

Windows to Work

Program Manual

Revised November, 2016





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Mission Statement

The Windows to Work program will promote self-sufficiency for individuals returning to the community through the development of constructive skills and the modification of thought processes related to criminal behavior.

Program Description

Windows to Work is a pre- and post-release program designed to address criminogenic needs that can lead to recidivism, including: employment, education, anti-social cognition, anti-social personality, and anti-social companions. The Department of Corrections (DOC), through Appropriation 112 and Reentry Purchase of Service funds, holds a contract with each of Wisconsin's 11 Workforce Development Boards (WDB) to provide, or subcontract to provide, a program at selected state correctional institutions or county jail facilities in each workforce development area (see Windows to Work Program Sites Chart for specific locations). Instruction begins in the institution/facility approximately 2 to 12 months prior to a participant's release, and continues in the community for approximately 12 months following his/her release.

The five components of Windows to Work are: 1) Cognitive Intervention, 2) General Work Skills and Expectations, 3) Financial Literacy, 4) Community Resources, 5) Job Seeking, Applications, and Resumes. Participants receive classroom training in the five core components during the pre-release portion of the program (see *Windows to Work Curriculum Outline* beginning on page 41 for a detailed description of each component and required learning activities). Following a participant's release from incarceration, the Windows to Work Coach will collaborate with the Division of Community Corrections (DCC) agent to assist participants with job search and job retention activities. Participants additionally receive assistance in accessing available community resources to address needs for food, shelter, clothing, transportation, and other services. Windows to Work programs sometimes have limited funds to assist participants in addressing barriers to employment such as transportation, education, identification and work supplies.

For an illustration of the program design, please see the Windows to Work Logic Model (page 9).

Program Goals

- Reduce recidivism for participants released from incarceration
- Increase employment placement opportunities for participants
- Increase length of employment retention for participants
- Increase wages of participants

Program Objectives

- Program participants will have a lower rate of recidivism than those who did not participate in or successfully complete the program at 12, 18, 24 and 36 months following release
- Program participants will obtain employment or be enrolled in educational/technical programming within 90 days of release from incarceration

- Program participants will progress in a career pathway while participating in the program (using wages as the measurement)
- Program participants will have longer episodes of employment than those who did not participate in or successfully complete the program at 6, 9, 12, 18, 24, and 36 months following release
- Program participants will be employed at a higher rate than those who did not participate in or successfully complete the program at 3, 6, 9, 12, 18, 24 and 36 months following release

Outcome Measures

As of 2016, Windows to Work outcome measurement is focused on four outcome areas that were chosen through discussions and logic model creation between DOC staff and the Windows to Work Program Director, and adapted to address feasibility and redundancy:

- Recidivism: The percentage of Windows to Work participants that recidivate one, two and three years after release, as determined by the DOC definition of recidivism: A new offense resulting in a conviction and sentence to the Wisconsin DOC during the specified follow-up period.
- Employment Rate: The percentage of employment eligible Windows to Work participants that are employed at three, six, nine, twelve, eighteen, twenty-four, and thirty-six months after release.
- Employment Duration: The percentage of Windows to Work participants who have an employment duration that falls within either 1 to 3, 4 to 6, 7 to 9, 10 to 12, or 12 or more months following the start of their employment eligibility.
- Employment Wages: The average hourly wage of employed Windows to Work participants at three, six, nine, twelve, eighteen, twenty-four, and thirty-six months following first employment start-date.

W2W PROGRAM LOGIC MODEL		SITUATION: Offenders being released to the community from incarceration often have criminogenic needs, which are barriers to successful reintegration, including: lack of employment, lack of education, antisocial cognition, and antisocial personality.		Short-term Outcomes	Med-term Outcomes	Long-term Impact
Resources/Inputs	<p>DOC (DAI, DCC, DMS, BTM), DWD/WDBs</p> <p>COMPAS</p> <p>W2W Pre-release programming curricula including cognitive-behavioral, financial literacy, community resources, and job skills</p> <p>Other DAI programming</p> <p>BY Funds</p> <p>Reentry POS Funds</p> <p>PPAs/POGS</p> <p>W2W Team: (DOC)</p> <p>Community Providers</p>	<p>BTM generates monthly list of eligible clients which is distributed to eligible institutions.</p> <p>Voluntary, eligible P's enroll 3-12 months prior to release</p> <p>W2W Coach Administers Employment/Career Assessment within 30 days of enrollment (e.g. CareerScope)</p> <p>DOC Staff ensure eligible clients have recent COMPAS assessment completed</p> <p>W2W Coach meets with client to Notify of Eligibility</p> <p>W2W Coach provides W2W Pre-Release programming/education</p> <p>P attends other recommended DAI programming</p> <p>Post-release W2W Coach/DCC Agent meets with client frequently</p> <p>Post-release, W2W Coach assists the P w/ job search and retention activities in the community</p> <p>W2W Coach coordinates services/contracts b/w P and community w/ assistance of DOC staff</p>	<p>P's learn about W2W Program;</p> <p>P's gain financial literacy</p> <p>P's learn how to access community resources</p> <p>P's gain understanding of thinking and develop skills for dealing with problem situations.</p> <p>P's develop skills to acquire, retain jobs</p> <p>P's reenter community with comprehensive plans for successful reintegration</p> <p>P's have employment plans, career paths consistent with aptitudes and interests</p>	<p>P's are motivated to participate in W2W</p> <p>P's apply knowledge of finances, comm. resources to have increased success in community</p> <p>P's use skills to improve decision-making; resolve problems constructively</p> <p>P's have higher employment rates</p> <p>P's have longer episodes of employment</p> <p>P's progress in a career pathway (sustained and increasing wages)</p>	<p>P's have increased success on supervision; reduced recidivism and revocation</p>	
Process Monitoring:	<p>DOC Provides Oversight</p> <p>W2W Coach assesses P's interest and motivation</p> <p>Program Director and W2W Coach meet frequently to review general progress and address concerns</p> <p>Program Director will observe interactions/gpp. mtngs. b/w W2W Coach and P occasionally throughout the year</p>	<p>Employment referrals and education enrollment plan are made prior to release</p>	<p>External Factors:</p> <p>Labor Market</p> <p>Program budget/funding</p> <p>Participant's post-release environment</p> <p>WDB Area and DOC Regional capacity to facilitate program.</p> <p>Variation b/w WDB Areas</p>			
ASSUMPTIONS	<p>Unemployment increases risk to recidivate.</p> <p>W2W Coach coordinates services during transition from incarceration to the community.</p> <p>WDB provides resources that link P w/ employment and education opportunities.</p> <p>Programs that address multiple criminogenic needs decrease risk of recidivism.</p>					



Windows to Work Program Sites

The table below provides a list of Windows to Work program sites. Due to contract adjustments and institutional availability, this list is subject to change. Further, a map is provided on the following page which displays the 11 Wisconsin WDB areas.

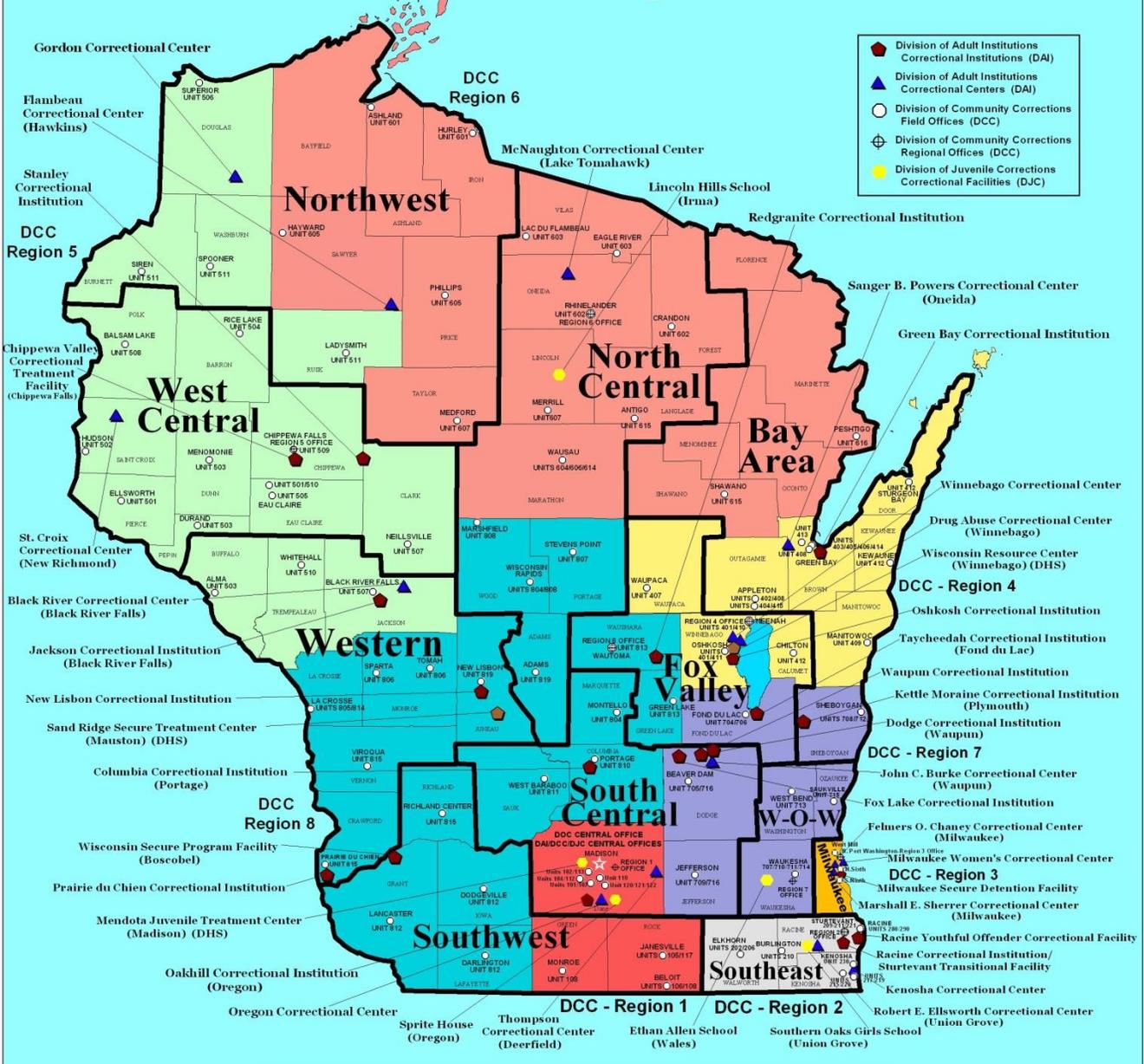
DOC Program Site	Workforce Board Area	County of Release
Chippewa Valley Correctional Treatment Facility	West Central, Northwest	Clark, Eau Claire, Pepin, Pierce, St. Croix, Polk, Dunn, Barron, Chippewa, Taylor, Price, Rusk, Sawyer, Washburn, Burnett, Douglas, Bayfield, Ashland, Iron
Fox Lake Correctional Institution	Fox Valley	Green Lake, Fond du Lac, Calumet, Winnebago, Waushara, Waupaca, Outagamie
Jackson Correctional Institution	Western	Buffalo, Trempealeau, Jackson, La Crosse, Monroe, Juneau, Vernon, Crawford
Milwaukee Secure Detention Facility	Milwaukee	Milwaukee
New Lisbon Correctional Institution	Western	Buffalo, Trempealeau, Jackson, La Crosse, Monroe, Juneau, Vernon, Crawford
Oakhill Correctional Institution	South Central	Dane, Columbia, Sauk, Marquette, Dodge, Jefferson
Oshkosh Correctional Institution	Bay Area, Fox Valley	Green Lake, Fond du Lac, Calumet, Oconto, Winnebago, Waushara, Waupaca, Outagamie, Manitowoc, Sheboygan, Brown, Shawano
Prairie du Chien Correctional Institution	Southwest	Rock, Richland, Grant, Iowa, Lafayette, Green
Racine Correctional Institution	Milwaukee, Southeast	Milwaukee, Racine, Walworth, Kenosha
Stanley Correctional Institution	West Central, Northwest	Clark, Eau Claire, Pepin, Pierce, St. Croix, Polk, Dunn, Barron, Chippewa, Taylor, Price, Rusk, Sawyer, Washburn, Burnett, Douglas, Bayfield, Ashland, Iron
Sturtevant Transitional Facility	Southeast	Racine, Kenosha, Walworth
Taycheedah Correctional Institution	Bay Area	Brown, Outagamie, Sheboygan, Manitowoc
Douglas County Jail	Northwest	Douglas
Rock County Jail	Southwest	Rock, Green
Waukesha County Huber Facility	W-O-W	Waukesha
Wood County Jail	North Central	Wood



WISCONSIN DEPARTMENT OF CORRECTIONS

with

Wisconsin Workforce Development Board Areas



Workforce Area	DOC Windows to Work Site
Southeast	Racine Correctional Institution
Milwaukee	Racine Correctional Institution
W-O-W	Waukesha County Jail
Fox Valley	Oshkosh Correctional Institution, Fox Lake Correctional Institution
Bay Area	Taycheedah Correctional Inst., Oshkosh Correctional Inst., Marinette County Jail
North Central	Wood County Jail
Northwest	Stanley Correctional Institution, Douglas County Jail
West Central	Stanley Correctional Inst., Chippewa Valley Correctional Treatment Facility
Western	Prairie du Chien Corr. Inst., Jackson Corr. Inst., New Lisbon Corr. Inst.
South Central	Oakhill Correctional Institution
Southwest	Prairie du Chien Correctional Institution, Rock County Jail





Windows to Work Coach

The Windows to Work Coach is the contracted staff member primarily responsible for the implementation of Windows to Work programming. He/she is employed by the WDB or the subcontracted agency and is given limited access to DOC technology resources and, upon acceptance to the program, participant information. Serving as a link between incarceration and the community, the Coach provides both pre- and post-release services to participants in order to assist in the transition from incarceration to the community. This allows for a type of continuous service that is vital to the participant achieving self-sufficiency.

During the pre-release phase of the program, the Coach provides classroom training in the five core program components, as well as providing individual release/case planning in conjunction with the institution social worker and/or DCC Agent (*please note that for jail programs, portions of the classroom instruction may actually occur in the community*). While providing services to participants pre- and post-release from incarceration, the Coach develops and maintains contacts in each community, forming a network of employers, residential property owners, educational institutions, community support agencies and treatment providers willing to assist Windows to Work participants.

Working in coordination with the DCC Agent during the post-release phase, the Coach assists participants with job search and job retention activities. The Coach is available to employers to problem solve and assist participants in taking corrective actions in order to retain their jobs, thereby reducing costly employee turnover for employers.

Program Participant Selection

Enrollment in Windows to Work is voluntary, and potential participants shall be counseled regarding their programming options, including discussion about requirements and expectations of the Windows to Work program. There are three methods for referral of participants to the program: self-referral, referral from institution staff, and recruitment based on a list forwarded from DOC Central Office. These methods will be examined further below, but general eligibility requirements* for Windows to Work include:

- Currently incarcerated at a participating institution/county jail (see chart).
- Established agent of record is in participating county (see chart).
- Participant is releasing from incarceration no less than 60 days or more than 12 months after enrollment into program (length of pre-release portion of program varies from area to area).
- At least one year remaining on community supervision after release.
- Not medically identified as “no work” status.
- Mental health stability adequate for participation in competitive full time employment.
- No detainers that would prevent participation post-release.
- COMPAS Risk Level Recommendation of medium, medium with override consideration, or high.
- No history of SSI/SSDI benefits within 12 months preceding current incarceration and will not be eligible for SSI/SSDI upon release.

*There may be additional eligibility requirements depending on area of release.

Participant Referral:

If an individual believes they meet these criteria, they can apply to be involved in the program (self-referral) by completing the Windows to Work Program Participant Referral form (DOC-2541) and the Authorization for Disclosure of Non-Health Confidential Information form (DOC-1163) and forwarding to their institution social worker. If an individual does not have access to these forms, they can request them from their institution social worker. Once the forms are completed by the potential participant, the institution social worker will fill out required information and forward (copies) to the Windows to Work Coach. In some cases, the Windows to Work Coach may conduct monthly orientations or informational sessions for individuals so that they may be made aware of the program.

A second method of entrance to the program can occur through a referral from institution (or DCC) staff. As above, the DOC-2541 and DOC-1163 shall be completed and forwarded to the Windows to Work Coach.

