisted clients in scheduling meetings, including follow-up and reminder phone calls
- Provided professional reception service and managed front waiting room, ensuring clients were comfortable before meetings
- Helped to organize all communications, both internal and external, and organized 700+ person mailing list of potential clients

EDUCATION

SAN FRANCISCO CITY COLLEGE, SAN FRANCISCO, CA

ASSOCIATES OF ARTS IN BUSINESS ADMINISTRATION, MAY 2009

- GPA: 3.5/4.0

Darla DeMarco

Sometown, NV 55555 ♦ (555) 555-5555 ♦ dd@somedomain.com ♦ LinkedIn URL

Cashier

✓ ACCURATE ✓ EFFICIENT ✓ DEPENDABLE ✓ CUSTOMER-FOCUSED ✓ TEAM-ORIENTED

Energetic, hardworking cashier valued for fast, friendly service and accuracy in handling customer transactions. Address customers' needs while quickly moving them through the check-out process. Passionate about serving others and eager to take on new responsibilities and leadership roles.

Skills

- ♦ Cash Register Transactions
- ♦ Drawer Balancing
- ♦ Retail Front-End Operations
- ♦ Cashier Audits & Reports
- ♦ Customer Service Excellence
- ♦ Complaint Resolution
- ♦ Store Opening & Closing Procedures
- ♦ Stocking & Merchandising
- ♦ Loss Mitigation
- ♦ Shrink Reduction
- ♦ POS Systems
- ♦ Inventory Management

Experience

ABC COMPANY / One of the largest grocery and big box retailers in the U.S. ♦
Sometown, NV

Cashier, 6/15 to Present

Scan, bag and load purchases; process cash, check, credit card, coupon and voucher transactions; verify customer ages for alcohol and tobacco purchases; and manage daily till opening and closing procedures. Help with stocking and merchandising to maximize sales and provide a pleasant shopping experience.

Identified as one of store's "high-potential leaders" through recent selection for head cashier training (promotion pending following completion of 8-week training program)

CREATE EXCEPTIONAL GUEST EXPERIENCES DURING CHECKOUT:

- ♦ Ensured that all guests received a warm greeting at the register, thanks for their patronage and offer of assistance to their vehicles.
- ♦ Met or exceeded item-per-hour and scanning goals (processing hundreds of customer transactions daily) while balancing drawer at the end of each shift.
- ♦ Distinguished as the store's first associate to win "Employee of the Month" within 6 weeks of hire.
- ♦ Honored with "Integrity Award" for using downtime to clean and organize work area.
- ♦ Maintained knowledge of weekly ads, advertised specials and other promotions.

Gord Tremblay

225 4 Ave S. Three Hills, Alberta | (555) 123-4567 | GordT@address.com

CAREER OBJECTIVE

A customer service oriented individual with over 5 years experience in retail, food service, and automotive.

WORK EXPERIENCE

Store Clerk Spirits Hops & Grapes

November, 2014 – February, 2017

- Accountable for cash drawers, checks, and credit card transactions.
- Re-ordered inventory when it dropped below predetermined levels.
- Promptly responded to inquiries and request from prospective customers.

Server Gerry's Grill

May, 2013 – September, 2014

- Serving the restaurant and the VLT lounge.
- Keeping the bar area clean and drinks stocked.
- Clearing and turning over tables in a timely manner.

Tire Technician Kal Tire

March, 2013 – June, 2011

- Drive vehicles in and out of bays.
 - Change tires and rims.
 - Tire balancing and tire repair.
-

SKILLS

- Customer service
 - Hardworking
 - Reliable
-

EDUCATION

Jasper Place High School High School Diploma

June, 2011

INTERESTS

- Motorcycles
 - Off-roading
 - Camping
-

Finge R. Print

print3412@vandals.uidaho.edu | 208-885-6121 | 987 CSI Circle, Moscow, ID 83843

EDUCATION

Bachelor of Science in Chemistry

May 20xx

Forensic Option
University of Idaho, Moscow, ID
GPA: 3.62

Honors and Awards

Dean's List
Idaho Chemistry Achievement Scholarship

Spring 20xx
Fall 20xx – Spring 20xx

Related Courses

Intermediate Organic Chemistry
Organic Chemistry I, II
Instrumental Analysis
Forensic Geology

Environmental Chemistry
Medicinal Chemistry
Principles of Statistics
Microbiology

Inorganic Chemistry
Physical Chemistry
Genetics
Biochemistry

RELEVANT EXPERIENCE

Crime Lab Technician Intern

Summers 20xx – 20xx

Idaho State Police (ISP) Forensic Services, Meridian, ID

- Analyzed samples using fluorescence and infrared spectroscopy
- Prepared histology and pathology samples for lab analysis
- Assisted in the set-up and use of a liquid chromatography system
- Recorded all processes and procedures for each sample and piece of evidence
- Examined fingerprints, footprints, and tire treads using microscopes and fingerprint development chambers
- Communicated with supervisors and lab technicians to assure proper procedures and standards of practice
- Maintained an orderly and safe work environment according to ISP guidelines

COMPUTER SKILLS

Proficient in: ChemDraw, Microsoft Word, Excel, and PowerPoint

Familiar with: Chem3D, MATLAB, Microsoft Outlook and Publisher

OTHER EXPERIENCE

Office Assistant

Summers 20xx – 20xx

Meridian Police Department (MPD), Meridian, ID

- Organized daily schedules and paperwork
- Answered non-emergency phone calls and directed calls to appropriate location
- Filed officer reports in an organized manner as dictated by MPD policy

VOLUNTEER WORK

Fundraiser Volunteer

Summers 20xx – 20xx

Meridian Police Department, Meridian, ID

- Coordinated with other volunteers to canvas neighborhoods for fundraising, raising over \$10,000
- Educated potential donors about the work and needs of the MPD

University of Idaho
Career Services

www.uidaho.edu/careerservices (208) 885-6121 Idaho Commons 334

Evaluating your Resume

Directions: After your resume is completed, use this form to evaluate it.

APPEARANCE AND FORMAT

- _____ 1. The overall appearance is neat and business-like.
- _____ 2. The typing is sharp and clean.
- _____ 3. The paper is high quality.
- _____ 4. The paper is spotless and free of wrinkles.
- _____ 5. The use of “white space” enhances the resume.
- _____ 6. A consistent format is used.

CONTENT

- _____ 7. The resume emphasizes results, achievements, and problem solving skills.
- _____ 8. The most qualifying experiences are emphasized.
- _____ 9. Information on education is complete.
- _____ 10. Honors and awards reflect ability.
- _____ 11. Controversial activities or associations are avoided.
- _____ 12. Reasons for leaving employment are not given.
- _____ 13. Information is factual.
- _____ 14. The strongest experiences and skills are described first.
- _____ 15. The content supports the job objective.
- _____ 16. There are no obvious gaps in your employment history.

