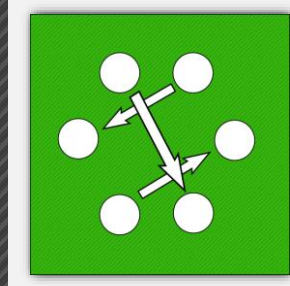


Thinking Ahead

Mississippi Department of Human Services,
Independent Living Division

Southern Christian Services for Children and Youth,
P.R.E.P.A.R.E Program

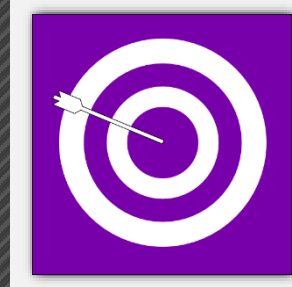
Did You Change?



- Stand in pairs around the room
 - Face your partner and study them
 - Turn your back to your partner and change something about the way you look
 - Face you partner and try to figure out what they changed
 - Repeat

What are some challenges to changing yourself?
What are some challenges in recognizing the change in your partner?

Employment Objectives

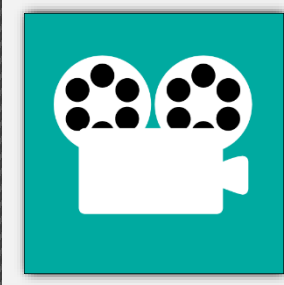


- Understand the importance of employment
- Know and understand the rights and responsibilities of an employee
- Be able to complete a job application
- Have the necessary skills to complete a job interview

Employment is Important

Employment

Why Work?



Why Work?



- What did you get from the clip?
- Have you ever thought of work being such a high priority?
- Can you transform lives anywhere?
McDonalds? Grocery store? Shipping/receiving jobs?
- Respect from others? How? Why? Who?

How to Find a Job



Some great places to look for work are:

- Newspaper
- Job Services
- Word of Mouth
- Your current employer
- School
- Help-wanted signs
- Yellow pages
- Internet



Job vs. Career



- Career: an occupation undertaken for a significant period of a person's life and with opportunities for progress
- Job: a paid position of regular employment
- A job can become a career, the average person changes careers 7 times within a lifetime

Rights and Responsibilities of Employment

Employment

Pay Stub



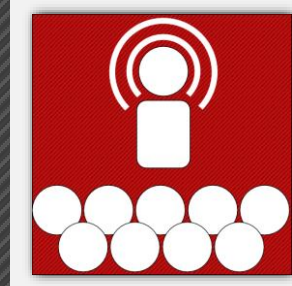
STUB SAMPLES INC. 4891 INGLESIDE DRIVE HUNTINGTON BEACH CA 92649							Earnings Statement	
EMPLOYEE NO.	EMPLOYEE NAME		SOCIAL SECURITY NO.	PERIOD BEG.	PERIOD END	CHECK DATE		
045345	JOHN J. DOE		xxx-xx-9898	01/18/2011	02/01/2011	02/04/2011		
EARNINGS	HOURS	RATE	CURRENT AMOUNT	WITHHOLDINGS/DEDUCTIONS	CURRENT AMOUNT	YEAR TO DATE		
REGULAR PAY	87.60		2307.69	STATE TAX AMT DEFERRED CMP FED TAX AMT HI TAX OASDI	87.69 0.00 281.54 33.46 96.92	350.77 0.00 1126.15 133.85 387.69		
Gross Pay								
				Net Pay				
CURRENT AMOUNT	CURRENT DEDUCTIONS	NET PAY	YTD EARNINGS	YTD DEDUCTIONS	YTD NET PAY	CHECK NO.		
2307.69	499.62	1808.08	9230.77	1998.46	7232.31	48974		