The third method of referral to the program is through recruitment of participants based on a monthly eligibility list that is forwarded to institution staff and the Windows to Work Coach. This list originates in Central Office, and contains basic information about individuals who are incarcerated at a participating institution and who are releasing to the participating workforce board area. Additionally, the list identifies each individual's "work status", sex offender status, detainer information, projected release date, length of supervision remaining in the community, COMPAS risk level recommendation (if available), and assigned DCC agent. From this list, staff can identify potential participants and complete DOC-2541, and DOC-1163, as well as other necessary documentation.

For programs operating in a county jail or Huber facility, a process for participant referrals shall be determined by DOC and county jail staff, as well as the local WDB or subcontracted agency. The Referral for Services form (DOC-1336) should be utilized as part of this identified process.

COMPAS:

DOC utilizes the COMPAS risk/needs assessment tool that provides an indication of how likely (risk) an offender is to recidivate both generally and violently within two years post-assessment. In addition to risk, COMPAS also provides information relative to the level of criminogenic need (factors shown to be statistically correlated with recidivism) in the offender's life. Within DOC institutions, program assignment(s) are based on the COMPAS criminogenic needs scales as well as a comprehensive review of all collateral information demonstrating aggravating/mitigating factors that are not evident through the COMPAS tool. Thus, it is essential that this COMPAS assessment is completed prior to participants enrolling in the Windows to Work program. As contracted staff do not have access to COMPAS, it is important that institution staff are providing this information in a timely manner to ensure program integrity. If a participant is interested in (and eligible for) the program, the following guidelines can be followed regarding COMPAS:

- If a Core assessment has been completed for the current incarceration (within the past 2 years), the existing Core assessment is sufficient to determine program eligibility.
- If a Core assessment has not been completed and an offender is timeframe appropriate (to release), a Reentry assessment can be completed to determine eligibility.
- If a Core assessment has not been completed and an offender is not timeframe appropriate for a Reentry assessment, a Legacy assessment can be completed to determine eligibility.

Once complete, DOC staff should forward copies of the COMPAS Bar Chart and Narrative, DOC-2541, and DOC-1163 to the Windows to Work Coach. Only individuals with a COMPAS Risk Level Recommendation of medium, medium with override consideration, or high shall be further considered for enrollment. Further, in addition to evaluating risk, research suggests that resources are best utilized when participants are selected based upon their individual level of need. For Windows to Work, this means that participants should have a medium to high level of need in the areas of employment and/or education (as indicated in their COMPAS assessment).

The Windows to Work Coach shall meet individually with interested, eligible participants and determine a final list for enrollment (see “Group Size/Frequency” section). Participants shall then (or prior to this point) sign the Authorization for Use and Disclosure of Protected Health Information (DOC-1163A). The *Windows to Work Program Enrollment* (page 19) list shall then be forwarded to the DOC Site Coordinator and the DOC Reentry Employment Coordinator, and can be provided to other interested parties (workforce board, DCC agents, etc.).

Low Risk Cases:

There are situations when an individual will have a COMPAS Risk Level Recommendation of low, but will subsequently be supervised in the community at an intensive (or high) supervision level. In these situations, a DOC supervisor provides an override of the COMPAS Risk Level Recommendation, which is reflected as the COMPAS Actual Supervision Level. This does not necessarily indicate that an individual’s risk level has increased, but that it has been determined that he or she should be supervised in the community at a higher level. Therefore, the COMPAS Actual Supervision Level *should not* be relied upon solely to determine if an individual with a COMPAS Risk Level Recommendation of low should be enrolled in the program.

If an individual has a COMPAS Risk Level Recommendation of low, and staff believe there are circumstances which indicate he/she would be an appropriate placement, further discussion can occur between the Coach, social worker (or DCC agent), DOC Site Coordinator, and/or DOC Reentry Employment Coordinator. Final determination will then be made by the DOC Site Coordinator and/or DOC Reentry Employment Coordinator.

Acceptance Letter:

As appropriate, each Windows to Work Coach may provide an acceptance letter for each participant at enrollment. This letter, if utilized, should detail the program requirements and timeline, and can be forwarded to the participant, their institution social worker, and DCC Agent.

Case Transfer:

Windows to Work is specifically designed so that both pre- and post-release services are provided by the same Coach. Therefore, participants cannot enter a Windows to Work program at a facility that doesn’t also serve the area to which they are releasing (see chart). If special circumstances exist (unanticipated transfer to another area, employment opportunities in another area, etc.), possible transfers can be determined on an individual basis and will depend on staff availability and resources.

In cases where DOC has given permission for a Workforce Board Area to enroll participants in the program who are releasing to a different Workforce Board Area, the following shall take place prior to actually enrolling participants:

- Staff in originating area shall make contact with staff in receiving area to determine capacity to enroll participant.
- If staff in receiving area do not have resources or ability to accept participant, he or she should not be enrolled in originating area.
- If staff in receiving area have resources and ability to accept participant and agree to this, then the participant may be enrolled in originating area. In this case, staff shall coordinate the transfer of the participant after his or her release.



Program Delivery Methods

As stated, the classroom instruction for Windows to Work is made up of five core components. Within each of these components are required learning activities, as well as identified resource materials to meet each learning activity. As the pre-release (or classroom instruction) phase of Windows to Work is provided in a variety of institutional settings, the method of delivery for required resource materials shall be determined by agency supervisors with direction from DOC, taking in to account staff resources, institution schedules, and various agency needs. In general, the most effective method for achieving the desired effect of the program is to provide instruction on various skills and to allow participants to role-play or practice these skills. This is an important aspect of Windows to Work, and every opportunity should be utilized to allow for continued practice and/or discussion regarding the various topics and curriculum components.

Delivery methods are further detailed in the *Windows to Work Curriculum Outline* (pages 41-46).

Group Size/Frequency

It is recommended that each new Windows to Work group include 8-10 participants, however agency and/or institution resources shall be considered when determining program enrollment (maximum of 16 participants if co-facilitated). Participants should be selected utilizing the defined eligibility criteria, and it is strongly encouraged that the pre-release phase of Windows to Work be provided in a “closed” group format, whereas all members are enrolled at the same time and vacancies that may occur are not filled.

It is strongly encouraged that the pre-release phase of the program be scheduled so that there are a minimum of two group sessions per week, however the total number of sessions per week shall be determined by agency staff with direction from DOC, taking in to consideration staff resources, institution schedules, and agency needs. In addition to group meetings, it is suggested that Coaches meet with participants individually throughout the course of the program to evaluate progress and provide instruction related to specific tasks and goals.

Lessons/Sessions/Groups

Group Meetings:

Group meetings are defined as a period of time when all participants are in attendance and where instruction on core content material is provided. Lessons are typically one to two hours in duration, however this is a function of agency (and institution) needs and resources. It is anticipated that the competencies and required learning activities for Windows to Work are expected to require 24 lessons for completion, depending on structure and setting, as well as additional discussion during individual meetings.

Individual Meetings:

Individual meetings are defined as a period of time when the program provider meets individually with a participant to evaluate progress and provide instruction related to specific tasks and goals. It is expected that these meetings will be utilized to provide individualized instruction related to a participant’s needs and concerns. In particular, it is suggested that instruction related to the Community Resources curriculum component be provided during these individual meetings.

Individual meetings should be scheduled as appropriate, taking in to account group and individual progress and staff resources. During the pre-release phase (curriculum phase), it is suggested that individual meetings occur with each participant at least monthly. During the post-release phase, these meetings should take place weekly immediately following release, and should gradually taper off as the participant gains employment and achieves goals as determined in his or her individual case plan.

Curriculum Structure

Curriculum Outline:

The *Curriculum Outline* (pages 41-46) is a blueprint for facilitating Windows to Work. As identified above, the curriculum has five main components. In addition to a description of each of the five curriculum components on the following pages, a plan for implementation is provided, as well as a suggested timeframe for instruction. Within each section, a framework for the program is provided, including required resource materials to complete learning activities, and optional activities and/or resource materials. The method of delivery for required resource materials shall be determined by agency supervisors with direction from DOC, taking in to account staff resources, institution schedules, and various agency needs. All required resource materials are included in the *Windows to Work Curriculum* section (beginning on page 49). **If a Windows to Work Coach and/or agency wishes to utilize alternative resource materials in order to meet a defined competency and/or learning objective, prior approval must be granted and documented by the Workforce Development Board Program Supervisor and DOC Reentry Employment Coordinator.**

Curriculum Checklist:

Completion of required learning activities shall be documented for each participant on his or her *Windows to Work Curriculum Checklist* (page 47). At the completion of the pre-release phase of the program (or if participant is removed/terminated from the program), a copy of this checklist shall be forwarded to the participant's institution social worker, DOC Site Coordinator, and DCC agent.

Post-release Structure:

Windows to Work Coaches provide services for approximately 12 months post-release. The structure for the post-release phase of the program will vary from area to area, and agency supervisors shall determine staff expectations, including standards for client interaction. At a minimum, each agency should ensure that Windows to Work participants are linked with potential job opportunities in the community, as well as all other relevant resources. The Windows to Work Coach should collaborate with the DCC agent to assist participants with job search and job retention activities. Participants should additionally receive assistance in accessing available community resources to address needs for food, shelter, clothing, transportation, and other services. Windows to Work programs sometimes have limited funds to assist participants in addressing barriers to employment such as transportation, education, identification and work supplies. The manner in which these funds are made available shall be determined by agency policies and procedures.

File Contents

Each Windows to Work program provider will maintain a case file for each participant. Minimum file contents include (copies):

- Windows to Work Program Participant Referral form (DOC-2541)
- Authorization for Disclosure of Non-Health Confidential Information form (DOC-1163)
- Authorization for Use and Disclosure of Protected Health Information (DOC-1163A)
- COMPAS Bar Chart and Narrative
- Windows to Work Guidelines and Expectations
- Curriculum Checklist (depending on completion status)
- Individual Action Plan (IAP)
- Career Assessment/Interest Inventory
- Any pre- and post-tests
- Case Notes (as applicable)

Individual Action Plan (IAP)

During the early stages of enrollment in Windows to Work, the Coach shall work with the participant to begin developing an Individual Action Plan (IAP), which outlines specific tasks and goals that the participant will work toward during the program. The IAP (form found on page 25) will also contain basic information regarding past employment, past education, and various needs/resources that the participant may have in relation to reentering the community upon release from incarceration. Information regarding specific employment and post-release goals can be completed at the end of the pre-release (curriculum) phase of the program or immediately following the participant's release from incarceration.

Not all of the fields in the IAP must be completed. Additionally, WDB's and/or subcontracted agencies may utilize alternate forms and/or IAP's to collect required information.



Windows to Work

Individual Action Plan

PERSONAL INFORMATION	
----------------------	--

Date:	DOC #:
First Name:	Last Name:
	Date of Birth:
Are you registered for Selective Service? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
Are you a Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, active duty dates: _____	
Are you the Spouse of a Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Marital Status: <input type="checkbox"/> Single/Never Married <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Legally Separated	

RELEASE INFORMATION	
---------------------	--

Name of Current Facility/Institution:	
Maximum Release Date (End of Supervision):	County you are releasing to:
Date of Incarceration:	Length of Original Sentence:
Institution Release Date:	Institution Social Worker Name:
Probation Agent Name:	Probation Agent County:

HUBER	
-------	--

Do you have Huber/Work Release privileges? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply to me

INSTITUTION PROGRAMS	
----------------------	--

Are you <i>currently enrolled</i> in any programming (T4C, AODA, SOT, etc.)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what?	
Have you <i>completed</i> any programming? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what?	
Are you required to complete <i>further</i> programming? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what?	
Have you ever been <i>terminated</i> from any institutional program? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever <i>voluntarily quit</i> any institutional program? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes to either question above, please explain:	

INSTITUTION EMPLOYMENT

Do you *currently* have a job in the institution? Yes No
 If *yes*, what is your job? How long have you had the job?

If *no*, have you *ever* had a job while in the institution(s)? Yes No
 If *yes*, what job(s) did you have? How long did you have the job(s)?

CURRENT/PREVIOUS EMPLOYMENT

Position:	
Name of Company:	Year(s) Employed:
Job Duties:	<input type="checkbox"/> Full Time Rate of Pay: <input type="checkbox"/> Part Time
Reason for Leaving:	

Position:	
Name of Company:	Year(s) Employed:
Job Duties:	<input type="checkbox"/> Full Time Rate of Pay: <input type="checkbox"/> Part Time
Reason for Leaving:	

Position:	
Name of Company:	Year(s) Employed:
Job Duties:	<input type="checkbox"/> Full Time Rate of Pay: <input type="checkbox"/> Part Time
Reason for Leaving:	

Position:	
Name of Company:	Year(s) Employed:
Job Duties:	<input type="checkbox"/> Full Time Rate of Pay: <input type="checkbox"/> Part Time
Reason for Leaving:	

RELEASE PLANNING – GOALS

What are your *immediate goals* to accomplish upon release?

What goals would you like to accomplish *within 6 months of your release*?

What are your *long-term goals* (12 months after release)?

RELEASE PLANNING – HOUSING

Where do you plan to live upon your release (with parents, spouse, transitional living, etc.)? Please include address and phone number:

Has this been approved by your agent? Yes No

RELEASE PLANNING – TRANSPORTATION

Do you have a valid driver's license? Yes No

If *no*, which of the following apply: Suspended Revoked Never had

Do you have access to transportation? Yes No

RELEASE PLANNING – ASSISTANCE

Please check the areas you *may need assistance* with once you are released:

- Employment
- Housing
- Physical Health (including insurance)
- Mental Health (including medication)
- Parenting/Child Care
- Healthy Relationships
- Positive/Pro Social Activities
- Legal Issues
- AODA Issues
- Food Share
- Other:

Please check the items you *have or will have* when released:

- State Identification Card
- Driver's License
- Social Security Card
- Birth Certificate
- Auto Insurance
- Health Insurance
- Release Clothing
- Interview Clothing
- Legal Assistance
- Other:

ADDITIONAL INFORMATION

Do you currently have a child support order in any county?
 Yes No Unsure Does not apply to me

If yes, what county or counties?

Amount of child support owed:

Have your parental rights been terminated on any of your children or is there pending action?

Yes No Unsure Does not apply to me

Do you have a disability? Yes No

If yes, were you collecting Social Security before your incarceration? Yes No

Is there anything else not covered by this form that you would like to add?

DISCLAIMER AND SIGNATURE

- I certify that the information in this form is true to the best of my knowledge.
- I certify that no member of my family is in a position of influence or authority that would affect my participation within the program.

Signature:

Date Signed:



Data Tracking

Each Windows to Work program provider is responsible for tracking participant data related to enrollment, education, and employment. This data will be entered into a spreadsheet which is provided by DOC. The spreadsheet, with monthly data for participants, will then be forwarded to the DOC Reentry Employment Coordinator no later than the 5th day of the month following services (i.e., information for participants during the month of November, 2016 will be forwarded no later than December 5, 2016).

The Windows to Work spreadsheet is designed to capture a significant amount of data related to program participation. Specifically, there are three sections which need attention: enrollment, employment, and education. As soon as a participant is enrolled in the program, their information should be entered on the “enrollment” tab, including all known data fields. Then, as a participant’s work and/or education status changes, the participant’s information should also be entered (and updated as appropriate) on the “employment” and “education” tabs. Data should not be entered for something which is anticipated but which has not yet occurred (i.e., entering an anticipated release date before the participant is actually released from incarceration). Instructions for maintaining the spreadsheet can be found in the *Windows to Work Master Spreadsheet Instructions* (page 33).

DOC is currently examining a process to collect participant data via a web-based service. Until this collection system is made available, providers will still be required to submit monthly spreadsheets.



Windows to Work

Master Spreadsheet Instructions

Each Workforce Board Area and/or Windows to Work Coach shall receive a master spreadsheet from DOC which is to be used to track all participation information for Windows to Work participants. As soon as a participant is enrolled in the program, his/her information should be entered on the “enrollment” tab, including all known data fields. Likewise, regardless of incarceration status, the participant’s information should also be entered on the “employment” and “education” tabs. Then, as a participant’s work and/or education status changes, this information should be updated.

Directions for maintaining this spreadsheet are provided below. Should you have questions, please contact the DOC Reentry Employment Coordinator.

Opening Document: When you double click on the spreadsheet to enter, you will be directed to either disable or enable Macros. Please enable Macros and proceed to the **Enrollment Tab**.

Enrollment Tab

Username: This is a required field. Please enter Coach (or provider) last name as user name.

DOC number: Enter the participant’s 6-digit number.

Participant Last Name: Enter the participant’s last name as it appears in WICS. If unsure where to find this information, please seek assistance from institution or DCC staff.

Participant First Name: Enter the participant’s first name as it appears in WICS.

WDB Area: Click in the box for a dropdown menu. Select the appropriate WDB area.

Institution/Facility: Click in the box for a dropdown menu. Select the location of the participant at the time of enrollment.