WRITING STYLE

- _____ 17. Short phrases are used.
- _____ 18. Action words are used.
- _____ 19. “I” is not used.
- _____ 20. Present tense is used for current activities.
- _____ 21. Past tense is used for previous experiences.
- _____ 22. Information given is brief and necessary.

UNIT 5: CAREER READINESS / OBTAINING AND RETAINING WORK

LESSON 3: APPLICATIONS AND INQUIRIES

GOALS: The learner will:

- Understand the importance of a well written job application for obtaining employment
- Understand the basic information and expectations needed to successfully complete a job application.

PERFORMANCE TASK: The learner will:

- Review the fundamentals of completing a job application
- Create a professional e-mail account to use for employment-related communications
- Format a sample job application for their portfolio and to reference in the future.

STANDARD: (9.4.8.IML.12)

Activity: Group Discussion Objectives:

- Students will review sample employment application questions.
- Students will practice completing an employment application professionally and completely.

Handout: “A Job Seekers Guide to Successfully Completing a Job Application” and sample “Employment Application,”

- ✓ Read aloud (or have students take turns) from the “How to Fill out a Job Application.” Emphasize that an application is more than a piece of paper; it is a chance to make a good impression with potential employers.

Writing/Reflection/Assessment/Technical Research Activity

Handout: Sample “Employment Application”

Ask students to fill out the sample “Employment Application” handout. The instructor should help students by answering questions, clarifying terms, and giving suggestions. Upon completion, ask students to proofread their work, and give it to the instructor to proofread as well. Ask students to place the completed sample job application in their Student Career Portfolio.

Objective: Students will have the skills and knowledge to inquire about a job opening by e-mail.

Handout: “How to make an E-mail Employment Inquiry,” computers with internet connection
Inform students that in many cases, an e-mail inquiry into a job opening is appropriate.

- ❖ Hand out the sheet “How to Make an E-mail Employment Inquiry,” and read aloud the first page that explains when and how an e-mail inquiry is a good idea. Ask students to log on to either Gmail or Yahoo, and ask them to follow the steps to create a “professional” e-mail account.
- ❖ A professional e-mail account should include their first and last names or initials. Inform students to avoid using nicknames or any other names/words that employers may view as “unprofessional.”
- ❖ Reinforce that for employment correspondence it is important to have an e-mail address that is simple and serious. Having a separate e-mail account for “business” will help students stay organized, and keep personal and professional communication separate.
- ❖ Using their new e-mail address, ask the students to make a sample e-mail inquiry to a local business which corresponds with their job interests, following the steps detailed on page 2 of the handout “How to Make an E-mail Employment Inquiry.” When completed and proofread, ask students not to send them yet and to print a copy and place it in their Student Career Portfolio.

A Job-Seeker's Guide to Successfully Completing Job Applications - New to job-hunting

This article is designed to provide you with the critical information you need to successfully complete a job application.

Should filling out an application be a stressful event? No. If you have a resume, you should have just about all the information you need. If you don't have a resume, now might be the time to create one.

When are job applications used by employers? For many part-time, entry-level and blue collar jobs, employers use applications to screen potential employees; they use the information from the applications to determine who they are going to call for a job interview.

For other types of jobs, applications are simply the paperwork the Human Resources department requires of all job applicants; employers often ask you to complete an application after they have invited you for an interview.

Why do employers use job applications?

Many employers use applications as a way of standardizing the information they obtain from all job-seekers, including some things that you would not normally put on your resume. Your goal is to complete the application as completely and honestly as you can all the time remembering that the application is a key marketing tool for you in the job-hunting process.

Remember that some employers will use your application as a basis for deciding whether to call you for an interview. So, armed with this knowledge, here are the ins and outs of completing job applications.

A Job-Seeker's Guide to Successfully Completing Job Applications - New to job-hunting?

- Arrive prepared with the information you need. Be sure to bring your resume, social security card, driver's license, etc. You probably will also need addresses and phone numbers of previous employers, as well as starting and ending salaries for each previous job. It's always better if have too much information than not enough.
- Read and follow instructions carefully. Always take a few minutes to review the entire application. Some applications ask for information differently — and all have specific spaces in which you are expected to answer questions. Think of the application as your first test in following instructions.
- Complete the application as neatly as possible. Remember how important handwriting was in school? Neatness and legibility count; the application is a reflection of you. Consider typing it if you have access to a typewriter. If completing it by hand, be sure to use only a blue or black pen — and consider using an erasable pen or taking some “white-out” to fix minor mistakes. Don't fold, bend, or otherwise mar the application.
- Tailor your answers to the job you are seeking. Just as with your resume and cover letter, you want to focus your education and experience to the job at hand. Give details of skills and accomplishments, and avoid framing your experiences in terms of mere duties and responsibilities. Show why you are more qualified than other applicants for the position. Include experience from all sources, including previous jobs, school, clubs and organizations, and volunteer work. If you're having trouble identifying some of your skills, read our article about transferable skills.

A Job-Seeker's Guide to Successfully Completing Job Applications - New to job-hunting?

- Don't leave any blanks. One of the reasons employers have you complete an application is because they want the same information from all job applicants. However, if there are questions that do not apply to you, simply respond with "not applicable," or "n/a." Do not write "see resume" when completing the application (but you can certainly attach your resume to the application).
- Don't provide any negative information. As with any job search correspondence, never offer negative information. Your goal with the application is to get an interview. Providing negative information (such as being fired from a job) just gives the employer a reason not to interview you.
- Always answer questions truthfully. The fastest way for an application to hit the trash can is to have a lie on it, but that doesn't mean you need to give complete answers either. For example, many applications ask your reason for leaving your last job. If you were fired or downsized, you should try to be as positive as possible and leave longer explanations for the interview; some experts recommend writing "job ended" as the reason you left your last job.

APPLICATION FOR EMPLOYMENT

(Pre-Employment Questionnaire) (An Equal Opportunity Employer)

PERSONAL INFORMATION

			DATE
NAME			SOCIAL SECURITY NUMBER
LAST	FIRST	MIDDLE	
PRESENT ADDRESS			
STREET	CITY	STATE	ZIP
PERMANENT ADDRESS			
STREET	CITY	STATE	ZIP
PHONE NO.	ARE YOU 18 YEARS OR OLDER?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
ARE YOU PREVENTED FROM LAWFULLY BECOMING EMPLOYED IN THIS COUNTRY BECAUSE OF VISA OR IMMIGRATION STATUS?		Yes <input type="checkbox"/>	No <input type="checkbox"/>

EMPLOYMENT DESIRED

POSITION	DATE YOU CAN START	SALARY DESIRED
ARE YOU EMPLOYED NOW?	IF SO MAY WE INQUIRE OF YOUR PRESENT EMPLOYER?	
EVER APPLIED TO THIS COMPANY BEFORE?	WHERE?	WHEN?
REFERRED BY		

EDUCATION	NAME AND LOCATION OF SCHOOL	*NO OF YEARS ATTENDED	*DID YOU GRADUATE?	SUBJECTS STUDIED
GRAMMAR SCHOOL				
HIGH SCHOOL				
COLLEGE				
TRADE, BUSINESS OR CORRESPONDENCE SCHOOL				

GENERAL

SUBJECTS OF SPECIAL STUDY OR RESEARCH WORK

SPECIAL SKILLS

ACTIVITIES: (CIVIC ATHLETIC ETC.)