Deductions

Gross Pay

Net Pay

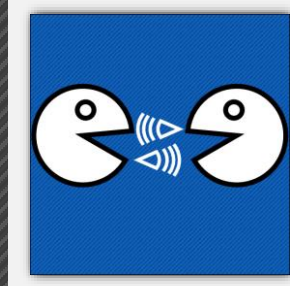
Employee Benefits



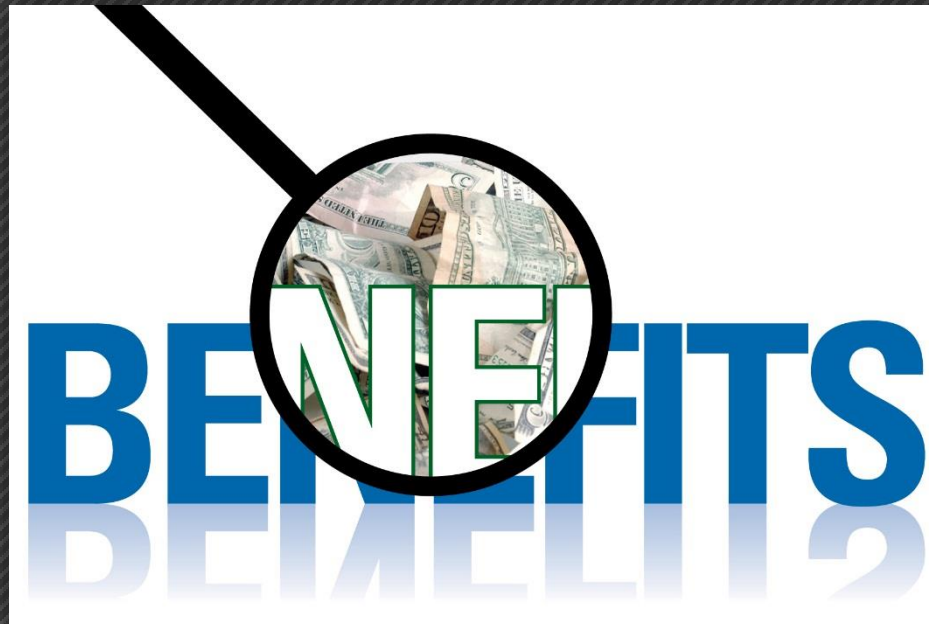
Additional benefits of employment:

- Required
 - Time off to vote, serve on a jury, perform military service
 - Provide worker's compensation
 - Contribute to FICA for retirement and disability benefits
 - Short-term disability (in certain states)
- Not required
 - Retirement plans
 - Dental or Vision plans
 - Life Insurance
 - Paid vacations, holidays, sick leave

Employee Benefits



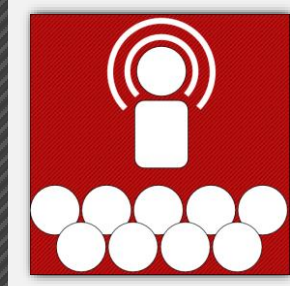
With your neighbor, discuss which extra benefit of employment would be most important to you and why.



Job Applications

Employment

Applying for a Job



For PDE Use Only
EMPLOYEE #

EMPLOYMENT APPLICATION



Pizza Hut, Inc. or a Subsidiary or Franchise
An Equal Opportunity Employer

PLEASE PRINT CLEARLY

TO BE COMPLETED BY APPLICANT

PERSONAL INFORMATION

LAST NAME Last Name		FIRST NAME First Name		MI MI	SOC. SEC. NO. Social Security #		DESIRED POSITION(S) Position						
STREET ADDRESS Address		BOX/APT. Box/Apt	HOME PHONE (806) 111-1111		CITY City		STATE ST	ZIP CODE 11111					
Are You Under 21 years of age? Yes <input type="checkbox"/> No <input type="checkbox"/> If "Yes" list date of birth: MO. Day Yr.					Have you ever been convicted of a felony? Yes <input type="checkbox"/> No <input type="checkbox"/>								
Have you ever been employed by Pizza Hut, Inc. or a Subsidiary or Franchise? <input type="checkbox"/> Yes <input type="checkbox"/> No					Employment Desired: <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time								
Name of Supervisor: Location:					HOURS AVAILABLE								
If "Yes," please complete the following: Date of Employment From: To:													
Name at time worked: Date of termination: Reason for termination:						M	T	W	T	F	S	S	
I left Pizza Hut in good standing and have never been terminated from Pizza Hut or its Subsidiaries involuntarily: Yes <input type="checkbox"/> No <input type="checkbox"/> Falsification of this information will result in immediate termination.					FROM								
Do you have any relatives working for Pizza Hut, Inc. or a Subsidiary or Franchise? Yes <input type="checkbox"/> No <input type="checkbox"/>					TO								
If "Yes," give name, relationship, department/location:													

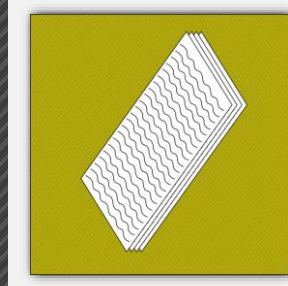
EDUCATION (Name and address of school)

Major

No. of Years Attended Did you graduate?