County of Release: Click in the box for a dropdown menu. Select the county that the participant plans to reside in upon release. Update as necessary when move occurs.

Date of Enrollment: Double click in the box and a calendar will appear. Choose the correct date.

Agent #: Enter the 5-digit number of the Agent of Record (update as necessary).

Date Risk Assessment Completed: Double click in box and calendar will appear. Choose the date listed on the COMPAS Narrative. If unsure where to find this information, please seek assistance from DOC staff.

Risk Level: Click in the box for a dropdown menu. Enter the *COMPAS Recommended Supervision Level* here. If risk level is low, participant is not eligible for the Windows to Work program unless approved in advance by DOC Reentry Employment Coordinator.

Date Employment Assessment Completed: Double click in box and calendar will appear.

Date Case Plan Completed: Double click in box and calendar will appear.

Date Curriculum Completed: Double click in the box and a calendar will appear. Curriculum is considered complete when all sections in participant's *Curriculum Checklist* have been marked.

Date of Release: Double click in box and calendar will appear. Enter the *actual* date of release, not the projected release date (this column should not be completed until participant is actually released from facility).

Date of Program Completion/Termination: Double click in box and calendar will appear. Select the date that the participant completed or is terminated from the entire Windows to Work program.

Completion Status: Click in box for a dropdown menu. If a program completion/termination date is selected, this column *must* be entered.

*To save a record once entered, click on the +Add button and the record will be added to the spreadsheet. Then click on the "Save" button to save. You will see a box indicating that the record has been saved or updated. To print your spreadsheet, click the "print" button.

Employment Tab

Once a participant is entered on the enrollment tab, click on the employment tab and you will be directed to a new screen. Enter your username and under DOC #, you will now see an arrow for a dropdown box. Choose the correct DOC # from the dropdown menu. The participant's name will then auto populate on this page. A new employment record (line) shall be entered for each new employment episode. All instances of employment shall be included here, including all work experience, seasonal employment, subsidized and unsubsidized, temporary employment, and full-time work.

Date Employment Began: Double click in box and calendar will appear. This is the date that employment actually began, not the date of job offer.

Wage Per Hour at Start Date: Enter number only (i.e., 8.00, not \$8.00). If salaried, divide number of yearly hours by salary. If paid per production, divide total wage per pay period by # of hours worked per same pay period for average hourly wage.

Date Employment Eligibility Began (mm/dd/yyyy) & Date Employment Eligibility Ended (mm/dd/yyyy): "Employment eligibility began" means that a participant is eligible to work. If a participant is released on 05/01/2015 and does not have any restrictions on employment, then 05/01/2015 would be the date that his/her employment eligibility began. If a participant is released from the institution to a halfway house or some other such setting and is not able to work for the first two weeks of his release, then he/she is not "employment eligible" until two weeks after release. If, for some reason, the

participant is not eligible to work (put in prison on a “hold” for 30 days, in the hospital for two weeks, etc.) then the “employment eligibility end date” will be supplied. If the participant completes whatever restrictions led to him/her not being eligible for work, and is then deemed eligible for work, a new employment record will be submitted by the coach with an “employment eligibility began date” supplied.

Wage Per Hour at Completion: Enter hourly wage at completion of Windows to Work program.

Average Weekly Hours at Start Date: Click in box for a dropdown menu.

Average Weekly Hours at Completion/Termination of Program: Click in box for a dropdown menu (this is to be entered upon completion of entire Windows to Work Program).

Date Employment Terminated: Double click in box and calendar will appear.

Reason for Employment Termination: Click in box for dropdown menu:

- Terminated for Cause: participant quit or was terminated due to their behavior (late, not showing up, poor performance)
- Laid off: seasonal employment ended or work has slowed
- Program Placement Ended: If in subsidized employment or work experience and timeframe has elapsed without employer hiring on permanently.
- Found Better Employment: Participant quit current employment after offer of another job.

*Click on the +Add button to save an entry record. To add another employment episode, go to DOC # and click on dropdown menu and select correct DOC #. You will then be able to add another line for same participant.

Education Tab

Once a participant is entered on the enrollment tab, click on the education tab and you will be directed to a new screen. Enter your username and under DOC #, you will now see an arrow for a dropdown box. Choose the correct DOC # from the dropdown menu. The participant’s name will then auto populate on this page.

Level of Education at Program Enrollment: Click in box for dropdown menu. Use TABE, institution records, self-report, or other documentation in determining this information.

Date Enrolled in Education/Technical Program: Double click in box and calendar will appear. This is to be completed ONLY if enrollment into education program occurs during Windows to Work Program participation (i.e., if HSED obtained in 1998, no need to enter into this column).

Type of Education/Technical Program: Click in box for dropdown menu:

- Remedial: Basic skills assistance to raise levels of math, reading, etc.
- Technical: any type of certificate training, vocational coursework through technical college, apprenticeship, etc.
- College coursework: any courses leading to an associate, bachelor or graduate degree from a college or university.



Date Educational/Technical Program Completed/Terminated: Double click in box and calendar will appear. This column should only be completed if the education/technical program participation occurred while also participating in the Windows to Work Program (i.e., Do not enter if HSED was completed in 1998).

Reason for Educational/Technical Termination: Click in box for dropdown menu.

Level of Education at Termination/Completion of Program: Click in box for dropdown menu. This column should indicate overall level of education at completion of entire Windows to Work Program.

*Click the +Add button to save a record and then click "Save" Button.

Program Completion/Termination

Reasons for program termination other than successful can occur at any time and include: reincarceration, violation of supervision, movement out of participating area, failure to meet program requirements, administrative terminations (no fault), and withdrawal. If a program participant is terminated/removed from the program for any reason, the program provider shall notify the participant's institution social worker and/or DCC agent, and agency supervisor (email, phone, in-person, etc.).

Participants should be recognized once they successfully complete the pre-release (curriculum) phase of the Windows to Work program. Though this is not a full completion of the entire program, it is important to acknowledge that the completion of the curriculum and all related activities is a significant accomplishment. A template for a certificate of completion for this pre-release phase will be provided to each program provider.

Successful completion of the full program is determined through a joint meeting between the participant, DCC agent, and Windows to Work Coach when the participant has shown stability in the community and in their employment, accomplishing their individual employment goals. A certificate of completion is provided to participants upon successful completion.

Exit Survey

At the final meeting before successful discharge from the Windows to Work program, participants will complete the *Windows to Work Participant Exit Survey* (page 39). Please inform the participant that the survey is not anonymous, and that we will ask for their name and DOC number. The survey is, however, confidential. This means that the reporting of the results will not be associated with the participant's name. To keep the results confidential, Coaches are asked to provide the survey and an envelope to the participant and allow the participant to complete the survey privately. Upon completion, participants are asked to place the survey in the envelope and seal the envelope prior to returning to the Coach, who will then mail the sealed envelope to the Reentry Employment Coordinator, 3099 E. Washington Ave., Madison, WI 53707.

For participants who are discharged from the program due to reincarceration or revocation, Coaches are to provide the survey, along with an addressed envelope, to the agent of record for completion and return to the DOC Reentry Employment Coordinator.

For participants who withdraw from the program during the pre-release phase, Coaches are to provide the survey, along with an addressed envelope, to the participant's social worker for completion and return to the DOC Reentry Employment Coordinator.

For participants who are discharged due to non-participation, Coaches will make a final contact to provide the survey to the participant, along with the envelope. If Coaches are unable to make contact with the participant, their attempts to locate the participant should be documented, along with the participant contact information, and provided to the DOC Reentry Employment Coordinator.



Windows to Work

Participant Exit Survey

Participant Name: _____ DOC Number: _____

Windows to Work is a partnership between you, the Department of Corrections (DOC) and the Workforce Development Board (WDB). The program is intended to help you prepare to find and keep a job after a period of incarceration. This survey will help DOC and the WDB know how well the program has worked for you.

Curriculum

The Windows to Work program intends to provide information that is important for individuals entering or returning to the job market. Please rate how helpful each section of the Windows to Work core curriculum was for you, on a scale from 1 to 5, with 1 meaning “NOT Helpful” and 5 meaning “VERY Helpful” (If you didn’t participate in a section, leave the answer for that section BLANK).

Windows to Work Curriculum	(Circle the number that best describes how helpful was each section.)						
a. Cognitive Intervention (<i>Thinking for a Change, Makin’ it Work, problem-solving skills, etc.</i>)	<i>NOT Helpful</i>	1	2	3	4	5	<i>VERY Helpful</i>
b. Work Skills and Expectations (working with others, effective communication, working productively, etc.)	<i>NOT Helpful</i>	1	2	3	4	5	<i>VERY Helpful</i>
c. Financial Literacy (<i>MoneyWise, credit, budgeting, obligations/debt, etc.</i>)	<i>NOT Helpful</i>	1	2	3	4	5	<i>VERY Helpful</i>
d. Community Resources (Food programs, support groups, obtaining legal documents, <i>Rent Smart, etc.</i>)	<i>NOT Helpful</i>	1	2	3	4	5	<i>VERY Helpful</i>
e. Job Seeking (Where to look, networking, identifying your skills, <i>Work Keys, career assessment, etc.</i>)	<i>NOT Helpful</i>	1	2	3	4	5	<i>VERY Helpful</i>
f. Job Applications and Resumes (How to fill out job applications, resumes, references, cover letters, etc.)	<i>NOT Helpful</i>	1	2	3	4	5	<i>VERY Helpful</i>
g. Interviewing techniques (Preparation, hygiene, body language, practice interviews, etc.)	<i>NOT Helpful</i>	1	2	3	4	5	<i>VERY Helpful</i>

Employment/Education Resources

Did you participate in the following programs while enrolled in Windows to Work (circle)?

Work Experience	Did not participate	Yes, but it was NOT valuable	Yes, and it was somewhat valuable	Yes, and it was VERY valuable
On-the-Job Training	Did not participate	Yes, but it was NOT valuable	Yes, and it was somewhat valuable	Yes, and it was VERY valuable

Did you receive information about *career-related educational opportunities*? **YES** **NO**

Are you currently employed or enrolled in an education program? **YES** **NO**

Overcoming Barriers to Employment

Did your Windows to Work Case Manager, or Coach, assist you to obtain any of the following resources (place a check in the box below the best answer)?

	Yes, I received assistance from my Coach.	No, but I received assistance from another source.	No. I didn't need assistance.	No. I needed assistance, but I didn't receive any.
a. Transportation				
b. Work supplies or clothing				
c. Legal documents (ID, Social Security card, etc.)				
d. Up-to-date resume				
e. Housing				
f. Food or financial assistance				

Windows to Work Coach/Case Manager

	(Circle the answer that best describes how accurate you believe the statement to be:	
a. While I was incarcerated, my coach helped me <i>create a plan</i> to find a job that met my needs, abilities and interests.	<i>TRUE</i>	<i>FALSE</i>
b. My coach helped me <i>identify employers</i> who hire people for the kinds of jobs I want to do.	<i>TRUE</i>	<i>FALSE</i>
c. My coach helped or <i>encouraged me</i> when I had troubles finding work or on the job.	<i>TRUE</i>	<i>FALSE</i>
d. My coach was <i>available to me</i> when I needed help and would spend enough time with me to address the problem.	<i>TRUE</i>	<i>FALSE</i>
e. My coach helped me find the job or school placement I have now. (<i>Leave BLANK if you aren't employed or in school now.</i>)	<i>TRUE</i>	<i>FALSE</i>

Overall, how well do you feel the Windows to Work program *prepared you* to achieve your employment goals (circle the best response)?

Very Well	Some	Not sure, or No Opinion	Not much	Not at all
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Overall, how satisfied are you with your experience in the Windows to Work program (circle the best response)?

Very Satisfied	Somewhat Satisfied	Not sure, or No Opinion	Somewhat Dissatisfied	Very Dissatisfied
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Do you have any suggestions to improve Windows to Work?

Windows to Work

Curriculum Outline

This *Curriculum Outline* is a blueprint for facilitating Windows to Work (curriculum begins on page 49). In addition to a description of each of the five curriculum components on the following pages, a plan for implementation is provided, as well as a suggested timeframe for instruction. Within each section, a framework for the program is provided, including required resource materials, and (where appropriate) optional activities and/or resource materials. The method of delivery for required resource materials shall be determined by agency supervisors with direction from DOC, taking in to account staff resources, institution schedules, and various agency needs.

The competencies and required learning activities for Windows to Work are expected to require 24 lessons for completion, depending on structure and setting, as well as additional discussion during individual meetings.

Orientation:

A basic orientation shall be conducted during the first meeting (or prior) which outlines rules, guidelines, and expectations. The *Windows to Work Guidelines and Expectations* should be reviewed and signed by all individuals, as well as any other necessary agency forms.

Cognitive Intervention:

Designed to help participants recognize their thoughts, feelings, attitudes, and beliefs. The focus should be to reduce anti-social cognitions, recognize risky thinking and feelings, build problem solving, self-management, and coping skills. This intervention is specifically designed to teach participants strategies for identifying and managing high risk situations related to obtaining and maintaining employment. Emphasis should be placed on skill training with directed practice.

Implementation: Cognitive-Behavioral Interventions for Offenders Seeking Employment (CBI-EMP)

is the standardized curriculum identified for use in Windows to Work. CBI-EMP shall be delivered according to the manual guidelines. Program providers may only utilize alternative cognitive-behavioral materials for this section of the program after receiving written authorization from DOC.

Instruction Timeframe: Lessons are usually 1.5 hours in duration and should be structured so that there are at least 2 lessons per week. The elements of CBI-EMP should be delivered over the course of 16 lessons, depending on staff resources and institution availability.

CBI-EMP Lessons: The following lessons shall be taught from the CBI-EMP manual as part of the Windows to Work Program:

- **Module 2**
 - Session 5 – Behavior is a Choice
 - Session 6 – Recognizing Risky Situations
 - Session 7 – Changing Risky Thinking
 - Session 8 – Replacing Risky Thinking

- **Module 3**
 - Session 12 – Learning Self-Control
 - Session 13 – Using Self-Control
 - ADDITIONAL SESSION – to be determined by facilitator based on group needs
- **Module 4**
 - Session 21 – Introduction to Problem-Solving
 - Session 22 – Identifying Your Problem and Goal
 - Session 23 – Brainstorming Options
 - Session 24 – Planning and Trying Your Solution
- **Module 5**
 - Session 25 – Developing a Plan
 - Session 26 – Getting to the Source
 - Session 27 – Reinventing My Life
 - Session 28 – Staying on Track
 - Session 29 – Responding to a Roadblock

General Work Skills and Expectations:

This program component is designed to build upon skills learned in Cognitive Intervention. Social skills, transferable skills, and problem solving skills are examined in greater detail. This program component prepares group members to engage in pro-social interactions in the community and the workplace. In addition to the above, participants will begin to examine career options based upon their skills and interests.

Implementation: It is recommended that group meetings be utilized to engage in a discussion of required resource materials (transferable skills, employment skills, and self-management skills checklists) as they relate to obtaining and maintaining employment in the community. **Completion of the checklists can be assigned as homework, and further discussed during a subsequent group meeting.** Depending on resources and availability, class time should be spent discussing participants' career interests (from Career Assessment/Interest Inventory) and employment opportunities in a particular field of work. Further, staff should provide printed materials from O*NET detailing skills, abilities, and education requirements related to a participant's field of interest.

Instruction Timeframe: The competencies and required learning activities in this program component are expected to require 1-2 lessons for completion, as well as additional discussion during individual meetings.

Materials: The following materials and activities shall be included as part of the Windows to Work Program:

- Complete Transferable Skills Checklist (DWD Transferable Skills publication DETJ-8961-P)
- Complete Employment Skills Checklist (DWD Employment Skills publication DETJ-9446-P)
- Complete Self-management Skills Checklist (DWD Self-management Skills publication DWSJ-8960-P)
- Complete Career Assessment/Interest Inventory (Career Clusters Interest Survey)
 - Alternate Career Assessments May Be Utilized:
 - O*Net Interest Profiler

- Online Work Readiness Assessment
- CareerScope
- CareerLocker (formerly WISCareers)
- Career Cruising
- Transition to Work Inventory
- Identify at least 1 preferred occupation in top 3 career clusters and examine skills, abilities, and education requirements (O*NET Online – staff assistance required)

Financial Literacy:

Designed to provide participants with a basic understanding of ways to better manage their finances. A range of topics are discussed, from checking and savings accounts to techniques for building good credit. Instructors are not providing personalized financial guidance or advice.

Implementation: Depending on available resources, a PowerPoint presentation can be utilized to facilitate each seminar. PowerPoint slides can also be printed and disseminated, and facilitator can provide the listed brochures, leader’s guide, and worksheets as handouts. During instruction, it is important to emphasize that this is not meant to be a form of financial advising, but rather providing basic information so that participants have a better understanding of financial resources and options.