EXCLUDE ORGANIZATIONS, THE NAME OF WHICH INDICATES THE RACE, CREED, SEX, AGE, MARITAL STATUS, COLOR OR NATION OF ORIGIN OF ITS MEMBERS.

U. S MILITARY OR NAVAL SERVICE	RANK	PRESENT MEMBERSHIP IN NATIONAL GUARD OR RESERVES
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*This form has been revised to comply with the provisions of the Americans with Disabilities Act and the final regulations and interpretive guidance promulgated by the EEOC on July 26, 1991.

UNIT 5: CAREER READINESS / OBTAINING AND RETAINING WORK

LESSON 4: REFERENCES

GOALS: The learner will:

- Understand the importance of having a network of caring adults that can be utilized as references to potential employers, as well as being a source of career guidance

PERFORMANCE TASK: The learner will:

- Complete a reference list as an addendum to their resume
- Have up-to-date contact information on a network of adults in their life that they can contact for career guidance
- Contact two potential references and request a letter of reference for their Student Career Portfolio

STANDARD: (9.2.8.CAP.5)

Activities: Group Discussion

Objective: Students understand the meanings of the terms “personal network” and “references” and understand how they are both important tools for success.

Handout: “Who could be in my Personal Network.”

- Ask students what they think a “personal network” might be in terms of finding a job and working on other transition activities. Define a “personal network” as a group of caring adults that know you as a person, and want to help support your success as a young adult in the community.
- Explain that a network can be very valuable, because of the insight, experience, contacts, and knowledge a caring adult can give a young person. Being new at finding a job, housing, education, and other steps toward independence can be confusing, and having a supportive adult “on your side” can make a huge difference.

- Ask students if they have heard the terms “references” (in relation to employment) and what they think that might mean. Clarify answers and explain that people from your personal network can serve as references to speak to potential employers on your skills and positive traits.
- Explain that employers may ask for written references, or may want to speak to the referring person on the phone. As you go over the sheet
- **“Who Could be in my Personal Network,”** brainstorm with the class other types of people who may be a personal network member and potential job reference, and have them write their answers down in the blank spaces.
- Also remind them that, if possible, it is good to let someone know you would like to list them as a reference, so that they are prepared to talk to employers about your skills, values, etc.

Writing/Reflection/Assessment Activity:

- Participants will know how to research and contact adult individuals who can be allies, supports, and job references for them in their job search.

Handout:

“Reference Worksheets” and **“Sample Reference Sheets,”** computers with internet access, phone books, telephone access. Instruct youth to use phone books, the internet (the white pages online, etc.), and phones to fill in the data for their **“References Work Sheet.”** Have them try to fill in the information for at least three people they think could be helpful.

Use the **“Sample Reference Sheet”** handout as a guide.

Objective: Students will type their chosen references in a professional format, with up-to-date information.

Materials: Computers with internet connection, index cards.

- ✓ Ask students to begin contacting some of their references to ask for letters to assist with their job search.

Who Could Be in My Personal Network

- ✓ Case Workers
- ✓ Trainers
- ✓ Clergy
- ✓ Clinicians
- ✓ Staff from Camp or Community Center
- ✓ Teachers
- ✓ Past Employers
- ✓ Neighbors
- ✓ Education Liaisons
- ✓ Coaches
- ✓ _____

When asking someone from your Network to be an Employment Reference:

- ✚ Teachers, trainers, and coaches are all very good references. They know about your education and training. They can report on your attendance.
- ✚ Clergy often deal with personal aspects of your life, not work related areas. However, they know a positive side of you and are respected in the community.
- ✚ A reference should be someone who can tell an employer what kind of worker you are.
- ✚ It is best to ask people ahead of time, if they would feel comfortable giving you a good reference. Be sure to let them know the positions for which you applied.
- ✚ References need to be updated. Addresses, phone numbers, and job titles often change.
- ✚ You should use your references' business addresses and phone numbers if possible.
- ✚ It is best to use references who are working, rather than unemployed.
- ✚ The people who are your references need to have good telephone communication skills. They also need to have telephone numbers where they can be reached during "business hours." Most employers contact references by telephone during the day.

References Worksheet

Your Name

Your Street Address

Your City, State, Zip Code

Your Area Code, Telephone Number

Fill in the spaces below with information on three people you will use for references.

Reference's Name, Job Title

Business Name

Business Address

City

State

Zip Code

()

Telephone Number

Reference's Name, Job Title

Business Name

Business Address

City

State

Zip Code

()

Telephone Number

Reference's Name, Job Title

Business Name

Business Address

City **State** **Zip Code**

(____) _____
Telephone Number

Reference's Name, Job Title

Business Name

Business Address

City **State** **Zip Code**

(____) _____
Telephone Number

Reference's Name, Job Title

Business Name

Business Address

City **State** **Zip Code**

(____) _____
Telephone Number

Sample Reference Sheet

John B. Harding
123 Washington Avenue
Trenton, NJ 12345
(123) 555- 2525

REFERENCE SHEET

PROFESSIONAL REFERENCES

Jan Miles, Operations Manager
Shorewood Manufacturing, Inc.
123 East Muncie Avenue
Shorewood, Illinois 12345
(123) 456-7890
e-mail: jmiles@shorewoodmanufacturing.com

Carl J. Walker, Director of Human Resources
Ace Hospital Supplies, Inc.
789 Tanaka Circle
Freeport, Illinois 12345
(111) 111-3333
carl.walker@acehospitalsupplies.com

William T. Gannon, Shop Supervisor
Rail Cars Express
900 Smithton Street
Seaside, California 12345
(111) 111-4444
william.gannon@railcarsexpress.com

PERSONAL REFERENCES

Gary Turner 777
East Westgate Lane
Seaside, California 12345
(123) 444-8899
gturner@yahoo.com

Mary Snow
235 Frankfort Avenue
Shorewood, Illinois 12345
(111) 577-9999
marysnow235@gmail.com