Degree

Personal Fact Sheet



On your handout “Personal Fact Sheet”, go ahead and fill in the information you know. Later on, look up the information you don’t and write it down too, so you will have it for all your job applications.

Job Interviews

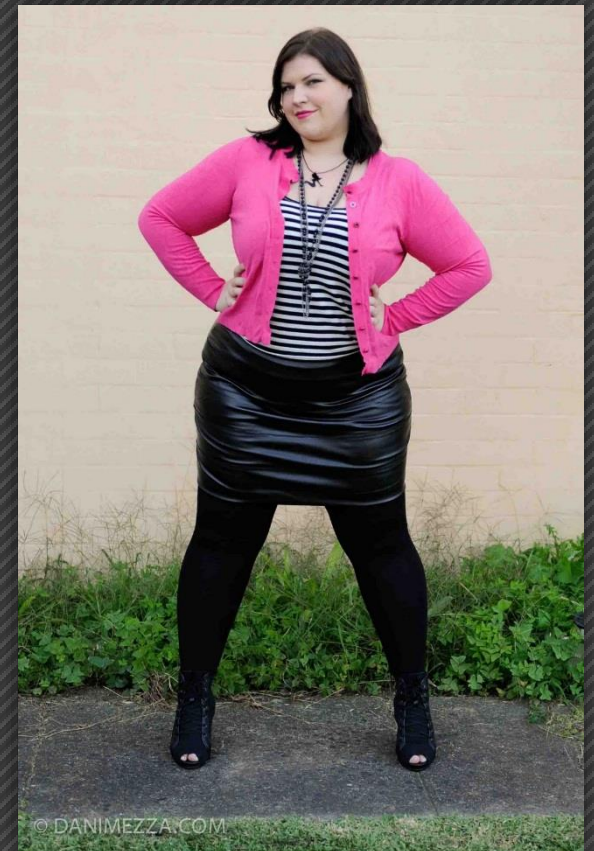
Employment

Presenting Yourself

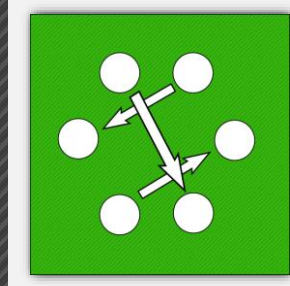


When you're interviewing for a job:

- Don't wear an "adventurous" hair style
- Don't put on too much perfume or cologne
- Wear formal clothes
 - Men wear dress shirts, ties, slacks, matching shoes
 - Women wear dress suits, skirts, limited jewelry, neutral pantyhose, conservative (closed-toe) shoes
- Cover any tattoos you reasonably can



Dress for Success



Using the magazines at your table, find clothing that would be appropriate for a job interview.

Write down your choices to see which team can come up with the best outfit.



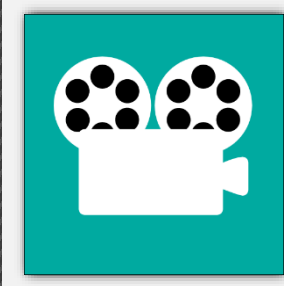
Think of the people you have had contact with. How did the competent professionals dress?

Dress for Success



- Which items were not appropriate to wear for a job interview? Why?
- What are some other things about your appearance you need to pay attention to when interviewing for a job?
- Look around the room at the adults. Are there any adults dressed for an interview?

Nailing the Interview

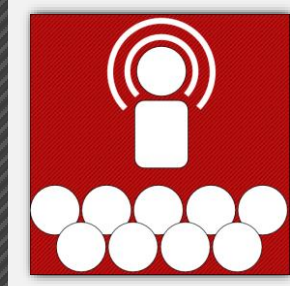


Nailing the interview



- What surprised you about what she had to say?
- What kind of research would you do for a job at the mall?
- Why wouldn't you want to arrive early for an interview?
 - Practice a firm interview handshake and introduction in your small group.