Instruction Timeframe: The competencies and required learning activities in this program component are expected to require 1-2 lessons for completion, as well as additional discussion during individual meetings. Additional materials from the MoneyWi\$e series can be distributed to participants depending on their needs and/or interests, but group time should not be utilized covering these additional materials.

Materials: The following materials and activities shall be included as part of the Windows to Work Program:

- Complete MoneyWi\$e Banking Basics seminar (<http://www.money-wise.org/>)
 - Alternate Financial Literacy materials may be utilized:
 - Money Smart
- Complete MoneyWi\$e Improve Your Credit seminar
 - Alternate Financial Literacy materials may be utilized:
 - Money Smart

Community Resources:

Provides participants with an understanding of the various resources available to them in their community of release.

Implementation: Staff should work with participants to gain an understanding of each individual’s needs related to release to the community. This involves case planning, meeting in one-on-one sessions, and group discussions. Staff shall have access to resource pamphlets, brochures, and other informational materials to provide to participants as necessary. At a minimum, each of the “Materials” topics listed below are to be addressed with participants in order to gauge need related to a particular resource/topic. Workforce Boards and/or subcontracted agencies should develop a comprehensive menu of resources and services available to participants upon release to the community.

Instruction Timeframe: Limited group time should be spent discussing community resources. Rather, individual planning sessions can be utilized to evaluate a participant's need for services in the community. A brief introduction to the material and various resources can be presented during group time, however this should be limited to no more than 1 hour. Depending on group dynamics and concerns, additional time can be dedicated to community resources at the end of the program.

Materials: The following materials and activities shall be included as part of the Windows to Work Program:

- Individualized assistance related to: Housing, Food, Clothing, Health Insurance, Financial Assistance
 - Optional Materials:
 - Rent Smart (as appropriate)
 - BadgerCare Plus: A Simple Guide to Health Insurance (document)
- Individualized assistance related to: Educational Opportunities
 - Reentry Myth Buster On Federal Student Financial Aid
- Individualized assistance related to: Program, Support Groups, and Other Interventions
- Individualized assistance related to: Legal and Personal Documents
 - Optional Materials:
 - Wisconsin DOT Motorists' Handbook publication BDS 126
 - DOT Wisconsin's Habitual Traffic Offender (HTO) Law publication BDS 102
- Individualized assistance related to: Legal Responsibilities
 - Optional Materials:
 - Selective Service – Who Must Register chart
 - Department of Children and Families (DCF) Your Guide to Paying Child Support publication DCF-P-DWSC864

Job Seeking, Applications, and Resumes:

Provides participants the opportunity to learn about various techniques to search for employment. Group members are counseled on how to complete applications and how to build resumes. Keys to successful interviewing are discussed, and participants are required to complete a mock interview.

Implementation: It is recommended that group meetings be utilized to engage in a discussion of required resource materials as they relate to obtaining and maintaining employment in the community. Completion of sample applications, personal data record, and various checklists can be assigned as homework, and further discussed during subsequent group meetings. As available, documents (resume, reference page, cover letter, thank you letter) should be typed and saved electronically in accordance with DOC policies and procedures. If not available, participants should complete these upon release to the community. There should be significant group discussion related to possible interview questions and responses. Participants should be encouraged to answer during group as they would during an actual interview, and feedback should be provided. For the mock interview, it is strongly encouraged that someone other than the Windows to Work Coach conduct the interview (approved volunteer, DOC staff, etc.).

Instruction Timeframe: The competencies and required learning activities in this program component are expected to require 5 lessons for completion, as well as additional discussion during individual meetings.

Materials: The following materials and activities shall be included as part of the Windows to Work Program:

- Job-Seeking Methods:
 - Read and discuss Networking handout and identify personal networking contacts (DWD Networking publication DETJ-9455-P)
 - Read and discuss Where to Look for Job Opportunities handout (DWD Where to Look for Job Opportunities publication DETJ-9467-P)
 - Read and discuss Job Listing Procedures handout (DWD Job Listing Procedures publication DETJ-9530-P)
 - Read and discuss 80% of Job Search Success Depends on Research handout (DWD 80% of Job Search Success Depends on Research publication DETJ-9517-P)
 - Read and discuss Qualities an Employer Looks for When Hiring and Promoting handout (DWD Qualities an Employer Looks For When Hiring and Promoting publication DWSJ-8459-P)
 - Read and discuss Turned Down For That Job? handout (DWD Turned Down For That Job? publication DETJ-5694-P)
 - Read FairShake List of Companies Who Supposedly Hire Former Felons
- Job Applications:
 - Complete Ability to Follow Directions handout (DWD Ability to Follow Directions publication DWSJ-9482-P)
 - Complete Avoid Application Form Errors handout (DWD Avoid Application Form Errors publication DETJ-5913-P)
 - DWD Avoid Application Form Errors publication DETJ-5913-P (DWD Personal Data Record publication DETJ-4937-E-P)
 - Review and complete sample job application
 - Read and discuss Reentry Myth Busters
 - Read and discuss Arrest and Conviction Records Under the Law handout (DWD Arrest and Conviction Records Under the Law publication ERD-7609-P)
 - Read and discuss You Are Bondable! Handout (FairShake You Are Bondable! Publication)
- Resume Development:
 - Read and discuss The Right Words to Use in Your Job Search handout (DWD The Right Words to Use in Your Job Search publication DWSJ-9463-P)
 - Read and discuss FairShake Resume Guide
 - Optional Resource: DWD Resume Writing – A Basic Guide publication DETJ-9433-P
 - Read and discuss Thoughts on Resumes (DWD Thoughts on Resumes publication DWSJ-4658-P)
 - Complete Resume Worksheet
 - Develop and type Sample Resume
 - Develop and type Sample References Page
 - Develop and type Sample Cover Letter
- Interviewing:
 - Read and discuss Grooming for Employment handout (DWD Grooming for Employment publication DWSJ-4814-P)
 - Read and discuss Informational Interviewing handout (DWD Informational Interviewing publication DWSJ-9407-P)

- Optional Resource: DWD Prove It! Publication DETJ-9526-P
- Read and discuss Keys to Successful Interviewing (DWD Keys to Successful Interviewing publication DETJ-6951-P)
 - Optional Resource: DWD Hidden Elements of Interviewing publication DWSJ-9484-P, FairShake Interview Tips publication
- Read and discuss FairShake Sample Interview Questions handout
 - Optional Resource: DWD Questions Questions Questions publication DWSJ-9406-P
- Develop and type Sample Thank You Letter
- Prepare for a Mock Interview and discuss answers with group (Interview Preparation Worksheet)
- Participate in a Mock Interview
- Discuss and evaluate Mock Interview (Mock Interview Self-Evaluation Worksheet, Mock Interview Evaluation Worksheet – Staff Completion)

Windows to Work

Curriculum Checklist

Name: _____ DOC Number: _____

Cognitive Intervention

Cognitive Intervention Resource Materials (circle one):

Cognitive-Behavioral Interventions
for Offenders Seeking Employment (CBI-EMP)

Other (list below):

General Work Skills and Expectations

Competency	Required Learning Activity	Staff Initial/Date Complete
Employment Skills and Capabilities	1. Complete Transferrable Skills Checklist	
	2. Complete Employment Skills Checklist	
	3. Complete Self-management Skills Checklist	
Career Plan	4. Complete Career Assessment/Interest Inventory	
	5. Identify preferred occupations in top 3 career clusters and examine skills, abilities, and education requirements	

Financial Literacy

Competency	Required Learning Activity	Staff Initial/Date Complete
Banking Basics	1. Complete MoneyWi\$e Banking Basics seminar	
Building Good Credit	2. Complete MoneyWi\$e Improve Your Credit seminar	

Community Resources

Competency	Required Learning Activity	Staff Initial/Date Complete
Housing, and other assistance	1. Identify and understand (as appropriate) resources for housing, food, clothing, health, and financial assistance	
Educational Opportunities	2. Identify and understand (as appropriate) options for continuing education and/or vocational training	
Programs and Interventions	3. Identify and understand (as appropriate) options for further treatment and programming	
Legal / Personal Documents	4. Identify and understand (as appropriate) how to obtain necessary documents	
Legal Responsibilities	5. Identify and understand (as appropriate) legal responsibilities	

Job Seeking, Applications, and Resumes

Competency	Required Learning Activity	Staff Initial/Date Complete
Job-Seeking Methods	1. Read and discuss Networking handout and identify personal networking contacts	
	2. Read and discuss Where to Look for Job Opportunities	

	3. Read and discuss Job Listing Procedures	
	4. Read and discuss 80% of Job Search Success Depends on Research	
	5. Read and discuss Qualities an Employer Looks for When Hiring and Promoting	
	6. Read and discuss Turned Down For That Job	
	7. Read FairShake List of Companies Who Supposedly Hire Former Felons	
Job Applications	8. Complete Ability to Follow Directions handout	
	9. Complete Avoid Application Form Errors handout	
	10. Complete Personal Data Record	
	11. Review and complete sample job application	
	12. Read and discuss Reentry Myth Busters	
	13. Read and discuss Arrest and Conviction Records Under the Law handout	
	14. Read and discuss You Are Bondable! Handout	
Resume Development	15. Read and discuss The Right Words to Use in Your Job Search handout	
	16. Read and discuss FairShake Resume Guide	
	17. Read and discuss Thoughts on Resumes	
	18. Complete Resume Worksheet	
	19. Develop and type sample resume	
	20. Develop and type sample reference page	
Interviewing and Workplace Simulation	21. Develop and type sample cover letter	
	22. Read and discuss Grooming for Employment handout	
	23. Read and discuss Informational Interviewing handout	
	24. Read and discuss Keys to Successful Interviewing	
	25. Read and discuss Sample Interview Questions	
	26. Develop and type sample thank you letter	
	27. Complete Mock Interview Worksheet	
	28. Participate in a Mock Interview	
	29. Discuss and evaluate Mock Interview	

Windows to Work

Program Curriculum

Section 1: Orientation



Orientation

Staff should provide an introduction and allow group members to introduce themselves. The *Windows to Work Guidelines and Expectations* (pages 53-54) should be distributed and each element discussed. Allow time for questions and discussion, and have participants sign at the bottom of the form. This form shall then be copied and Coach keeps the original. Copies are to be distributed as follows: participant, social worker, DCC agent.

The orientation period shall further be used to familiarize participant's with the structure of the program, including pre- and post-release expectations. This time can also be used for any information gathering that is needed for agency documentation and reporting. Further, it's anticipated that this orientation won't last the full session, and it's recommended that instruction begin on the Cognitive Intervention program materials.



Windows to Work

Guidelines and Expectations

Mission:

The Windows to Work Program will promote self-sufficiency for individuals returning to the community through the development of constructive skills and the modification of thought processes related to criminal behavior.

Program Guidelines:

Windows to Work is a pre- and post-release program designed to address criminogenic needs that can lead to recidivism.

Pre-release Phase: Participants will begin group and individual coursework no less than 60 days or more than 12 months from anticipated release from incarceration (varies for jail programs). Classroom training is provided in core curriculum content areas, such as Cognitive Intervention, General Work Skills and Expectations, Financial Literacy, Community Resources, Job Seeking, Applications and Resumes.

Post-release Phase: In coordination with the Division of Community Corrections (DCC) Agent, Windows to Work Coaches assist participants with job search and job retention activities for approximately 12 months after release from incarceration. Participants receive assistance in accessing available community resources to address needs for food, shelter, clothing, transportation, and other services. Windows to Work programs sometimes have limited funds to assist participants in addressing barriers to employment such as transportation, education, identification, and work supplies.

Attendance Standards:

Pre-release Phase:

- No unexcused absences are permitted. If you miss a group or individual session without a valid excuse, you may be terminated from the program.
- A maximum of two excused absences are permitted.
- Participants must be punctual for all scheduled groups and meetings.

Post-release Phase:

- Participants must attend all scheduled appointments. If you are unable to attend a scheduled appointment, you must notify your Windows to Work Coach.
- You must actively search for employment each week (as appropriate) and attend any and all job fairs or training opportunities as assigned by your Windows to Work Coach.
- You must maintain contact with your Windows to Work Coach. If you do not maintain contact, your Windows to Work Coach is authorized to take the following steps:
 - After two contact attempts are made to your listed telephone number(s), a letter will be sent to your direct mailing address to request communication and contact will be made with your assigned DCC Agent.
 - If there is no successful contact, by you directly or via your DCC Agent, a final contact letter will be sent to your direct mailing address notifying you that your case will be closed if you do not respond.
 - If you do not respond to the final contact letter, your case will be closed and you may permanently lose enrollment in the Windows to Work program.

Participation Expectations:

Pre-release Phase:

- Attend and be punctual for all group and individual meetings.
- Demonstrate respect for staff and others in the group. No violence or threats of violence.
- Provide a responsible level of communication:
 - Report your thoughts openly and honestly.
 - Be willing to listen to other points of view. Do not criticize or ridicule others.
 - Provide real and meaningful information for all assignments.
 - Maintain confidentiality.
- Participate in discussions, role-plays, and other group activities.
- Complete all homework as assigned.

Post-release Phase:

- Attend and be punctual for all scheduled appointments.
- Make every effort to accept the opportunities and supportive services offered as part of the Windows to Work program.

Limits of Confidentiality:

A fundamental requirement of Windows to Work is a participant's willingness to evaluate thoughts and feelings and examine potential barriers to future success. It is important to be open and honest in the program, so that the Windows to Work Coach may help with problem-solving and assist participants in the transition from incarceration to the community. Your Coach will work with additional program staff, institution staff, and/or your DCC Agent to help you succeed during this transition.

Additionally, staff are mandated by law and administrative directive to report:

- Specific threats of harm to self or others.
- Specific threats to the security of an institution, such as the introduction of contraband (weapons and/or illegal drugs), plans to escape, or plans to cause a disturbance.
- Information regarding suspicious or unexplained deaths.
- Information regarding previously unknown homicides, attempted homicides, or 1st/2nd degree sexual assaults.

Program Completion/Termination:

Participation in the Windows to Work program begins pre-release and extends approximately 12 months post-release. Successful completion is determined through a joint meeting between the participant, DCC Agent and Coach when the participant has shown stability in the community and in their employment, accomplishing their individual employment goals. A certificate of completion is provided to participants upon successful completion.

Reasons for termination other than successful can occur at any time and include: reincarceration, violation of supervision, movement out of participating area, failure to meet program requirements, and withdrawal.

Participant Signature:

DOC Number:

Date:

Windows to Work

Program Curriculum

Section 2: Cognitive Intervention



Cognitive Intervention Curriculum

Cognitive-Behavioral Interventions for Offenders Seeking Employment (CBI-EMP) is the standardized curriculum identified for use in Windows to Work. CBI-EMP shall be delivered according to the manual guidelines. Program providers may only utilize alternative cognitive-behavioral materials for this section of the program after receiving written authorization from DOC, dated on or after August 15, 2016.

The following lessons shall be taught from the CBI-EMP manual as part of the Windows to Work Program:

- **Module 2**
 - Session 5 – Behavior is a Choice
 - Session 6 – Recognizing Risky Situations
 - Session 7 – Changing Risky Thinking
 - Session 8 – Replacing Risky Thinking
- **Module 3**
 - Session 12 – Learning Self-Control
 - Session 13 – Using Self-Control
 - ADDITIONAL SESSION – to be determined by facilitator based on group needs
- **Module 4**
 - Session 21 – Introduction to Problem-Solving
 - Session 22 – Identifying Your Problem and Goal
 - Session 23 – Brainstorming Options
 - Session 24 – Planning and Trying Your Solution
- **Module 5**
 - Session 25 – Developing a Plan
 - Session 26 – Getting to the Source
 - Session 27 – Reinventing My Life
 - Session 28 – Staying on Track
 - Session 29 – Responding to a Roadblock



Windows to Work

Program Curriculum

Section 3: General Work Skills and Expectations





Connecting Wisconsin's Workforce

First job • Next job • Right job

web: <http://jobcenterofwisconsin.com>

(888) 258-9966

email: JobCenterofWI@dwd.wi.gov

Transferable Skills

Unlike job-related skills — which tend to be used only in one type of work — transferable skills are used in any occupation, regardless of the type of work. They are universal skills. You can transfer them between positions without much effort on your part or training from the employer.

Many employers think that if you are able to use the skill in one situation, you should be able to use that skill in another job, even if the work appears to be unrelated to your past employment or educational experience.

For this reason, your transferable skills are often more important than your job-related skills. This is especially true if you are changing careers or making the transition from school to work.

Suppose that an automobile mechanic wants a job repairing household appliances. The mechanic should emphasize general mechanical skills, not specific automotive skills.