UNIT 5: CAREER READINESS / OBTAINING AND RETAINING WORK - CASH FLOW

LESSON 5: BANKING

GOALS: The learner will:

- Understand the benefits, procedures, and potential pitfalls of bank accounts
- Understand how to make deposits and withdrawals
- Understand that procedures, advantages, and precautions of a savings account, checking accounts, debit/credit card process and procedure

PERFORMANCE TASK: The learner will:

- Identify the types of bank accounts available to them
- Demonstrate filling out a bank deposit and withdrawal slip
- Present correctly writing a sample check
- Identify bank balances, spending money and avoiding overdraft fees

STANDARDS: (9.1.5.PB.1), (9.1.8.FI.2), (9.1.8.FP.2), (9.1.5.FP.3), (9.1.8.EG.5), (9.1.8.CDM.1), (9.1.5.F1), (9.1.8.F1.2)

Activity: Group Discussion

Objective:

- ✓ Students will explore safe places to keep money.
- ✓ Students will practice making deposits and withdrawals.
- ✓ Students will understand managing a savings and checking account.
- ✓ Students will learn the basic benefits, responsibilities, and penalties that come with using a credit card.
- ✓ Students will understand and be able to calculate monthly credit card payments.



Maybe you're already earning money. The money could come from baby-sitting, an allowance, taking care of neighbor's pets, or even a regular part-time job. Maybe you occasionally receive money from a relative. The money could be in the form of cash or maybe a check. Where can you safely keep this money?

Places To Keep Your Money

Keeping money in a drawer or some other space where others can find it means that you're hard earned money could easily disappear. What are other options? Consider the choices.

- ✓ If you have a good and trusting relationship with your care giver, talk to them and see if they can keep the money safe for you for a while. Perhaps they may even be willing to add a little something to your savings as an incentive to you. When you start to see your savings grow, you may want to ask them if they will help you set up a savings account. We will talk more about that later.
- ✓ Perhaps your money can be kept in a lock box depending on your living situation.
- ✓ The best option by far to keep your money safe is to open a savings account. How much do you know about saving account?

I KNOW EVERYTHING ABOUT SAVINGS ACCOUNTS RIGHT?

Directions: Circle whether you think the statements are true or false?

True False

- | | | |
|---|---|---|
| T | F | 1. To open an account, a minimum deposit of \$50 is required. |
| T | F | 2. Savings accounts for anyone under age 18 require joint ownership with an adult. |
| T | F | 3. You'll need your Social Security number to open a savings account. |
| T | F | 4. A maintenance fee is charged if your savings balance falls below a certain amount. |
| T | F | 5. The money in your savings account can make money just by staying in the bank. |
| T | F | 6. You must keep a certain amount of money in your account to earn interest. |
| T | F | 7. The bank will send you a report on a regular basis to let you see how much money you have. |



I KNOW EVERYTHING ABOUT SAVINGS ACCOUNTS RIGHT?

Answer Key:

1. **(True)** However, some banks offer teens special accounts, which have no minimum deposit.
2. **(True)** When you are under the age of 18, an adult must sign for you to open a bank account.
3. **(True)** The bank uses your social security number to help identify your account. You may be asked to provide a school ID when you open your account.
4. **(True)** Although some banks, those that have older special teenage accounts, often waive the minimum balance requirement.
5. **(True)** All savings accounts pay interest, as do some checking accounts.
6. **(True)** To get interest the bank may require a minimum daily balance.
7. **(True)** Banks usually send report to savings account holders on a monthly or quarterly basis. Check with the banks when you open your account.



SAVINGS ACCOUNT

In a savings account, the bank pays you money, called “**interest**,” on the money you leave in the account. Interest is the price you paid for the use of someone’s money. The longer you leave the money in savings account, the more interest you will make, and the more your savings will grow. You earn interest at a rate (for example 3.5%) that is set by the borrower (in this case, the bank).

WHY NOT USE A CHECK CASHING STORE

The good news is that while you are still under 18, it’s unlikely that a check cashing or cash advance store is going to cash your check. Why is that good news? It’s important to know these stores charge hefty fees to cash your checks or give out cash advances based on payroll check.

Too many adults lose a chunk of their hard earned wages by cashing their checks at these stores. An adult who earns \$550 a week and uses a check cashing store may pay a fee of around \$16.50 each week. This may not sound like much at first, but in a year it could cost the worker several hundred dollars (or more).

Choose to be money savvy. Save as much of your money as possible and keep it someplace, like a bank.



I'M READY IS THE BANK

The last things you need to know about savings accounts are how to make a deposit and a withdrawal. Try to master the “making a deposit” part and keep the “withdrawal” part until you are absolutely positively sure you need the money.

Understanding Deposits

When you put money into a bank account it is called a “deposit.” You may deposit cash or checks into an account. When you go into the bank to put money into your savings account, you fill out a deposit slip. Here is a deposit that is filled out.

Deposit Slip Basics

Date <u>TODAY'S DATE</u>		Deposit	
Name <u>YOUR NAME</u>		Currency	25 75
Account Number <u>#####</u>		Checks	150 00
<u>Your Signature</u> Signature			100 25
Signature (If Withdrawing Cash)		Subtotal	276 00
		Less Cash	25 00
		Net Deposit	251 00
		Total	

Cash (Bills and Coins)
Checks (Listed Individually)
Subtotal (Cash and Checks)
Cash Withdrawal (If Applicable)

the balance

1. How much money was deposited in cash (currency)? _____
2. How much was deposited by check? _____
3. How much was deposited by coin (cents)? _____,
4. What was the Subtotal? _____
5. What was the amount of withdrawal (less cash)? _____
6. What was the total deposit after the withdrawal (less cash) amount? _____



MAKING

WITHDRAWALS

When you take money out of an account, it is known as a “**withdrawal.**” When you decide to withdrawal money from an account it might look similar to this withdrawal form.

WITHDRAWAL

Account Number _____

Date _____ Name _____

Signature _____

The Money Bank
Cashlon, NC 22222

Amount

dollars	cents
<input type="text"/>	<input type="text"/>

date

your account number

your name

your signature

total amount you want to withdraw



I CAN HANDLE THIS “DEPOSIT” AND “WITHDRAWAL” THING

Now it's your turn!

1. **Your paycheck net is for \$150.50 from your job. Fill out the deposit slip below and remember to withdrawal (less cash) in the amount of \$25.00, for traveling work expenses.**

ALL ITEMS ARE ACCEPTED SUBJECT TO OUR RULES AND REGULATIONS APPLICABLE TO THE ACCOUNT.
HARLAND CLARKE 20097 (6/15) 80245843

usbank.