Take This Job and Shove It

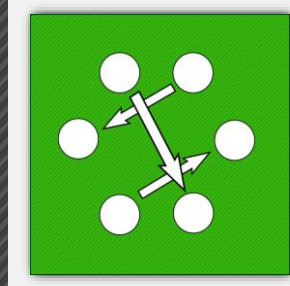


Procedure for ending employment

- Give notice
- Explain your reason for leaving
- Ask what is expected of you during your remaining tenure
- Leave with a good attitude

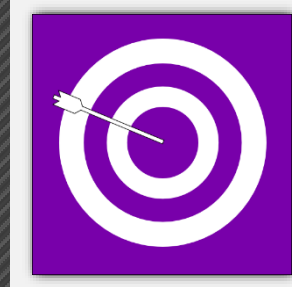


Interview World Series



- Select one youth from each team to be a batter.
- Select one youth from each team to be the scorekeeper.
- The Pitcher (Presenter) asks the interview question and the youth sitting have to decide is the answer a STRIKE, BASE HIT, or HOMERUN.

Money Management Objectives



- Know how to develop a realistic monthly budget using a thoughtful decision making process
- Know how to open and maintain a checking and savings account
- Know how to comparison shop for large and small purchases
- Know and understand the concept of credit
- Understand the process, importance, and basic terminology of filing income taxes

Budgeting

Money Management

Types of Expenses



Can you name some things a person will **NEED** to spend money on every month?

Can you name some things a person might **WANT** to spend money on every month?

Can you name some expenses that will be the **SAME** every month?

Can you name some expenses that will **CHANGE** every month?

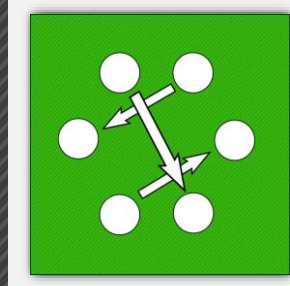
Why should you put money into **SAVINGS** every month?

Benefits of Budgeting



- Budget: a form used to list all sources of income and all ways that a person spends money over a period of time
- Benefits of a budget:
 - Allows people to realistically see what they are spending money on
 - Allows people to see ways they can cut back on expenses

Life Game



In teams chosen by the presenter, see if you can come up with a budget for your assigned profession.

Your color group leader will have budget items and a sheet for you to write your budget on.

Checking and Saving

Money Management

Opening an Account



- Find a bank that has a local branch!
- You must be 17 to open a checking account.
 - You can open a savings account when you are younger, the age varies by bank.
- In order to open an account, you will need:
 - Your full legal name
 - Your date of birth
 - Your social security number
 - A state or government issued ID
 - Some banks may require more than one
 - An initial deposit

Banking Terms and Services



Common Terms

- Deposit
- Withdrawal
- Balance
- Fees
- Overdraft Programs

Other Services

- Direct Deposit
- Money orders
- Telephone and on-line banking
- ATMs
- Money transfers
- Debit Cards
- Loans

Deposit Slip



Deposit

Date _____

Name _____

Account Number _____

The Money Bank
Cashton, NC 22222

CASH		
CHECKS		
Subtotal		
Less Cash		
TOTAL		

date

your name

list the amount of each item that you are depositing here

your account number

total amount of deposit

sum of all the items deposited

amount of cash you want back

Writing a Check



The image shows a check form with several fields and labels. The labels are in red text and point to specific parts of the form:

- your name and address** points to the top left field containing: **Joe C. Dollar**, 123 Thrifty Drive, Mint City, NC 22222
- the person or company you are writing the check to** points to the "Pay to the Order of" field.
- date** points to the "Date" field.
- check number** points to the top right field containing the number **1554**.
- amount of check (numbers)** points to the dollar sign (\$) and the empty box for the amount.
- amount of check (written)** points to the "Dollars" field.
- what the check is for** points to the "Memo" field.
- routing and account numbers** points to the MICR line at the bottom: 00000000000 | 11111111111
- your signature** points to the signature line at the bottom right.

Checking Your Balance



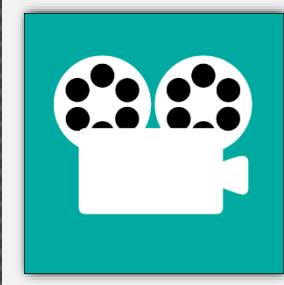
How can you know how much money is in your bank account?