The household appliance employer will be interested in the mechanic's general skills: Can the mechanic use hand tools? Can the mechanic troubleshoot, repair, adjust, and maintain mechanical devices? The employer does not care that the mechanic can grind pistons, rebuild carburetors, and adjust ignition timing.

In identifying your transferable skills, do not overlook the skills you've gained from everyday living. Most job seekers fail to see this potential. These skills can, however, help you meet an employer's expectations.

If you do not already know your transferable skills, complete the transferable skills exercise on the following pages. This exercise will help you identify at least ten of your transferable skills.

Review the list of transferable skills on the next pages and check all of the skills that you feel are the skills you have.

- Check the EDUCATION column if you acquired that skill during your education or through a training program.
- Check the LIFE column if you acquired the skill anywhere else, which would include paid employment, volunteer activities, and general life experience.

Resumes and Applications publications:

- Avoid Application Form Errors
- Employment Skills
- Grooming for Employment
- Thoughts on Resumes
- Personal Data Record

Publications available in these topic areas:

- Job Search
- Interviewing
- Job Readiness

- Check the third column, NEXT JOB, if you feel you will need that skill in the next job you have that meets your primary job objective.



Education	Life	Next Job	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	act/perform
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	adapt to situations
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	advise people
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	analyze data
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	anticipate problems
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	appraise service
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	arrange functions
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	assemble products
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	assess situations
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	audit records
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	bargain/barter
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	be cost conscious
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	be responsible for
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	budget money
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	build
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	buy products/services
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	calculate numbers
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	chart information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	check for accuracy
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	classify information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	collect money
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	communicate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	compare data
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	compile statistics
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	compute data
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	conceptualize
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	conduct
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	confront others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	construct buildings
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	consult w/ others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	contact others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	contact w/ others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	control costs
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	control people
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	control situations
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	converse w/ others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	coordinate activities
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	cope w/ deadlines
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	copy information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	correspond w/ others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	create
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	delegate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	deliver
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	demonstrate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	design
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	detail
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	detect
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	determine
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	develop
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	direct others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	dispense information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	distribute

Education	Life	Next Job	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	do precision work
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	do public relations work
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	draft
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	drive
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	edit
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	encourage
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	endure long hours
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	enforce
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	entertain
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	establish
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	estimate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	evaluate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	examine
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	exchange
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	exhibit
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	expand
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	expedite
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	explain
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	explore
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	file records
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	find information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	fix/repair
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	follow directions
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	follow through
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	gather information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	gather materials
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	generate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	guide/lead
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	handle complaints
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	handle equipment
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	handle money
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	help people
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	illustrate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	imagine solutions
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	implement
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	improve
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	improvise
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	inform people
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	initiate actions
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	inspect products
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	install
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	instruct
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	interpret data
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	interview people
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	invent
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	inventory
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	investigate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	lead people
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	learn
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	learn quickly
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	liaise
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	lift (heavy)

Education	Life	Next Job	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	lift (moderate)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	listen
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	locate information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	log information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	make/create
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	make decisions
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	make policy
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	manage a business
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	manage people
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	measure boundaries
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	mediate problems
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	meet the public
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	memorize information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	mentor others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	monitor progress
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	motivate others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	move materials
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	negotiate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	nurse
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	nurture
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	observe
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	obtain
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	operate equipment
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	order goods/supplies
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	organize data
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	organize people
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	organize tasks
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	own/operate business
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	paint
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	perceive needs
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	perform routine work
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	persuade others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	plan
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	plant
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	prepare materials
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	print
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	process information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	process materials
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	produce
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	program
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	promote
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	protect property
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	provide maintenance
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	question others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	raise money
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	read reference books
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	recommend
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	record data
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	recruit people
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	rectify
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	reduce costs
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	refer people

Education	Life	Next Job		Education	Life	Next Job		Education	Life	Next Job	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	rehabilitate people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	shape	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	transfer
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	remember information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	signal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	translate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	remove	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	size up situations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	travel
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	repair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	sketch	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	treat
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	replace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	socialize	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	troubleshoot
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	report information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	solve problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	tutor
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	research	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	sort	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	type
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	resolve problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	speak in public	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	understand
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	restore	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	study	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	unite people
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	retrieve information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	supervise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	update information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	review	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	supply	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	upgrade
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	run meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	use hand/eye coord.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	schedule	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	survey	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	use words correctly
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	seek out	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	synthesize	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	verify
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	select	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	tabulate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	visit
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	sell	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	take instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	visualize
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	separate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	tend equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	volunteer
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	sequence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	test	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	weigh
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	service customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	think ahead	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	work quickly
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	service equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	think logically	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	write procedures
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	set goals/objectives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	tolerate interruptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	write promo material
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	set up equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	track	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	write proposals
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	set up systems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	train/teach	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	write reports
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	sew	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	transcribe	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	write technical work

Once you've identified your transferable skills, you need to develop them into statements that you can make in an interview, which will show employers that you are the best person

for the job. Below are sample statements about transferable skills. Each is followed by an example and a connection to a specific job.

Transferable skill statement	<i>"I can meet deadlines."</i>
<u>Example</u>	"While in school, I rarely missed a due date on an assignment."
<u>Connection</u>	"If I was able to meet deadlines in school, I will also be able to meet your work deadlines and quotas."
Transferable skill statement	<i>"I can keep financial records."</i>
<u>Example</u>	"As a full-time homemaker I handled all of the family money, including savings and checking, without ever bouncing a check or failing to pay a bill on time."
<u>Connection</u>	"If I could handle the family finances so well for twenty years, while taking care of all of the other household chores at the same time, I could be a good account clerk for you."
Transferable skill statement	<i>"I am a well-organized person."</i>
<u>Example</u>	"At my last job I had six bosses. I had to organize my time and set priorities to get the job done to everyone's satisfaction."
<u>Connection</u>	"If I could handle that confusion, I'm sure I'll be able to deal with the organizational demands of this job."
Transferable skill statement	<i>"I'm a good explainer."</i>
<u>Example</u>	"Whenever anyone at work had trouble understanding a procedure, they came to me for an explanation."
<u>Connection</u>	"I can learn quickly, train new workers, and help others."

Now choose three transferable skills from your list that you think will interest most potential employers. Write these skills as complete statements, like the samples. Then include examples from your own experiences that support your statements. Also, state the connection between each ability and the job you want.



Transferable skills

Statement _____

Example _____

Connection _____

Transferable skills

Statement _____

Example _____

Connection _____

Transferable skills

Statement _____

Example _____

Connection _____



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Employment Skills

If you think you don't have any experience, **THINK AGAIN!** You may not have specific job experience, but you do have work experience.

You have "worked" as a homemaker, a student, a volunteer, in a hobby or some other personal activity. The skills you use for these "jobs" can be applied to other jobs.

Resumes and Applications publications:

- Avoid Application Form Errors
- Employment Skills
- Transferable Skills
- Thoughts on Resumes
- Personal Data Record

Publications available in these topic areas:

- Job Search
- Interviewing
- Job Readiness

Household skills

- Sewing
- Child care
- Making clothes
- Money management
- Budgeting
- Directing procedures
- Teaching
- Decorating
- Laundry skills
- Food preparation
- Counseling others
- Relating to other people
- Keeping records
- Public relations
- Formulating new ideas
- Ironing
- Supervisory experience (in a job, in a club or organization you belong to, etc.)

Carpentry skills

- Sanding
- House painting
- Cabinet building
- Ornamental woodwork
- Building additions
- House framing
- Paneling
- Furniture making
- Insulation installation
- Furniture refinishing
- Money handling
- Relating to people
- Directing customers
- Sales
- Budgeting
- Supervisory experience (in a job, in a club or organization you belong to, etc.)





Kitchen skills

- Food preparation
- Cooking food
- Dishwashing
- Washing pans
- Operating a dishwasher
- Meal planning
- Inventory
- Ordering supplies
- Supervisory experience (in a job, in a club or organization you belong to, etc.)
- Stocking shelves
- Hiring
- Budgeting
- Scheduling
- Directing procedures

Counseling skills

- Group counseling (list what types of problems)
- Individual counseling (list what types of problems)
- Teaching (adults and/or children, volunteer or paid)
- Inter-agency work
- Interviewing
- Writing programs
- Supervising clients
- Directing procedures
- Scheduling
- Formulating new ideas
- Keeping records
- Public relations
- Researcher
- Public speaking
- Money handling
- Writing reports
- Crisis work
- Other supervisory experience (in a job, in a club or organization you belong to, etc.)

Gardening skills

- Lawn care
- Flower gardening
- Landscaping
- Tree trimming
- Farming skills (please list all your skills)
- Transporting trees
- Vegetable gardening
- Pruning trees
- Grafting
- Greenhouse work
- Sales
- Surveying
- Farm laborer (list skills and machinery you can use)
- Public relations
- Money handling
- Directing customers
- Supervisory experience (in a job, in a club or organization you belong to, etc.)

Garage skills

- Pumping gas
- Car tune-up
- Customer relations
- Changing tires
- Auto body repair
- Minor auto repairs
- Other kinds of auto repairs
- Repairing and maintaining diesel engine vehicles
- Money handling
- Selling
- Truck driving
- Inventory
- Stocking shelves
- Directing customers
- Public relations
- Sales
- Keeping records
- Car driving
- Supervisory experience (in a job, in a club or organization you belong to, etc.)

Maintenance / janitorial skills

- Dusting
- Sweeping floors
- Washing floors
- Waxing
- Washing windows
- Cleaning rugs or carpets
- Cleaning bathrooms
- Buffing
- Polishing furniture
- Plumbing repairs
- Electrical repairs
- Window repairs
- Carpentry work
- Public relations
- Money handling
- Supervisory experience (in a job, in a club or organization you belong to, etc.)

Factory skills

- Soldering
- Assembly line work
- Operating machinery (examples: grinder, lathe, drill press, milling machine, etc. List all you know how to use)
- Electrical wiring
- Stockroom work
- Unloading or loading
- Inventory
- Quality control
- Packing
- Filling orders
- Welding
- Box making
- Supervising others (in a job, in a club or organization you belong to, etc.)
- Parts clerk
- Keeping records
- Stocking shelves
- Directing procedures



Teaching skills

- Writing lesson plans
- Formulating new ideas
- Writing and grading tests
- Keeping records
- Public relations
- Writing reports
- Supervising adults and/or children within a school-type setting (what did you supervise them to do?)
- Scheduling
- Directing procedures
- Individual counseling (list what types of problems)
- Group counseling (list what types of problems)
- Decorating classrooms
- Teaching various subjects or special events
- Organizing projects relating to parents and people in the community
- Working with different adult and/or child populations (list what kind of special populations)
- Other supervisory experience (in a job, in a club or organization you belong to, etc.)
- Making assignments
- Setting up classroom interest centers
- Art skills related to your teaching
- Music skills related to your teaching

Bookkeeping skills

- Accounting
- Using calculators
- Using adding machines
- Accounts payable
- Accounts receivable
- Payroll
- Income tax
- Typing
- Billing
- Money handling
- Keeping records
- Supervisory experience (in a job, in a club or organization you belong to, etc.)

Truck driver

- Driving small trucks
- Driving diesel trucks
- Hooking and unhooking trailer from tractor
- Backing large trucks into small openings
- City driving
- Over-the-road driving (long distance)
- Mechanical repairs
- Diesel repairs
- Loading and unloading
- Changing truck tires
- Keeping records
- Money handling
- Keeping on schedule
- Customer relations
- Supervisory experience (in a job, in a club or organization you belong to, etc.)

Maintenance / repair skills

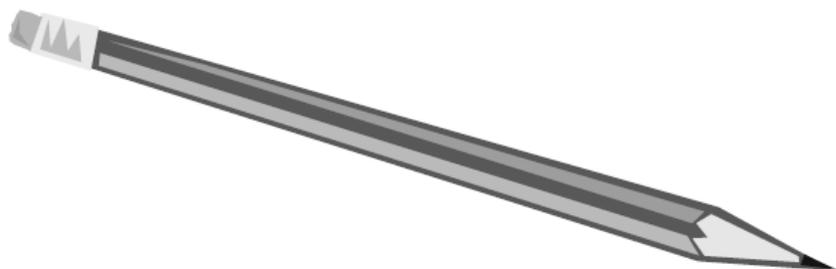
- General repair skills (list all your areas of experience)
- Servicing office machines (example: typewriter, copiers, etc.)
- Servicing equipment (examples: telephone, lawn mowers, appliances)
- Mechanically inclined
- Relating to customers
- Inventory
- Money handling
- Sales
- Public relations
- Keeping records
- Supervisory experience (in a job, in a club or organization you belong to, etc.)

Secretarial skills

- Receptionist
- Typing
- Filing
- Answering telephone
- Stenography
- Typing from dictating machines
- Making appointments
- Running office machines (examples: fax machine, computers, photocopy, printing, etc.)
- Proofreading
- Clerk duties
- Sorting, delivering mail
- Greeting clients
- Order processing
- Calling clients
- Directing clients
- Public speaking
- Keeping records
- Public relations
- Researcher
- Supervisory experience (in a job, in a club or organization you belong to, etc.)

Beautician

- Hair cutting
- Styling
- Shampooing hair
- Giving permanents and body waves
- Cosmetics consulting
- Facials
- Manicures/pedicures
- Scalp treatment
- Hair coloring
- Hair lightening
- Appointment scheduling
- Money handling
- Public relations
- Attending classes and lectures
- Studying current beauty supplies and styles
- Ordering supplies
- Record keeping
- Sales



Construction skills

- Concrete work
- Electrical wiring
- Maintenance repairs
- Plumbing
- Heavy equipment operation
- Truck driving
- Brick laying
- Trenching
- Roofing
- Sheet-metal work
- Heating installation
- Refrigeration work
- Carpentry work
- Heavy labor
- Tools and machines you can use
- Money handling
- Public relations
- Directing customers
- Inventory
- Scheduling
- Supervisory experience (in a job, in a club or organization you belong to, etc.)

Restaurant skills

- Cashier
- Waitress
- Waiter
- Bartender
- Busboy
- Directing customers
- Handling money
- Public relations
- Hostess / maitre de
- Dishwashing
- Budgeting
- Short order cook
- Main cook
- Cook's assistant
- Ordering supplies
- Inventory
- Hiring
- Supervisory experience (in a job, in a club or organization you belong to, etc.)
- Public speaking
- Interviewing
- Correctly filling orders
- Employee relations
- Customer relations

Sales skills

- Public relations
- Money handling
- Keeping records
- Greeting customers
- Customer service
- Order processing
- Bookkeeping
- Directing customers
- Inventory
- Displaying samples
- Demonstrating products
- Writing reports
- Experience in the art of persuading
- Servicing goods
- Delivery goods
- Supervisory experience (in a job, in a club or organization you belong to, etc.)

Sales clerk skills

- Greeting customers
- Keeping records
- Customer service
- Customer relations
- Employee relations
- Clerk
- Order processing
- Inventory
- Directing customers
- Sales
- Bookkeeping
- Money handling
- Ordering supplies
- Correctly filling orders
- Using office machines (list all you can use)
- Billing
- Typing
- Directing procedures
- Supervisory experience (in a job, in a club or organization you belong to, etc.)
- Decorating a store
- Inventory
- Stocking shelves





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Self-management Skills

Your ability to adapt to a new work environment is equally as important to an employer as your skill set. Self-management refers to your work values, or the style in which you perform your work.

Self-management skills tell an employer whether or not your personality fits the personality of the company, the bosses, and the co-workers.

Over 50 percent of the people who are not successful on the job have trouble with their co-workers and bosses, so its important for you to show employers how you fit into their operations.

Many employers would rather hire an inexperienced worker with good self-management skills than an experienced worker who might cause problems.

If you are not sure what kind of management skills you have, do the exercise on the following pages. This exercise will help you identify your strongest self-management skills.



Resumes and Applications publications:

- Avoid Application Form Errors
- Employment Skills
- Transferable Skills
- Thoughts on Resumes
- Personal Data Record

Publications available in these topic areas:

- Job Search
- Interviewing
- Job Readiness



Self-management skills

Review this list of self-management skills and check any three that you believe you exhibit over 50% of the time. Place a second check next to the 10 skills that you believe would be most important in the next job you have that meets your primary job objective.