COUNTER DEPOSIT

DATE _____

ACCOUNT TITLE (PRINT) _____

SIGN ABOVE FOR CASH RECEIVED _____

ACCOUNT NUMBER _____

CASH >

CHECK >

CHECK OR TOTAL FROM OTHER SIDE >

SUB TOTAL >

LESS CASH RECEIVED >

\$

⑆560210039⑆



2. Your Aunt Kim sent you \$50.00 in cash for your birthday. Now you need to go to the bank and deposit it into your savings account. Fill out the deposit slip for \$50.00.

ALL ITEMS ARE ACCEPTED SUBJECT TO OUR RULES AND REGULATIONS APPLICABLE TO THE ACCOUNT.
HARLAND CLARKE 20097 (6/15) 80245843

usbank.

COUNTER DEPOSIT

DATE _____

ACCOUNT TITLE (PRINT) _____

SIGN ABOVE FOR CASH RECEIVED _____

ACCOUNT NUMBER _____

CASH >

CHECK >

CHECK OR TOTAL FROM OTHER SIDE >

SUB TOTAL >

LESS CASH RECEIVED >

\$ _____

⑆560210039⑆



3. Next month you need make a withdrawal of \$30.75 to pay your cell phone bill. Fill out the withdrawal slip for \$30.75.

WITHDRAWAL					
Account Number	_____				
Date	_____ Name _____				
Signature	_____				
The Money Bank Cashton, NC 22222	Amount <table border="1"><thead><tr><th>dollars</th><th>cents</th></tr></thead><tbody><tr><td><input type="text"/></td><td><input type="text"/></td></tr></tbody></table>	dollars	cents	<input type="text"/>	<input type="text"/>
dollars	cents				
<input type="text"/>	<input type="text"/>				

WHY DO I HAVE TO LEARN ABOUT CHECKING ACCOUNTS, TOO?

One day you will be on your own. Of course, you will need to keep putting money into savings. But, also you will need checking account because this is how you will pay most of your bills.

CHECKING ACCOUNT BENEFITS

- A checking account comes in handy when you are working at a regular job and have regular monthly bills to pay.
- A checking account makes it easy to pay bills and keep track of your expenses. (in most cases you cannot write checks from a savings account).
- Writing a check also is much safer than carrying around a large amount of cash.

CHECKING ACCOUNT BALANCE

Not all checking accounts are the same. Each has different rules, such as how much money you must keep in the account all times. This is known as a “minimum balance.”

Balance – is the amount you have “left over” after you add in all deposits and subtract all checks and cash withdrawals you made.

- ✓ If your money drops below this amount, a fee may be taken out of your account each month.
- ✓ Some checking accounts pay you interest on the money that stays in your account.
- ✓ The interest you earn will be small, but it is extra money.
- ✓ Some checking accounts charge you a small fee on every check that you write.
- ✓ Some banks do not charge a fee if you keep a certain minimum amount balance of money in your account (example, \$300).



CHECKING ACCOUNT OVER DRAFT FEES

Bounces – the check is no good, it (“bounces”) back to you) meaning there was not enough money in your account to cover the check you wrote.

- ✓ Your bank will charge you a large fee for overdrawing your account.
- ✓ Bank overdraft fees could be as high as \$25 for each check overdrawn.
- ✓ Bounced checks can cost another way, they hurt your reputation with the bank and with the person who had to be paid a second time.

SCENERIO: Billy bounces a check

On Tuesday afternoon, Billy went to the CD store and wrote a check for \$24.95 to buy two CD’s that were on sale. But, he only had \$18 in his checking account. He wasn’t going to deposit any more money into his checking account until he got paid on Friday. The CD store sent Billy’s check to the bank Thursday to get its money from his account. But instead of the money, it got a notice back from the bank stating that Billy did not have enough money in his account to cover the full cost of the CD’s. Billy’s check had just bounced.

This was a hassle for the CD store. The CD’s weren’t paid for and the store had to spend time contacting Billy to get him to pay the money he owed. Because it was such a hassle, the store charged Billy a fee for having written a bad check. So, Billy now owes \$24.95 to the CD store, plus the fee charged by the CD store. He also owes his bank a fee for having written a check that bounced. It really adds up!



I'M WORKING NOW AND EARN A PAYCHECK. WHAT DO I DO WITH IT?

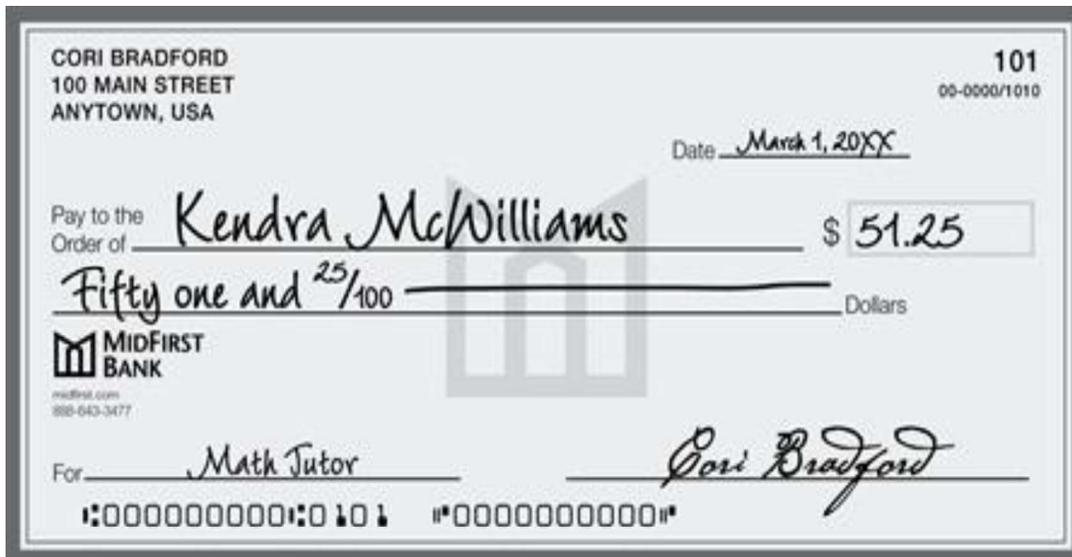
- ❖ If you already have a savings account, then the process of putting money into a checking is similar.
- ❖ Make out a deposit slip for checking accounts.
- ❖ When you deposit your paycheck you “endorse” it by signing your name on the back of the check.
- ❖ Your signed name certifies that you are the “payee” (the person to be paid) and tells the bank to pay you the money written on your paycheck.
- ❖ Never endorse (sign) any check until you are inside of the bank. That’s because as soon as you sign a check, it’s like money
- ❖ If you endorse your check and it is stolen, the bank can give you money to the thief instead of you.
- ❖ There is an easy absolute easy way to get paychecks in the bank. That’s called “**direct deposit**.”