1. Keep a regular checkbook register
2. Contact your banker
3. Telephone banking
4. Online banking

Shopping

Money Management

Coupons



Coupons



- Why do you think these guys would want to coupon?
- Does it seem worth the effort to coupon?
- Where would you look locally for coupons?
- Do you personally know anyone that coupons?

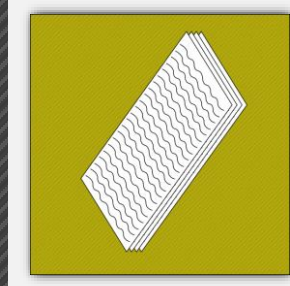
Buying a Car



What specific information would you need when trying to purchase a car?



Resources for Buying a Car



On your Handout, “Resources for Buying a Car”, you will find several internet sources of information that can be very useful.

Clothing and Furniture



Where can you find good deals?

- Goodwill
- Salvation Army
- Consignment Shops
- Discount Furniture
- Outlet Malls
- Classifieds
- Ebay/Internet

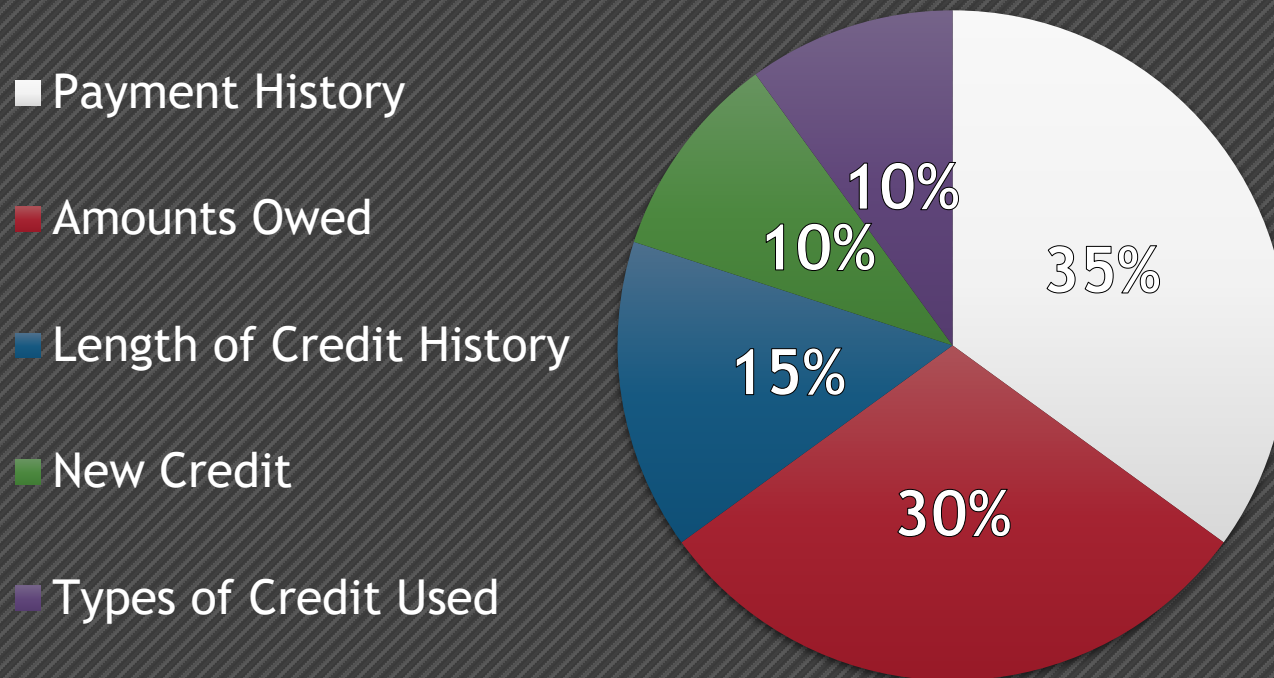
Credit

Money Management

Managing Your Credit Score



How do you build up your credit score?



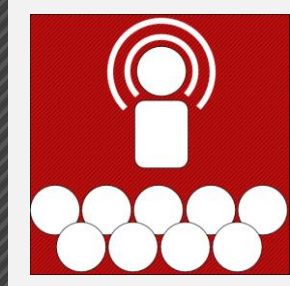
Reading Your Credit Score



750-850 Excellent* 720-749 Very Good* 660-719 Good* 580-659 Fair* 500-579 Poor* 300-499 Very Poor*

*General credit score ranges. Ranges may vary slightly by lender.