I Exhibit	Next Job		I Exhibit	Next Job		I Exhibit	Next Job	
<input type="checkbox"/>	<input type="checkbox"/>	academic	<input type="checkbox"/>	<input type="checkbox"/>	conservative	<input type="checkbox"/>	<input type="checkbox"/>	forceful
<input type="checkbox"/>	<input type="checkbox"/>	active	<input type="checkbox"/>	<input type="checkbox"/>	considerate	<input type="checkbox"/>	<input type="checkbox"/>	formal
<input type="checkbox"/>	<input type="checkbox"/>	accurate	<input type="checkbox"/>	<input type="checkbox"/>	cool	<input type="checkbox"/>	<input type="checkbox"/>	frank
<input type="checkbox"/>	<input type="checkbox"/>	adaptable	<input type="checkbox"/>	<input type="checkbox"/>	cooperative	<input type="checkbox"/>	<input type="checkbox"/>	friendly
<input type="checkbox"/>	<input type="checkbox"/>	adventurous	<input type="checkbox"/>	<input type="checkbox"/>	courageous	<input type="checkbox"/>	<input type="checkbox"/>	generous
<input type="checkbox"/>	<input type="checkbox"/>	affectionate	<input type="checkbox"/>	<input type="checkbox"/>	creative	<input type="checkbox"/>	<input type="checkbox"/>	gentle
<input type="checkbox"/>	<input type="checkbox"/>	aggressive	<input type="checkbox"/>	<input type="checkbox"/>	curious	<input type="checkbox"/>	<input type="checkbox"/>	good-natured
<input type="checkbox"/>	<input type="checkbox"/>	alert	<input type="checkbox"/>	<input type="checkbox"/>	daring	<input type="checkbox"/>	<input type="checkbox"/>	healthy
<input type="checkbox"/>	<input type="checkbox"/>	ambitious	<input type="checkbox"/>	<input type="checkbox"/>	deliberate	<input type="checkbox"/>	<input type="checkbox"/>	helpful
<input type="checkbox"/>	<input type="checkbox"/>	artistic	<input type="checkbox"/>	<input type="checkbox"/>	democratic	<input type="checkbox"/>	<input type="checkbox"/>	honest
<input type="checkbox"/>	<input type="checkbox"/>	assertive	<input type="checkbox"/>	<input type="checkbox"/>	dependable	<input type="checkbox"/>	<input type="checkbox"/>	humorous
<input type="checkbox"/>	<input type="checkbox"/>	attractive	<input type="checkbox"/>	<input type="checkbox"/>	determined	<input type="checkbox"/>	<input type="checkbox"/>	idealistic
<input type="checkbox"/>	<input type="checkbox"/>	bold	<input type="checkbox"/>	<input type="checkbox"/>	dignified	<input type="checkbox"/>	<input type="checkbox"/>	imaginative
<input type="checkbox"/>	<input type="checkbox"/>	broad-minded	<input type="checkbox"/>	<input type="checkbox"/>	discreet	<input type="checkbox"/>	<input type="checkbox"/>	independent
<input type="checkbox"/>	<input type="checkbox"/>	businesslike	<input type="checkbox"/>	<input type="checkbox"/>	dominant	<input type="checkbox"/>	<input type="checkbox"/>	individualistic
<input type="checkbox"/>	<input type="checkbox"/>	calm	<input type="checkbox"/>	<input type="checkbox"/>	eager	<input type="checkbox"/>	<input type="checkbox"/>	industrious
<input type="checkbox"/>	<input type="checkbox"/>	careful	<input type="checkbox"/>	<input type="checkbox"/>	easygoing	<input type="checkbox"/>	<input type="checkbox"/>	informal
<input type="checkbox"/>	<input type="checkbox"/>	cautious	<input type="checkbox"/>	<input type="checkbox"/>	efficient	<input type="checkbox"/>	<input type="checkbox"/>	ingenious
<input type="checkbox"/>	<input type="checkbox"/>	charming	<input type="checkbox"/>	<input type="checkbox"/>	emotional	<input type="checkbox"/>	<input type="checkbox"/>	intellectual
<input type="checkbox"/>	<input type="checkbox"/>	cheerful	<input type="checkbox"/>	<input type="checkbox"/>	energetic	<input type="checkbox"/>	<input type="checkbox"/>	intelligent
<input type="checkbox"/>	<input type="checkbox"/>	clear-thinking	<input type="checkbox"/>	<input type="checkbox"/>	enterprising	<input type="checkbox"/>	<input type="checkbox"/>	intensive
<input type="checkbox"/>	<input type="checkbox"/>	clever	<input type="checkbox"/>	<input type="checkbox"/>	enthusiastic	<input type="checkbox"/>	<input type="checkbox"/>	kind
<input type="checkbox"/>	<input type="checkbox"/>	competent	<input type="checkbox"/>	<input type="checkbox"/>	fair-minded	<input type="checkbox"/>	<input type="checkbox"/>	leisurely
<input type="checkbox"/>	<input type="checkbox"/>	competitive	<input type="checkbox"/>	<input type="checkbox"/>	farsighted	<input type="checkbox"/>	<input type="checkbox"/>	lighthearted
<input type="checkbox"/>	<input type="checkbox"/>	confident	<input type="checkbox"/>	<input type="checkbox"/>	firm	<input type="checkbox"/>	<input type="checkbox"/>	likable
<input type="checkbox"/>	<input type="checkbox"/>	conscientious	<input type="checkbox"/>	<input type="checkbox"/>	flexible	<input type="checkbox"/>	<input type="checkbox"/>	logical



I Exhibit
Next Job

- loyal
- mature
- methodical
- meticulous
- mild
- moderate
- modest
- natural
- obliging
- open-minded
- opportunistic
- optimistic
- organized
- original
- outgoing
- painstaking
- patient
- peaceable
- persevering
- pleasant
- poised
- polite
- practical
- precise
- progressive
- prudent

I Exhibit
Next Job

- purposeful
- pressure-resistant
- punctual
- productive
- quick
- quiet
- rational
- realistic
- reasonable
- reflective
- relaxed
- reliable
- reserved
- resourceful
- responsible
- retiring
- robust
- self-confident
- sensible
- sensitive
- serious
- sharp-witted
- sincere
- sociable
- spontaneous
- spunky

I Exhibit
Next Job

- stable
- steady
- strong
- strong-minded
- sympathetic
- tactful
- teachable
- tenacious
- thorough
- thoughtful
- tolerant
- tough
- trusting
- trustworthy
- unaffected
- unassuming
- understanding
- unexcitable
- uninhibited
- verbal
- versatile
- warm
- wholesome
- wise
- witty
- zany

Now, from the items you have checked, select two of your strongest self-management skills. Write these as complete statements in the spaces below.

Then, include examples from your own experiences to support your statements. Describe the connection between each skill and the job you are seeking.

This information will be useful as you prepare to correspond and interview with prospective employers.



Self-management skills

Statement _____

Example _____

Connection _____

Self-management skills

Statement _____

Example _____

Connection _____

Career Clusters Interest Survey

Name _____

School _____ Date _____

Directions: Circle the items in each box that best describe you. You may make as many or as few circles in each box as you choose. Add up the number of circles in each box. Look to see which three boxes have the highest numbers. Find the corresponding Career Clusters on the pages immediately following this survey to see which Career Clusters you may want to explore.

BOX 1	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Learn how things grow and stay alive. 2. Make the best use of the earth's natural resources. 3. Hunt and/or fish. 4. Protect the environment. 5. Be outdoors in all kinds of weather. 6. Plan, budget, and keep records. 7. Operate machines and keep them in good repair. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Self-reliant 2. Nature lover 3. Physically active 4. Planner 5. Creative problem solver 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Math 2. Life Sciences 3. Earth Sciences 4. Chemistry 5. Agriculture 	<p>Total number circled in Box 1</p> <div style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto;"></div>
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BOX 2	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Read and follow blueprints and/or instructions. 2. Picture in my mind what a finished product looks like. 3. Work with my hands. 4. Perform work that requires precise results. 5. Solve technical problems. 6. Visit and learn from beautiful, historic, or interesting buildings. 7. Follow logical, step-by-step procedures. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Curious 2. Good at following directions 3. Pay attention to detail 4. Good at visualizing possibilities 5. Patient and persistent 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Math 2. Drafting 3. Physical Sciences 4. Construction Trades 5. Electrical Trades/Heat, Air Conditioning and Refrigeration/Technology Education 	<p>Total number circled in Box 2</p> <div style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto;"></div>
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BOX 3	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Use my imagination to communicate new information to others. 2. Perform in front of others. 3. Read and write. 4. Play a musical instrument. 5. Perform creative, artistic activities. 6. Use video and recording technology. 7. Design brochures and posters. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Creative and imaginative 2. Good communicator/good vocabulary 3. Curious about new technology 4. Relate well to feelings and thoughts of others 5. Determined/tenacious 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Art/Graphic design 2. Music 3. Speech and Drama 4. Journalism/Literature 5. Audiovisual Technologies 	<p>Total number circled in Box 3</p> <div style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto;"></div>
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Source: Adapted from the Guidance Division Survey, Oklahoma Department of Career and Technology Education (2005)

Note: This survey does not make any claims of statistical reliability and has not been normed. It is intended for use as a guidance tool to generate discussion regarding careers and is valid for that purpose.

BOX 4	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Perform routine, organized activities but can be flexible. 2. Work with numbers and detailed information. 3. Be the leader in a group. 4. Make business contact with people. 5. Work with computer programs. 6. Create reports and communicate ideas. 7. Plan my work and follow instructions without close supervision. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Organized 2. Practical and logical 3. Patient 4. Tactful 5. Responsible 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Computer Applications/Business and Information Technology 2. Accounting 3. Math 4. English 5. Economics 	<p>Total number circled in Box 4</p> <div style="border: 1px solid black; width: 50px; height: 50px; margin: 0 auto;"></div>
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BOX 5	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Communicate with different types of people. 2. Help others with their homework or to learn new things. 3. Go to school. 4. Direct and plan activities for others. 5. Handle several responsibilities at once. 6. Acquire new information. 7. Help people overcome their challenges. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Friendly 2. Decision maker 3. Helpful 4. Innovative/Inquisitive 5. Good listener 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Language Arts 2. Social Studies 3. Math 4. Science 5. Psychology 	<p>Total number circled in Box 5</p> <div style="border: 1px solid black; width: 50px; height: 50px; margin: 0 auto;"></div>
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BOX 6	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Work with numbers. 2. Work to meet a deadline. 3. Make predictions based on existing facts. 4. Have a framework of rules by which to operate. 5. Analyze financial information and interpret it to others. 6. Handle money with accuracy and reliability. 7. Take pride in the way I dress and look. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Trustworthy 2. Orderly 3. Self-confident 4. Logical 5. Methodical or efficient 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Accounting 2. Math 3. Economics 4. Banking/Financial Services 5. Business Law 	<p>Total number circled in Box 6</p> <div style="border: 1px solid black; width: 50px; height: 50px; margin: 0 auto;"></div>
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BOX 7	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Be involved in politics. 2. Negotiate, defend, and debate ideas and topics. 3. Plan activities and work cooperatively with others. 4. Work with details. 5. Perform a variety of duties that may change often. 6. Analyze information and interpret it to others. 7. Travel and see things that are new to me. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Good communicator 2. Competitive 3. Service-minded 4. Well-organized 5. Problem solver 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Government 2. Language Arts 3. History 4. Math 5. Foreign Language 	<p>Total number circled in Box 7</p> <div style="border: 1px solid black; width: 50px; height: 50px; margin: 0 auto;"></div>
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BOX 8	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Work under pressure. 2. Help sick people and animals. 3. Make decisions based on logic and information. 4. Participate in health and science classes. 5. Respond quickly and calmly in emergencies. 6. Work as a member of a team. 7. Follow guidelines precisely and meet strict standards of accuracy. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Compassionate and caring 2. Good at following directions 3. Conscientious and careful 4. Patient 5. Good listener 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Biological Sciences 2. Chemistry 3. Math 4. Occupational Health classes 5. Language Arts 	<p>Total number circled in Box 8</p> <div style="border: 1px solid black; width: 50px; height: 50px; margin: 0 auto;"></div>
BOX 9	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Investigate new places and activities. 2. Work with all ages and types of people. 3. Organize activities in which other people enjoy themselves. 4. Have a flexible schedule. 5. Help people make up their minds. 6. Communicate easily, tactfully, and courteously. 7. Learn about other cultures. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Tactful 2. Self-motivated 3. Works well with others 4. Outgoing 5. Slow to anger 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Language Arts/Speech 2. Foreign Language 3. Social Sciences 4. Marketing 5. Food Services 	<p>Total number circled in Box 9</p> <div style="border: 1px solid black; width: 50px; height: 50px; margin: 0 auto;"></div>
BOX 10	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Care about people, their needs, and their problems. 2. Participate in community services and/or volunteering. 3. Listen to other people's viewpoints. 4. Help people be at their best. 5. Work with people from preschool age to old age. 6. Think of new ways to do things. 7. Make friends with different kinds of people. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Good communicator/good listener 2. Caring 3. Non-materialistic 4. Intuitive and logical 5. Non-judgmental 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Language Arts 2. Psychology/Sociology 3. Family and Consumer Sciences 4. Finance 5. Foreign Language 	<p>Total number circled in Box 10</p> <div style="border: 1px solid black; width: 50px; height: 50px; margin: 0 auto;"></div>
BOX 11	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Work with computers. 2. Reason clearly and logically to solve complex problems. 3. Use machines, techniques, and processes. 4. Read technical materials and diagrams and solve technical problems. 5. Adapt to change. 6. Play video games and figure out how they work. 7. Concentrate for long periods without being distracted. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Logical/analytical thinker 2. See details in the big picture 3. Persistent 4. Good concentration skills 5. Precise and accurate 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Math 2. Science 3. Computer Tech/Applications 4. Communications 5. Graphic Design 	<p>Total number circled in Box 11</p> <div style="border: 1px solid black; width: 50px; height: 50px; margin: 0 auto;"></div>
BOX 12	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Work under pressure or in the face of danger. 2. Make decisions based on my own observations. 3. Interact with other people. 4. Be in positions of authority. 5. Respect rules and regulations. 6. Debate and win arguments. 7. Observe and analyze people's behavior. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Adventurous 2. Dependable 3. Community-minded 4. Decisive 5. Optimistic 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Language Arts 2. Psychology/Sociology 3. Government/History 4. Law Enforcement 5. First Aid/First Responder 	<p>Total number circled in Box 12</p> <div style="border: 1px solid black; width: 50px; height: 50px; margin: 0 auto;"></div>

BOX 13	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Work with my hands and learn that way. 2. Put things together. 3. Do routine, organized and accurate work. 4. Perform activities that produce tangible results. 5. Apply math to work out solutions. 6. Use hand and power tools and operate equipment/machinery. 7. Visualize objects in three dimensions from flat drawings. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Practical 2. Observant 3. Physically active 4. Step-by-step thinker 5. Coordinated 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Math-Geometry 2. Chemistry 3. Trade and Industry courses 4. Physics 5. Language Arts 	<p>Total number circled in Box 13</p> <div style="border: 1px solid black; width: 60px; height: 40px; margin: 0 auto;"></div>
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BOX 14	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Shop and go to the mall. 2. Be in charge. 3. Make displays and promote ideas. 4. Give presentations and enjoy public speaking. 5. Persuade people to buy products or to participate in activities. 6. Communicate my ideas to other people. 7. Take advantage of opportunities to make extra money. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Enthusiastic 2. Competitive 3. Creative 4. Self-motivated 5. Persuasive 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Language Arts 2. Math 3. Business Education/Marketing 4. Economics 5. Computer Applications 	<p>Total number circled in Box 14</p> <div style="border: 1px solid black; width: 60px; height: 40px; margin: 0 auto;"></div>
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BOX 15	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Interpret formulas. 2. Find the answers to questions. 3. Work in a laboratory. 4. Figure out how things work and investigate new things. 5. Explore new technology. 6. Experiment to find the best way to do something. 7. Pay attention to details and help things be precise. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Detail-oriented 2. Inquisitive 3. Objective 4. Methodical 5. Mechanically inclined 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Math 2. Science 3. Drafting/Computer-Aided Drafting 4. Electronics/Computer Networking 5. Technical Classes/Technology Education 	<p>Total number circled in Box 15</p> <div style="border: 1px solid black; width: 60px; height: 40px; margin: 0 auto;"></div>
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BOX 16	<p>Activities that describe what I like to do:</p> <ol style="list-style-type: none"> 1. Travel. 2. See well and have quick reflexes. 3. Solve mechanical problems. 4. Design efficient processes. 5. Anticipate needs and prepare to meet them. 6. Drive or ride. 7. Move things from one place to another. 	<p>Personal qualities that describe me:</p> <ol style="list-style-type: none"> 1. Realistic 2. Mechanical 3. Coordinated 4. Observant 5. Planner 	<p>School subjects that I like:</p> <ol style="list-style-type: none"> 1. Math 2. Trade and Industry courses 3. Physical Sciences 4. Economics 5. Foreign Language 	<p>Total number circled in Box 16</p> <div style="border: 1px solid black; width: 60px; height: 40px; margin: 0 auto;"></div>
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***Disclaimer:** Your interests may change over time. These survey results are intended to assist you with informal career exploration. Consider more formal assessments and other resources or services to help you plan your career. This survey does not make any claims of statistical reliability.*



The Sixteen Career Clusters

<p>1</p> <p><i>Agriculture, Food & Natural Resources</i></p>	<p>The production, processing, marketing, distribution, financing, and development of agricultural commodities and resources including food, fiber, wood products, natural resources, horticulture, and other plant and animal products/resources.</p>
<p>2</p> <p><i>Architecture & Construction</i></p>	<p>Careers in designing, planning, managing, building, and maintaining the built environment.</p>
<p>3</p> <p><i>Arts, A/V Technology & Communications</i></p>	<p>Designing, producing, exhibiting, performing, writing, and publishing multimedia content including visual and performing arts and design, journalism, and entertainment services.</p>
<p>4</p> <p><i>Business Management & Administration</i></p>	<p>Business Management and Administration careers encompass planning, organizing, directing and evaluating business functions essential to efficient and productive business operations. Business Management and Administration career opportunities are available in every sector of the economy.</p>
<p>5</p> <p><i>Education & Training</i></p>	<p>Planning, managing, and providing education and training services, and related learning support services.</p>
<p>6</p> <p><i>Finance</i></p>	<p>Planning, services for financial and investment planning, banking, insurance, and business financial management.</p>
<p>7</p> <p><i>Government & Public Administration</i></p>	<p>Executing governmental functions to include governance; national security; foreign service; planning; revenue and taxation; regulation; and management and administration at the local, state, and federal levels.</p>
<p>8</p> <p><i>Health Science</i></p>	<p>Planning, managing, and providing therapeutic services, diagnostic services, health informatics, support services, and biotechnology research and development.</p>
<p>9</p> <p><i>Hospitality & Tourism</i></p>	<p>Hospitality and Tourism encompasses the management, marketing and operations of restaurants and other food services, lodging, attractions and recreation events, and travel-related services.</p>

Career Clusters cont.