Direct Deposit – with direct deposit, your employer transfers the money electronically (by telephone or computer) into your bank account every payday. You receive a statement that shows how much money was put in your bank account and the day it was deposited.

- ❖ If you end up working for an employer that offers direct deposit, take advantage of it! It’s the easiest and fastest way to put your paycheck in the bank.

IS A CHECK THE SAME AS MONEY?

Yes, this is almost true. A check stands for “money.” Look at the sample check below



As you can see it contains a lot of information:

1. Your name and address
2. The check number
3. The date you wrote the check
4. The amount your check is for, written in numbers
5. The “payee” or person or company to be paid money from your account
6. The amount of money to be withdrawn from your account and paid to the payee, written in words
7. A note to yourself to remind you what the check was for
8. The banks number and your checking account number
9. Your signature

Never give anyone a blank check. A “blank” check is where the amount of the check has not been filled - in but have signed the check. This means you are letting the person to whom the check is made out decide how much money to take out of your account. How many people do you trust to decide how much money to take out of your account? Play smart. Never hand over a blank check.

ATM MACHINE



ATM'S

You probably have already seen the cash machines that sit outside the banks and many stores. They are called automated teller machines or ATMs. An ATM is open 24 hours a day, seven days a week.

ATMs make it easy to withdraw or deposit money, especially when the bank is closed or you are not near your bank. But it's important to remember that ATMs don't give out "free" money. The money you take out of an ATM comes out of your checking or savings account. Many banks charge ATM users a small fee for using them. To use the ATM, you will need a small plastic card (that looks like a credit card) and a personal ID number.

ATMs are handy, but they can get you in trouble if you are not careful. Many people forgot to write down what money they took out from an ATM and they overdraw their account. You already know why that's a bad idea. Before you use an ATM, make sure you are ready to keep careful records.

DEBIT CARD



Debit Cards

Debit cards are similar to ATM cards. You can use your debit card at an ATM. You also can use your debit card to buy things in the store.

When you buy an item with a debit card, the cashier runs your card through an electronic “reader.” This machine makes sure you have enough money in your account to pay for the item. If you do, it authorizes or allows the sale and prints out a receipt for you to sign; the money for the item is automatically taken out of your account. Just like an ATM card, when you use a debit card you have to be careful and keep a record of your spending.

7 Debit Card Rules

- Memorize your Pin (and don’t use your house address, phone number or birthday) never write your pin down on a paper and keep it in your possession.
- Immediately record purchases and withdrawals.
- Sign the back of your card to make it harder for others else to use it.
- Keep all of your receipts to check against your statement.
- Use your banking institution’s to avoid fees.
- Be aware of your surroundings, especially at night.
- Immediately report loss or stolen cards.

CREDIT CARDS



Credit Cards:

By now, you know lots of people who use credit cards. You may even know people who will be paying off the same credit card bill long after they have gray hair. But do you know that using a credit card is the same as taking a loan? That's right, the amount that is "charged" is a loan. That piece of paper the store clerk hands you to sign is your agreement that you will repay the loan plus interest.

- A credit card has its place – a very limited place, A credit card is useful in the following situations:
 - ❖ You don't want to carry around a lot of cash and you can't use your checking account. This often happens when you travel.
 - ❖ You have an emergency; say that your car breaks down in another state. (By the way, there's a rule of the thumb that says, 'If you can eat it or wear it, then it's not an emergency.'
 - ❖ Using a credit card builds your credit history.
 - ❖ In some cases, you must have a credit card to:
 - ✓ "Hold" a reservation
 - ✓ Rent a car
 - ✓ Book airline reservations



- **However, credit cards have gotten many people into trouble:**
 - ✓ They carry debt from month to month and the debt only seems to grow larger and larger.
 - ✓ Interest charges
 - ✓ Late charges Penalty for exceeding credit limit
 - ✓ Fee for cash advance
 - ✓ Annual fee

- When you are 18, you'll probably find that credit card companies want you, too. You'll receive oodles of tempting offers in the mail. Why? Because they make a lot of money off of young people, particularly young people who want to have "everything right now." But this only means you will be paying in the future for what you have now.

- **Think about it this way:** You could use a credit card to buy new furniture. But there's a good chance that the furniture will be ready for the scrap heap before you're done paying for it. Are we kidding? No.

- The average American family carries around \$7,000 in credit card debt. That's \$7,000 that's not going toward an education, a home, a future.

- Now turn it around. What if you had \$7,000 in the bank? The money could pay for the training you want, or you could even take a vacation anywhere in the world. What is the better choice debt or freedom?

Credit Cards:

Do the Math:

1. Does this decision show what I value? _____
2. Does it help me reach a goal important to me? _____

3. Can I live with the consequence? _____

List the good and bad of credit cards:

GOOD:

1. _____
2. _____
3. _____
4. _____
5. _____

BAD:

1. _____
2. _____
3. _____
4. _____
5. _____

Credit Cards - Do the Math:

Example:

On January 1st, you charge \$305.00 for stereo equipment. Your credit card charges 17% interest on the unpaid balance.

* What do you think your unpaid balance will be on the first bill after the grace period?

Do the math: $\$305.00 \times .17$ (17%) = \$51.85... Your new unpaid balance is $\$305.00 + \$51.85 = \$356.85$ Month

#1, you owe \$356.85 let's say your minimum payment is \$35.00. To get the bill under \$305.00, you decide to pay \$56.85 ($\$356.85 - \$56.85 = \300.00).

Do the math: $\$300.00 \times .17$ (don't forget that 17%) = \$51.00. Your new unpaid balance isn't \$300.00, but \$351.00 Month.

#2, you owe \$351.00 some cards may be a better deal than this. But, before you buy, especially "with plastic," ask yourself two questions:

✓ **Do I need it?**

✓ **Can I afford it?**

(If you wouldn't lie to a friend, don't lie to yourself.) *If it's 17% APR (Annual Percentage Rate), must translate to daily periodic rate, and then calculate interest.

Do the Math: Calculate

#3, Your unpaid balance is \$205.00, the interest rate is 17% APR, and you decide to pay \$25.00. What is your unpaid remaining credit card bill balance?

UNIT 5: CAREER READINESS /OBTAINING AND RETAINING WORK/CASH-FLOW

LESSON 6: CREDIT SCORE

GOALS: The learner will:

- Understand the fundamentals and ranges of credit scores
- Understand the five key components of a credit score
- Understand ways to improve a credit score
- Understand how a weighted average is used to calculate a credit score

PERFORMANCE TASK: The learner will:

- Assess how FICO is used to determine credit score percentages
- Compare and Contrast credit score ranges
- Identify the three credit score bureaus
- Review credit score factors and ways to improve credit score
- Summarize maintaining a positive credit score
- Complete a credit score assessment quiz

STANDARDS: (9.1.5.CP.1), (9.1.5.CP.1), (9.1.8.CP.3), (9.1.12.CP.8), (9.1.12.CP.9)

Reading/Discussion/Activity

Objective:

- ✓ What is a Credit Score
- ✓ Examine Credit Score Ranges and Bureaus
- ✓ Review the five key factors that affect FICO.
- ✓ Explain how the five key factors are used in the algorithms rules to make calculations that determine credit scores.