Interest



Simple Interest

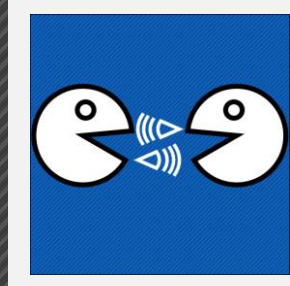
\$ \$ \$ \$ \$

Compound Interest

\$ \$ \$ \$ \$ \$ \$ \$
\$ \$ \$ \$ \$ \$ \$ \$

If you borrowed one dollar at a 100% daily interest rate, after four days how much would you owe?

Interest



With your neighbor, can you come up with a time when it's better to have simple interest?
How about compound interest?

Consider loans, bank accounts, credit cards, etc.

Filing Income Taxes

Money Management

Filing on Time



What happens if you file your income taxes after April 15th?



How Your Money is Spent

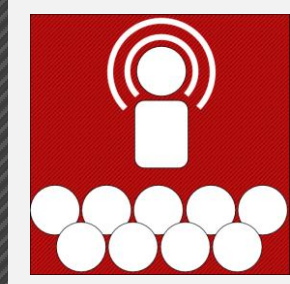
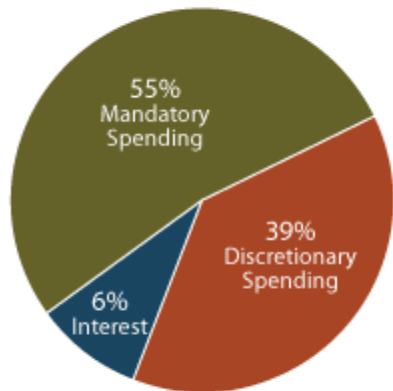
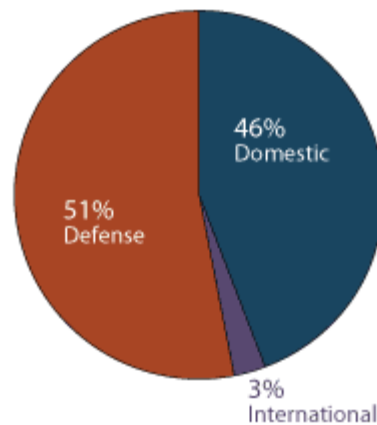


Figure 1. Composition of Federal Spending, Fiscal 2010



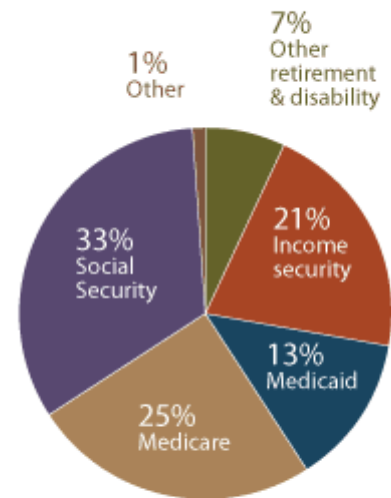
Source: Congressional Budget Office, Budget and Economic Outlook, Fiscal Years 2011 through 2021, Historical Budget Data, Table E-5

Figure 3. Composition of Discretionary Spending, Fiscal 2010



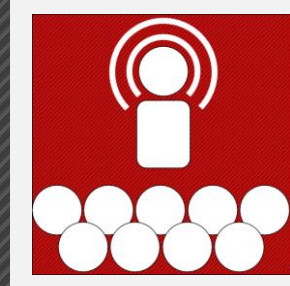
Source: Budget of the United States Government, Fiscal Year 2012, Historical Tables: Table 8.7; <http://www.whitehouse.gov/omb/budget/Historicals>

Figure 4. Composition of Mandatory Spending, Fiscal 2008



Source: Congressional Budget Office, Budget and Economic Outlook, Fiscal Years 2011 through 2021, Historical Budget Data, Table E-9.

Basics of Filing Income Taxes



Vocabulary

- Earned Income
- Unearned Income
- Gross Income
- Exemptions
- Standard Deduction
- Itemized Deductions
- W-2 Forms
- Filing Status

Choosing a Form

- 1040
- 1040A
- 1040EZ