<p>10</p>  <p><i>Human Services</i></p>	<p>Preparing individuals for employment in career pathways that relate to families and human needs.</p>
<p>11</p>  <p><i>Information Technology</i></p>	<p>Building linkages in IT occupations framework for entry-level, technical, and professional careers related to the design, development, support and management of hardware, software, multimedia, and systems integration services.</p>
<p>12</p>  <p><i>Law, Public Safety, Corrections & Security</i></p>	<p>Planning, managing, and providing legal, public safety, protective services and homeland security, including professional and technical support services.</p>
<p>13</p>  <p><i>Manufacturing</i></p>	<p>Planning, managing and performing the processing of materials into intermediate or final products and related professional and technical support activities such as production planning and control, maintenance, and manufacturing/process engineering.</p>
<p>14</p>  <p><i>Marketing</i></p>	<p>Planning, managing, and performing marketing activities to reach organizational objectives.</p>
<p>15</p>  <p><i>Science, Technology, Engineering & Mathematics</i></p>	<p>Planning, managing, and providing scientific research and professional and technical services (e.g., physical science, social science, engineering), including laboratory and testing services, and research and development services.</p>
<p>16</p>  <p><i>Transportation, Distribution & Logistics</i></p>	<p>Planning, management, and movement of people, materials, and goods by road, pipeline, air, rail and water and related professional and technical support services such as transportation infrastructure planning and management, logistics services, mobile equipment, and facility maintenance.</p>

My top three Career Clusters of interest are:

1. _____
2. _____
3. _____

For more information, check with a career counselor at your high school, career technical center, higher education institution, or one-stop career center.

Windows to Work

Program Curriculum

Section 4: Financial Literacy



Financial Literacy

This program component is designed to provide participants with a basic understanding of ways to better manage their finances. A range of topics are discussed, from checking and savings accounts to techniques for building good credit.

Depending on available resources, a PowerPoint presentation can be utilized to facilitate each seminar (found online). PowerPoint slides can also be printed and disseminated, and facilitator can provide the listed brochures, leader's guide, and worksheets as handouts. During instruction, it is important to emphasize that this is not meant to be a form of financial advising, but rather providing basic information so that participants have a better understanding of financial resources and options.

Time spent on Financial Literacy materials is expected to last no more than 1-2 sessions.

MoneyWi\$e materials can be found online (www.money-wise.org):

Banking Basics (http://www.money-wise.org/modules/module_banking_basics)

Building Good Credit (http://www.money-wise.org/modules/module_rebuilding_good_credit)



Banking BASICS

Leader's Guide

MoneyWISE

A CONSUMER ACTION AND CAPITAL ONE PARTNERSHIP

T

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I

INTRODUCTION

Introduction

Community education about banking is an important priority for community-based organizations and community advocates. There are an estimated 10 million households in the U.S. that don't have bank accounts. Many of these people can have access to the safety, security and convenience of the banking system if they are encouraged to do so and the system is explained in a way they can understand. As advocates for their clients, community-based organizations can play an important role in this educational process.

The reasons that people don't deal with financial institutions are varied and many: The identification requirements to open an account are too rigid; the hold put on deposited funds is inconvenient; maintenance fees eat up the balance; local branch offices have all but disappeared from some neighborhoods, and people with past banking problems can't obtain new accounts. In addition, distrust of financial institutions is deeply rooted in many communities.

Consumer Action, a national non-profit organization, and Capital One formed the MoneyWi\$e national financial literacy partnership in the spring of 2001 to educate consumers about how to manage their finances. The free, multilingual education program centers on money management and credit-focused topics.

The MoneyWi\$e "Banking Basics Leader's Guide" is designed to prepare community advocates to lead trainings for colleagues, clients and community members. "You Can Bank on It," a companion brochure designed for adult learners of all skill levels, is available in Chinese, English, Korean, Spanish and Vietnamese. An adult learning curriculum with classroom activities and a PowerPoint presentation round out the MoneyWi\$e "Banking Basics" program.

For more information on the MoneyWi\$e program, call Consumer Action at 800-999-7981. *(For more ways to contact Consumer Action, see the back cover of this publication.)*

B

BANKS AND CREDIT UNIONS

Banks and Banking

What is a bank?

There are different kinds of banks, including national banks, state-chartered banks, savings and loan associations, and savings banks. Banks are for-profit companies. Like other financial institutions that offer personal banking products and services to the public, banks make money by making loans and charging certain fees. When a bank lends money, it charges interest to the borrower at a higher interest rate than it pays on deposits. When a bank provides services, such as checking and savings accounts, it charges fees. The bank has to earn enough to pay its expenses, such as salaries, equipment and rent, and also satisfy its stockholders.

Is my money safe in a bank?

Yes. Account balances in banks are insured by the federal government. (See “Federal Deposit Insurance,” page 3.)

Why should I have an account?

A bank (or credit union) account is a good place to keep your money safe and earn interest on it. It’s easy to get your money when you need to by writing a check, using an automated teller machine (ATM) or visiting a branch. Banks and credit unions pay interest on accounts so that people will put their money in the account instead of keeping it at home. When you deposit money in the bank or credit union, it isn’t locked away in the vault. It is used for loans to help people finance cars, purchase homes or start businesses, so your deposits have an impact on the community.

Credit Unions

What is a credit union?

A credit union is a non-profit cooperative financial institution owned and controlled by its members. Credit unions serve groups that share something in common, such as where they work, live or worship. Credit unions provide checking and savings accounts and loans to

F

FEDERAL DEPOSIT INSURANCE

members at competitive rates.

How can I find out if I'm eligible to join a credit union?

To find a credit union that you can join, call the Credit Union National Association at 800-358-5710, or visit CUNA's online credit union locator (www.findacreditunion.com).

Do credit union services cost less than bank services?

Yes. On average, credit unions charge lower fees than banks. According to a study by the Consumer Federation of America (www.consumerfed.org), credit unions beat banks in these areas:

- Minimum balance requirements—the average credit union required \$446 to avoid a monthly fee; banks required \$537.
- Interest-bearing checking accounts—the average credit union charged \$2.05 per month; banks averaged \$7.42.
- Regular checking accounts—the average credit union charged \$4.28 per month; banks averaged \$6.72.

Federal Deposit Insurance

What is the Federal Deposit Insurance Corporation?

The Federal Deposit Insurance Corporation (FDIC) is a federal agency that insures deposits and maintains stability in the U.S. banking system and public confidence in the nation's depository institutions. Account balances in banks are insured by the federal government. Your basic insurance depends on the size of your balance—up to \$250,000 per person per account ownership category at the same bank is covered. You may have more than \$250,000 insurance coverage if you have different kinds of accounts at the same bank, such as an individual account and a joint account with another person and an individual retirement account (IRA).

During the Great Depression and stock market crash in the late 1920s and early 1930s, thousands of banks closed. In 1933, Congress created the FDIC to bring order to the banking system and to guarantee that depositors would be protected if the bank failed.

A

ACCOUNT VERIFICATION

How do I find out if my account is FDIC-insured?

You can verify whether an institution is FDIC-insured by searching for it on the FDIC's website (www.fdic.gov) or by calling the FDIC at 877-ASKFDIC (877-275-3342).

The FDIC insures deposits in most banks and savings associations. One easy way to tell if your bank is FDIC-insured is to look for the FDIC logo at each teller window. Insured savings associations display a sign with an eagle on it.

What types of bank accounts are insured?

All deposit accounts at an insured institution are insured, including savings, checking, Christmas club accounts and certificates of deposit (CDs). Cashier's checks, money orders, certified checks and traveler's checks drawn on a deposit account are also protected.

Are stocks and bonds insured?

Stocks, mutual funds and most other types of investments are not covered by deposit insurance.

I have FDIC-insured accounts at several banks. Are they all covered?

Yes. Your accounts at different FDIC-member institutions are insured separately up to the \$250,000 limit per account ownership category per bank.

Are credit union deposits insured?

Credit unions, like other financial institutions, are regulated by the government. The National Credit Union Share Insurance Fund, administered by the National Credit Union Administration, an agency of the federal government, insures deposits up to \$250,000 per account.

Account Verification Companies

What is an account verification company?

Account verification services are businesses that help banks and

credit unions identify applicants who have mishandled accounts in the past. If you overdraw your checking account and then abandon it while you still have a negative balance, you may be listed with ChexSystems, the major national account verification company.

I want to open an account, but I owe \$200 to another bank so I'm listed in ChexSystems. If I pay back the \$200, will my record be cleared?

Not necessarily. The law does not require financial institutions to remove an accurate report of a mishandled account just because the debt is paid. The information about you can remain on file for five years. You can ask the bank or credit union to remove the report, but it is under no obligation to do so.

How can I get a copy of my ChexSystems report?

Under the Fair and Accurate Credit Transactions Act (FACTA) amendments to the Fair Credit Reporting Act (FCRA), you are entitled to a free copy of your Chexsystems report once every 12 months:

- You can order your ChexSystems report by phone (800-428-9623), by mail, by fax or online at www.consumerdebit.com. To order by mail, print out the order form from the Consumer Debit website (<https://www.consumerdebit.com/consumerinfo/us/en/chexsystems/report/chexorderform.html>) and mail it to: ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125. If you prefer, fax the form to "Consumer Relations" at 602-659-2197
- You also can get a free copy of your ChexSystems report if a bank or credit union refused to open an account for you within the last two months because of information provided by ChexSystems.

I think that ChexSystems made a mistake on my record. What can I do?

If you believe your ChexSystems file contains errors, call (800-428-9623) or fax (602-659-2197) detailed information about your dispute to ChexSystems. You also can write a letter about your dis-

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ACCOUNTS

pute and send it to: ChexSystems, 7805 Hudson Road, Suite 100, Woodbury, MN 55125. Include a copy of your report with the disputed items clearly marked. You will be notified of the results of the company's investigation within about 30 days. If an error is found, the company must remove it immediately.

If the investigation does not resolve your dispute, you can add a brief written statement to your file. Date and sign your statement and send it to ChexSystems with a request to add it to your file.

What Kind of Account Do I Need?

What is a checking account?

A checking account allows you deposit and withdraw money, write checks to pay for purchases and bills, and make payments and transfers online. With most checking accounts, you will be given a card that allows you to withdraw cash and make deposits at your bank or credit union's ATMs as well as those owned by other financial institutions.

What is a "lifeline" checking account?

Some states require that banks offer basic checking to accommodate low-income customers. Called "lifeline" or "basic" accounts, they tend to have no (or very low) monthly fees or minimum balance requirements, which means you won't get hit with a monthly fee if your account balance dips too low. These accounts sometimes have limited check writing privileges.

What is a savings account?

A savings account is a safe place to keep your money while it earns interest (a return on your money). When you open a savings account, you might be given a passbook in which the bank or credit union will record your deposits and withdrawals. Some financial institutions don't use passbooks—they send you a monthly or quarterly transaction record (statement).

Most banks and credit unions do not pay much interest on savings

accounts—usually 1% or 2%. Interest is expressed as an annual percentage rate (APR)—the amount your money would earn if left on deposit for one year.

How does interest accrue?

There are two kinds of interest: simple and compound. It is easy to figure the return using a simple interest rate. If you lend a friend \$100 for a five-year term at 5% simple interest, at the end of five years you would receive \$125 (the \$100 you loaned plus \$25 interest). *(See example at right.)*

Simple interest example	
Year 1	\$105
Year 2:	\$110
Year 3:	\$115
Year 4:	\$120
Year 5:	\$125

A more desirable form of interest is compound interest, which allows you to earn interest not only on your initial deposit, but also on the interest you earn as you go along. Most savings accounts pay compound interest. For example, if you deposit \$100 in an account that pays 5% interest (compounded yearly), in five years the account—if left untouched—would be worth \$127.63. This is because you earned interest on your interest, not just on your initial deposit. *(See example at left.)*

Compound interest example	
Year 1	\$105
Year 2:	\$110.25
Year 3:	\$115.76
Year 4:	\$121.55
Year 5:	\$127.63

What is a CD?

CD stands for “certificate of deposit,” a debt instrument that offers a guaranteed interest rate for a specified term, such as one year. You can choose the length of time that your money is on deposit—from a few months to several years. Generally, the longer the term, the higher the interest rate. If you withdraw your money before the term ends (maturity), you will lose interest. You will also most likely be charged a penalty for early with-

I

INTERNET BANKING

drawal. A penalty could cost you some of the money you deposited.

What is an electronic transfer account (ETA)?

Electronic transfer accounts (ETAs) are government-sponsored accounts that may be available to recipients of federal benefits, such as Social Security or Supplemental Security Income (SSI). Where available, the low-cost account offers an ETA debit card and four free withdrawals per month. Withdrawals can be made at ATMs belonging to your bank or credit union or at point-of-sale (POS) terminals at stores. There are no check writing privileges with an ETA. To find out if a bank or credit union near you offers ETAs, call GoDirect at 888-382-3311 or search online at www.eta-find.gov.

What is a money market account?

A money market account is a deposit account that pays interest. Money market accounts provide a better return than traditional savings accounts. However, the accounts usually come with high minimum balance requirements of \$10,000 or more.

You can also write checks on most money market accounts.

Insured money market accounts have limited transaction privileges under federal Regulation D (Reserve Requirements of Depository Institutions) which limits account holders to six transfers or withdrawals per month and no more than three checks.

How can I get a free bank or credit union account?

Free accounts are available at many financial institutions if you use direct deposit to receive your paycheck or benefits check. This means you will not receive a paper check, but the money will go automatically into your account. Some banks and credit unions also offer free accounts if you use an ATM for all deposits and withdrawals.

Internet Banking

How can I bank online?

If you have Internet access, you should be able to bank online. After

you have opened an account, you can set it up for Internet access by visiting the financial institution's website and registering with a username and a password. Virtually all financial institutions offer the ability to bank online. Visit Bankrate.com's website (www.bankrate.com) to find banks that meet your needs.

What is the difference between Internet banks and brick-and-mortar banks?

The key difference is that Internet banks exist only on the Internet—with no physical branches. But, in practical terms, most Web banks are actually the online counterparts of brick-and-mortar parents, from small regional banks with few branches to large national or multinational corporations. Before depositing money in any bank, use the FDIC institutions search engine (www.fdic.gov) to determine whether the bank is a chartered, FDIC-insured depository institution. If you can't find information about the bank online, call the FDIC at 877-275-3342.

Is it true that Internet-only banks pay higher interest rates?

Yes. You may get higher interest rates with an online bank. Some Internet banks pay up to five times as much interest for checking and savings accounts compared to regular banks. Internet banks also offer competitive CD rates, some with no or very low minimum deposit requirements.