Handout: Credit Score Overview, Credit Score Glossary, Credit Score Factors, 8 Ways To Improve Credit Score and Credit Score Assessment Quiz

Open Ended Answers: #1) 670-793,#2) Equifax, Experian, TransUnion,#3) Credit Karma, Credit Sesame, Quizzle,#4) Fair Isaac Credit Company most frequent source of consumer credit scores,#5) Yes, because it saves on interest charges,#6) Previous payment history and amount owed relative to credit limits 30%,#7)30Days - **Multiple Choice Answers: C,B,D,A,B.**

Credit Score Overview

What is a credit score?

The credit scoring system is a tool lenders use to help determine whether to extend credit to a customer. If a lender chooses to loan money, a credit score will also help determine the loan terms and the interest rate the customer will have to pay.

Typical Credit Score Ranges:

BAD -300-579

POOR 580-699

FAIR- 670- 739

GOOD -740-799

Credit Reports: are like a “report card” in school. Credit scores are similar to a grade point average (GPA). They are a three-digit number, ranging from 300 (lowest) to 850 (highest), used to measure the risk that borrowers will become delinquent or default on debt obligations.

Credit scores: are based upon information contained within credit reports. Thus, consumers will likely have different credit scores from each of the three major credit bureaus (**Equifax, Experian, and TransUnion**), just like they have different credit reports. This is because information upon which credit reports and scores are based may vary among credit bureaus. Some creditors may elect to provide information to only one or two credit bureaus instead of all three.

Credit scores: are not required by law to be provided to consumers annually free of charge, upon request, the way that free credit reports are. However, an increasing number of creditors are now providing credit scores free of charge anyway, as a way to attract and retain customers. Otherwise, consumers generally must pay a fee to get their credit score. There are also some Web sites that provide free credit reports (e.g., Credit Karma, Credit Sesame, Quizzle). These sites provide a rough estimate of credit status but are not the FICO score that most lenders see. Average FICO credit scores fall between 670 and 680 (median of 710).

Credit scores: are determined by statistical “risk models” based on algorithms (i.e., rules followed by computers to make a calculation) and are often referred to as FICO scores. FICO is an abbreviation for Fair, Isaac, and Company, a company that develops the credit scoring models used by a large majority of U.S. banks and mortgage lenders. Negative events, such as late payments or charged-off debts, will cause credit scores to drop. Conversely, a sustained record of on-time debt payment will raise a credit score.

The higher the credit score number: the better, because it helps borrowers qualify for credit and obtain the most favorable terms. Conversely, “subprime” borrowers with low credit scores pay higher interest rates to borrow money, if they are approved at all. The exact threshold for the best credit terms varies among lenders but is generally somewhere in the low- to mid-700s (e.g., 720 to 760). A high credit score can save thousands of dollars in interest payments, particularly on long-term loans such as a home equity loan or mortgage. An approximate breakdown of credit score categories is as follows:

Credit Score Glossary

Algorithm - Rules followed by computers to make a calculation. In the case of credit scores, algorithms use formulas that convert the information contained within a consumer's credit report into three-digit numerical scores. Companies that provide credit scores typically have proprietary formulas to create their algorithms.

Credit Bureau- Also known as a credit reporting agency, a credit bureau is a company that collects, maintains, and sells information about the credit history of individuals. The information is sold to creditors, consumers, and other entities with a "permissible purpose" (e.g., insurance companies, landlords, employers) in the form of a credit report. The three major credit bureaus are Equifax, Experian, and TransUnion. Credit bureaus, themselves, do not decide whether consumers qualify for credit or not. Rather, they provide information to banks, mortgage lenders, credit card issuers, etc. that make credit decisions.

Credit Report- A detailed report prepared by a credit bureau that is used by creditors to make lending decisions. Included in an individual's credit report are personal information (name, address, employer), detailed credit account information (e.g., bill payment history, credit line, current balance), information from public records (e.g., liens, wage garnishments, bankruptcy), and a list of credit account inquiries. Negative information generally remains in a credit report for seven years (10 years for bankruptcy filings). Under the Fair and Accurate Credit Transactions Act (FACTA), consumers are entitled to request one free credit report annually from each of the "big three" credit bureaus via www.annualcreditreport.com.

Credit Score- A three digit number that is derived from information contained within a credit report. Ranging from 300 to 850 (FICO scores), lenders use credit scores as a measure of a person's creditworthiness and to determine the interest rates charged for a loan or credit card. The higher the credit score number (e.g., 760 versus 550), the better a loan risk an individual is judged to be. Credit scores incorporate a number of key factors that have been shown to be associated with debt repayment. Auto insurance companies may also use credit scores to determine the premiums charged for insurance coverage.

Credit Utilization Ratio - The amount of debt owed by someone compared to the amount of credit that they have available (e.g., credit card limits). It can be calculated for individual credit cards or by dividing total credit card balances for all credit cards by total credit card limits (e.g., $\$2,000 \div \$10,000 = 20\%$). The credit utilization ratio comprises 30% of FICO credit scores. The lower a credit utilization ratio (e.g., 20% versus 60%), the better a person's score. A ratio less than 20% to 30% is advised by many credit experts.

Excluded Information - Personal information that is not considered in the determination of a credit score. Examples include a potential borrower's age, race, national origin, color, religion, gender, marital status, occupation, and geographic location of residence. "Promotional inquiry" requests for information about borrowers in advance of making pre-approved offers and "account review requests" by creditors to periodically review existing customers' accounts are also not counted in credit scores.

FICO Score- FICO is an acronym for Fair Isaac Corporation, the company that is most frequent source of consumer credit scores. FICO credit scores are used by more than 90% of lenders. Therefore, free non-FICO credit scores are likely not the most accurate assessment of a person's creditworthiness.

Subprime Loans- The term used to describe loans that are made to borrowers with low credit scores and other related characteristics (e.g., delinquent payments, repossession of secured property, bankruptcy, high debt-to-income ratios). Borrowers with low credit scores who receive subprime loans pay higher interest rates to borrow money than prime loan borrowers due to their higher risk of default (credit risk).

Five Credit Score Factors

Below are the five most important factors affecting FICO scores and their weights as a percentage of the total score. Note that almost two-thirds of a credit score comes from the first two factors alone.

1. Previous Payment History (35%) -This is most important factor in determining credit scores. On-time payments enhance a person's score while late payments subtract points. The more credit accounts that have late payments (e.g., three creditors versus one), the later the payments (e.g., 90 days late versus 30 days), and the more recent the negative information in a credit report (e.g., a year ago versus five years ago), the more negative the impact on a consumer's credit score.

2. Amounts Owed Relative to Credit Limits (30%) -Often referred to as a "credit utilization ratio," this is the percentage of a consumer's credit line that is borrowed against. For example, \$3,000 of debt on a credit card with a \$10,000 maximum limit results in a credit utilization ratio of 30%. To raise a credit score, the lower the credit utilization ratio percentage (e.g. 20% versus 50%), the better. Many credit experts recommend keeping it below 20% and 10% is better still. To boost a credit score and/or keep it high, keep credit card balances low. If the ratio occasionally rises above 20%, pay off debt as quickly as possible.

3. Length of Credit History (15%) -Credit scoring models give more weight to people who have successfully used credit for long periods of time.

4. Types of Credit Used (10%) -Credit scores increase when consumers have a mix of different types of credit (e.g., mortgage, home equity loan, car loan, and credit cards) instead of just one.

5. New Credit (10%) -Credit scoring models take points away from people who have applied for a number of new credit lines within a short time period (e.g., six months to a year). However, promotional" inquiries made by creditors in advance of a pre-approved offer, and multiple inquiries made within a two-week time period when "shopping around" for a lender, are ignored and do not impact credit scores negatively. Credit scores are not just for credit cards and loans. In all but a few states (CA, HI, MA, where the practice has been banned), insurance companies can use a specially formulated credit score to issue policies (or not) and set premium rates. They claim that policyholders' bill-paying history can predict their future risk of filing an insurance claim.

8 Ways To Improve My Credit Score

No strategy to improve your credit will be effective if you pay late. Why? Payment history is the single biggest factor that affects credit scores, and late payments can stay on your credit reports for seven years.

If you miss a payment by 30 days or more, call the creditor immediately. Arrange to pay up if you can and ask if the creditor will consider no longer reporting the missed payment to the credit bureaus.

Even if the creditor won't do that, it's worth getting current on the account ASAP. Every month an account is marked delinquent hurts your score. Fortunately, the impact of a missed payment fades over time. Showing lots of positive credit behaviors after a misstep can help offset the damage more quickly and eventually improve your credit. If you're simply not able to pay everything on time, know how to prioritize your bills. Look into financial assistant programs.

1. Make payments on time

A surefire way to maintain a good credit score is to pay your bills on time. A positive payment history factors into your FICO score up to 35 percent. With credit cards, it's also a good idea to pay off a large chunk of your outstanding balances to minimize your credit utilization ratio. That data contributes to 30 percent of your FICO score and boosts your overall credit score in the end.

2. Make frequent payments

If you are able to make small payments — often called micropayments — throughout the month, that can help keep your credit card balances down and improve your credit. Making multiple payments throughout the month moves the needle on a credit score factor called credit utilization. After payment history, this is another factor that highly influences your score.

If you're able to keep your utilization low instead of letting it build toward a payment due date, it should benefit your score right away. (You can track your credit utilization on each card and overall by viewing your credit profile with NerdWallet.)

3. Ask for higher credit limits

When your credit limit goes up and your balance stays the same, it instantly lowers your overall credit utilization, which can improve your credit. Call your card issuer and ask if you can get a higher limit without a “hard” credit inquiry, which can temporarily drop your score a few points. If your income has gone up or you've added more years of positive credit experience, you have a decent shot at getting a higher limit.

4. Dispute credit report errors

A mistake on one of your credit reports could be pulling down your score. Fixing it can help you quickly improve your credit. You're entitled to a free report every 12 months from each of the three major credit bureaus: Equifax, Experian and TransUnion. Use AnnualCreditReport.com to request those reports and then check them for mistakes, such as payments marked late when you paid on time or negative information that's too old to be listed anymore.

Once you've identified them, dispute those errors to get them removed. The credit bureaus have 30 days to investigate and respond. Some companies offer to dispute errors and quickly improve your credit, but proceed with caution before you choose this option.

5. Become an authorized user

If you have a relative or friend with a long record of responsible credit card use and a high credit limit, consider asking if you can be added on one of those accounts as an authorized user. The account holder doesn't have to let you use the card — or even tell you the account number — for your credit to improve.

This works best for if you have a thin credit file, and the impact can be significant. It can fatten up your credit file, give you a longer credit history and lower your credit utilization.

6. Use a secured credit card

Another method that can be used either to build credit from scratch or improve your credit is by using a secured credit card. This type of card is backed by a cash deposit; you pay it upfront and the deposit amount is usually the same as your credit limit. You use it like a normal credit card, and your on-time payments help your credit. Choose a secured card that reports your credit activity to all three credit bureaus. You may also consider looking into alternative credit cards that don't require a security deposit.

7. Keep credit cards open

If you're racing to improve your credit profile, be aware that closing credit cards can make the job harder. Closing a credit card means you lose that card's credit limit when your overall credit utilization is calculated, which can lead to a lower score. Keep the card open and use it occasionally so the issuer won't close it.

8. Mix it up

If you have only credit cards or only loans, consider getting the type of credit you don't have to improve your credit mix. Having both installment accounts and revolving credit, such as loans and credit cards, can boost your perceived creditworthiness.

CREDIT SCORE ASSESSMENT QUIZ

Directions: Use Credit score handouts to answer the following questions below.

Open Ended Questions:

1. What is a "Fair" Credit Range? _____
2. What are the three major credit bureaus _____,
_____, _____
3. Name one site where you can check your credit score for free? _____

4. What is FICO? _____

5. Can a higher credit score save you thousands of dollars? Explain? _____

6. What are the two factors that make up the majority of a credit score?

7. How many days will a lender wait for payment before reporting it late to the credit bureau? _____

Credit Score Multiple Choice Questions:

8. FICO credit scores generally range from
- 100 to 990
 - 250 to 800
 - 300 to 850
 - 450 to 900
9. Which of the following companies is the leading provider of credit scores?
- TransUnion
 - Fair Isaac
 - Equifax
 - Experian
10. Which factor counts the *most* in the calculation of a person's credit score?
- Types of credit used
 - Length of credit history
 - Credit utilization ratio
 - Previous payment history
11. Which factor counts the *least* in the calculation of a person's credit score?
- Types of credit used
 - Length of credit history
 - Credit utilization ratio
 - Previous payment history
12. The credit utilization ratio for someone with \$1,000 charged on three credit cards that have a total available credit limit of \$5,000 is
- 10%
 - 20%
 - 35%
 - 50%

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