What are some advantages and disadvantages of banking online?

With online access to your account, you can check on it anytime—you don't have to deal with long waits on the phone or in teller lines. Checking, savings and credit card transactions can be viewed online as soon as they post to your account. Transferring funds between your accounts is fast and easy—you can instantly move money from savings to checking.

Online banking can have drawbacks, however. At Internet-only institutions, cash and check deposits must be made by mail. Although many online banks waive a few ATM fees each month, you can't

A

ATM AND DEBIT CARDS

avoid a charge by the owner of the ATM, unless you seek out ATMs that do not charge this fee. And, if something goes wrong with your account, you can't go into a branch to settle your problem.

What is online bill payment?

Online bill payment is a service offered by financial institutions that allows you to pay your bills by entering the names of companies you owe money to, your account numbers and the amount you'd like to pay. You can program the service to pay certain bills automatically every month or enter specific amounts each time the bills are due. There is usually a fee for the service, but some banks waive the fee when you meet minimum balance or direct deposit requirements. The money earmarked for bill payments is deducted from your checking account on the day you specify the bill to be paid.

What should I know about using online bill payment?

The most important thing to know about online bill payment is that not all creditors can accept money electronically. If you arrange to pay a bill to a creditor who cannot accept electronic payments, the bank will send a check instead—this can take quite a bit longer to get there than an automatic payment would. You can call your creditors to ask if they accept electronic payments, or you can perform this experiment: The first time you use online bill payment for a new creditor, schedule your payment at least 10 days in advance. Then check the next bill that arrives—if the payment was posted 1-3 days after you made the payment, the company can accept electronic payments. If the payment took a week or longer to post, you'll know that payment was made by check. With this knowledge, you can adjust your payment schedule accordingly.

ATM and Debit Cards

What is an ATM card?

An ATM card is a plastic card linked to your checking or savings account (or both) that allows you to withdraw cash and make deposits at your bank or credit union's ATMs and to withdraw cash at

machines owned by other banks. You also may be able to use your ATM card and secret code to buy things and get cash back at stores.

What is a debit card?

A debit card is a plastic card with a MasterCard or Visa logo on it that is connected directly to your checking account. When you use it, money goes from your account to the company you are paying. It can be used wherever MasterCard or Visa cards are accepted, even overseas. You can use debit cards in two ways:

- To use your card at an ATM or a point-of-sale (POS) terminal at a store, you have to provide your personal identification number (PIN).
- You can also use your debit card at stores and restaurants that accept credit cards, without providing a PIN. You will be asked to sign a receipt. (A signature may not be required if the transaction is for less than \$25.)

Am I liable for any losses if my debit card is lost or stolen?

You could be liable for some part of the losses arising from unauthorized use of your debit card. When your debit card is lost or stolen, it could be easy for others to use because a PIN is not always required. However, if you notify the bank or credit union right away when you find your card missing, you should be liable for only a small amount—or nothing at all.

Always report a lost or stolen debit card right away. Your liability may be limited to zero if you report the loss within two business days, and to \$50 if you report it more than two business days after realizing your card is missing. However, you could lose all the money in your account and the unused portion of your line of credit for overdrafts if you fail to report an unauthorized transfer or withdrawal within 60 days of the date of the account statement that reflects the error.

I gave a friend my card and PIN so she could buy something for me. I found out she bought some things for herself. Am I liable for her purchases?

B

BANKING SERVICES

If you give your debit card and your PIN to someone, you are responsible for any withdrawals or purchases, even if you didn't authorize them. Guard your PIN carefully—never write it on the card or give it to anyone else.

Banking Services

What is direct deposit?

Direct deposit is a service of employers, payroll companies, brokerages and government benefits programs that will deposit money due to you directly into your account using electronic transfer of funds. Direct deposit is a safer, faster and less expensive alternative to issuing paper checks. When you use direct deposit, many financial institutions will waive or lower monthly checking account fees.

What are “standard overdraft practices” that come with my account?

This refers to your bank's policy for paying overdrafts. An overdraft occurs when you do not have enough money in your account to cover a transaction. When this happens, you get charged an overdraft fee of, on average, \$30 for each item that you overdraft. Some financial institutions have “standard overdraft practices” to pay overdrafts and charge overdraft fees. New federal rules (2010) require that financial institutions get your permission before paying non-recurring debit or ATM card transactions when you don't have enough money in your account. If you don't opt in, these transactions will be declined when you have insufficient funds, and you won't have to pay an overdraft fee.

What is an overdraft protection plan?

Overdraft protection plans are *optional* banking services that ensure that money is moved from your savings account or a special line of credit into your checking account when you have insufficient funds to cover a check or debit transaction. If you choose to set one up, overdraft protection plans allow you to avoid overdraft fees. Typically, overdraft protection plans work in one of these ways:

- Link your savings account to your checking account. Money will be transferred when you need it, and you will be charged a transfer fee.
- Establish a line of credit or a special credit card account to cover overdrafts. In most cases, you will pay an annual fee, transfer fees and interest on any money you borrow to cover overdrafts. An application and credit approval are required.

What is a safe deposit box?

A safe deposit box is a metal drawer in a financial institution's vault that is rented out on an annual basis as a storage place for important papers and small items of value.

Many banks and credit unions automatically deduct the annual safe deposit box rental fee from your account. When renting a box, you sign a lease, which establishes the rules for using the box. The institution may prohibit certain items, such as guns, explosives, corrosives or illegal substances, from being kept there.

What should not be kept in a safe deposit box?

Don't keep the originals of your will and life insurance policies in a safe deposit box because it might be sealed at the time of death, and your survivors would need a court's permission to open it.

What can be kept in a safe deposit box?

Almost anything that fits can be kept in a safe deposit box, as long as it doesn't violate the terms of your lease. Safe deposit boxes can be a good place to store paperwork or items that would be difficult to replace in case of fire, flood or theft. Because only the box holder has access to the contents, they also offer privacy. Some insurance companies charge lower insurance premiums on valuables kept in a safe deposit box instead of at home. These are some of the items you might consider keeping in a safe deposit box:

- home and auto insurance policies and videos or pictures that provide a record of your home's contents for insurance purposes;
- birth, marriage and death certificates and other irreplaceable

E

EARNING MONEY ON YOUR MONEY

family records;

- deeds, titles, mortgages, leases and important contracts;
- stock and bond certificates and certificates of deposit (CDs); and
- valuable jewelry and/or small collectible items such as coins, stamps or medals.

Is it legal to keep cash in a safe deposit box?

There is no law against putting cash in a safe deposit box, but it's not advisable. You are better off keeping your money safe and working for you in an insured interest-bearing account or CD.

What is the yearly cost for a safe deposit box?

The annual charge for a safe deposit box is based on the size and depth of the box and can range from \$15 for a small box to well over \$100 for large one. There is an extra deposit charge for keys.

Your Money Can Earn Money

I'm thinking about purchasing a certificate of deposit (CD). What should I consider before I make a purchase?

Before entering into any financial agreement, read all the fine print disclosures carefully. Here are some specific things to ask about when purchasing a CD:

- When does the CD mature?
- What are the penalties for early withdrawal? (Ask how much you'll have to pay if you cash in your CD before maturity and whether you risk losing any portion of your principal.)
- Is the interest rate on the CD fixed or variable? Some variable-rate CDs feature interest rates that increase or decrease over time according to a schedule. Others are tied to the performance of a market index, such as the S&P 500 or the Dow Jones Industrial Average.
- Is the CD callable? (If so, the financial institution (not you) has the right to terminate, or "call," the CD when interest rates fall. While you won't be penalized, you could lose an attractive return.)

What is a U.S. savings bond?

U.S. savings bonds are certificates given to you when you loan money to the U.S. government. You can buy savings bonds from most banks or credit unions. They have to be held for at least six months before they can be redeemed without penalty. To purchase savings bonds, you must have a Social Security number. Bonds can be purchased in different denominations (\$50, \$75, \$100, \$200, etc.). You can cash your bonds at most banks or credit unions.

What are Treasury bills, notes and bonds?

Treasury bills, notes and bonds are securities sold by the U.S. government in order to pay off debt and raise cash. When you buy one of these securities, you are lending your money to the government. You can buy Treasury bills, notes and bonds directly from the government by setting up a “TreasuryDirect” account. For more information, call 800-722-2678 or visit the TreasuryDirect website (www.treasurydirect.gov).

How do tax-deductible individual retirement accounts (IRAs) work?

If you are not covered by a retirement plan at work, you can set up a tax-deductible retirement account at a bank, credit union or brokerage firm. Contributions and earnings in a “traditional” IRA are not taxed until withdrawal. Money can be withdrawn without penalty beginning at age 59½. (You are required to start making withdrawals by age 70½.) If you are covered by another retirement plan, you still may qualify for a fully tax-deductible IRA if your adjusted gross income is within the limits. Non-working spouses can contribute to an IRA even if the working spouse is covered by an employer-sponsored retirement plan. Go to the Internal Revenue Service website (www.irs.gov) for more details.

I've heard that Roth IRAs are a great way to save for retirement. How do they work?

Unlike a traditional IRA, a Roth IRA does not allow a tax deduction for contributions. However, it allows you to take distributions tax-free after age 59½ as long as the account has been open at least five years. With a traditional IRA, you must pay taxes on all your distri-

0

OPENING A BANK ACCOUNT

butions. Contributions to a Roth may be withdrawn without penalty at any time.

To be eligible to make the full contribution, your adjusted gross income must be within certain limits. Go to the Internal Revenue Service website (www.irs.gov) for more details.

Opening a Bank or Credit Union Account

What kind of identification do I need to open an account?

Different financial institutions have different requirements, but in general you will be well prepared if you can provide the following:

- photo identification (ID) such as a driver's license, state ID card or passport
- your Social Security number
- proof of your address, such as a utility bill or lease
- your mother's maiden name (or some other name you will always remember) for use as a security password on the account

How much money do I need to open an account?

Every financial institution is different, but \$100 should allow you to open an account at most banks and credit unions, and there are some that require as little as \$25. You can bring cash or a check. (If you are going to make a small deposit, ask about minimum balance fees.)

What is the purpose of a signature card?

When you open an account, you are asked to sign a signature card that will be kept on file. Your signature card protects both you and the bank or credit union from unauthorized use of your checks by forgers. The signature card is also an agreement between you and the bank or credit union, in which you agree to be bound by the institution's rules. Sign the card exactly as you sign checks. For example, if you regularly sign your name with initials, such as "P.F. Jones," sign the card that way, not "Paul Foster Jones."

B

BALANCING YOUR ACCOUNT

Keeping Your Checking Account Straight

How do I reconcile my checking account?

To reconcile your account, compare the account statement against your entries in your checkbook register. Follow these steps:

1. Check off each transaction in the register that also appears on your statement.
2. Look for the ending balance on your statement.
3. Add to the ending balance any recent deposits not reflected in your statement. This is your new ending balance.
4. Total all withdrawals, checks, debits, online payments and transfers, and bank fees that are still unchecked in your register. Subtract the total from the new ending balance.
5. This final number should match the ending balance in your checkbook. If not, go back over the steps to find any missed transactions or miscalculation.

How can I avoid bouncing checks?

Balance your checkbook regularly and don't forget to include deposits, debit card transactions, online payments and transfers, ATM surcharges and account fees. Compare monthly statements to your checkbook as soon as they arrive. Use the phone, ATM or Internet to check your balance and see when deposits, checks and debits have cleared. If you have a joint account, designate one person as the keeper of the checkbook register. Consider using duplicate checks—you can tear the original and the duplicate out of the checkbook to carry with you, and after you write the check you will still have the duplicate in your wallet as a reminder of the transaction.

I deposited a friend's check and it didn't clear. I had one large check and several small checks outstanding. Despite having enough money to cover all but the large check, the bank/credit union bounced them all, resulting in over \$100 worth of fees. Can my bank/credit union do that?

This practice is extremely unfair to consumers. On a day when sev-

F

BANK FEES

eral checks are presented for payment, some financial institutions process the largest check first. This can cause numerous checks to bounce. If the smaller checks had cleared first, you would have been liable for only one bounced check fee. Contact your bank or credit union in writing and ask to have all the fees but one refunded. Send a copy of the letter to the institution's regulator if you are not satisfied with the outcome (see page 20).

Saving Money on Account Fees

What are some ideas for keeping account costs under control?

Look for a free checking account or one with low minimum balance requirements. A low minimum makes it easier to avoid the account fees charged if you allow your balance to fall below the minimum. Some financial institutions have average balance requirements, which may be easier to maintain than a minimum balance because the bank or credit union averages out your balance over the entire month—a figure that will be higher than your lowest balance. If you can't find a free or low-cost account, ask if you can combine the balances in your checking and savings accounts to meet the minimum balance requirement and avoid maintenance fees.

To avoid bounced check fees, don't write checks unless you know the money is in your account. If you only rarely bounce a check, ask the bank or credit union to reverse the fee when you do. An optional service called overdraft protection saves you from bouncing checks (see page 12). Transfer fees and/or interest usually apply but are much lower than bounced check fees.

Another waste of money is paying unnecessary ATM fees—use your bank or credit union's ATMs whenever possible. You also can save on fees by getting cash back when you're making a debit card purchase. If you can't avoid ATM fees, take out larger sums less frequently to avoid repeat fees on numerous smaller withdrawals.

Shop around for the best price on printed checks. Some financial institutions charge as much as \$25 per box, while some mail order check printers charge as little as \$5 per box. Some sources for low-cost checks are:

R

RESOLVING COMPLAINTS

- Checks in the Mail, 800-733-4443 (www.citm.com).
- Checks Unlimited, 800-426-0822 (www.checksunlimited.com).
- Current, 800-848-2848 (www.currentcatalog.com).

If you have an account that doesn't require a certain balance, keep a relatively small amount of cash in your checking account. Put the rest in interest-bearing accounts such as CDs or money market accounts.

Resolving Account Problems

My account statement showed a debit that I didn't make. What can I do about it?

Call your bank or credit union immediately—to avoid losing your chance to correct an error, report problems within 60 days of the date of the statement. Contact a telephone customer service representative or a manager for assistance. The employee will take down the details of your problem and initiate an investigation. The institution must let you know the outcome of the investigation. If you are not satisfied with the results, file a complaint with the institution's regulator.

I have tried to resolve a problem with my account, but it has gone on for months without resolution. What can I do now?

If you are unable to resolve the problem with the bank or credit union directly, file a complaint with its regulator (see next section). Send your complaint in writing and be sure to include the following information:

- your name, address and daytime telephone number, including area code;
- the name and address of the bank or credit union;
- your account number;
- the name of the person you contacted, along with the date; and
- a description of the complaint.

In your description of the complaint, state concisely what happened, giving the dates involved and the names of employees you dealt with.

R

REGULATORS & GLOSSARY

Include copies of statements or other documents that may help to clarify your complaint. Send copies—don't send original documents. Sign and date your letter.

Bank and Credit Union Regulators

How can I find out which government agency regulates my bank or credit union?

The quickest way is to ask the financial institution. Otherwise, here are some tips to help you find the appropriate regulatory agency:

- Banks with “National” in their name or “N.A.” (National Association) after the name, and federal savings and loans and savings banks, are regulated by the Comptroller of the Currency (800-613-6743/www.helpwithmybank.gov).
- State-chartered banks are regulated by state banking authorities. To find your state agency, look in the government section of your white pages directory or on the Internet (<http://www.usa.gov/directory/stateconsumer/index.shtml>).
- Federally chartered credit unions are regulated by the National Credit Union Administration (800-755-1030/www.ncua.gov).

If you don't think your bank falls into any of these categories, contact the FDIC at 877-275-3342 or check its website (www.fdic.gov). It co-regulates any bank that is covered by FDIC insurance.

Additionally, you can file a complaint with the Consumer Financial Protection Bureau (CFPB). The CFPB writes and enforces rules for financial products and services at the nation's largest banks and credit unions. It also operates a complaint unit to help resolve financial disputes between consumers and financial institutions (855-411-2372/www.consumerfinance.gov).

Glossary

Annual percentage rate (APR): The interest rate paid if funds are left on deposit for one year.

Annual percentage yield (APY): The amount of interest earned on interest-bearing accounts (checking, savings, CDs), including the added effect of compounding, if the money remains on deposit for

one year.

ATM card: A card that allows you to withdraw money from your account through an automated teller machine (ATM).

Automated teller machine (ATM): A machine that allows customers to make deposits or withdraw money from their accounts. You must have an ATM card to use an ATM machine.

Balance: The amount of money in an account.

Basic banking accounts/Lifeline accounts: Some states require financial institutions to offer special accounts for low-income customers. The number of transactions each month may be limited.

Bounced check: When you write a check for more than you have in your checking account, your check bounces. Also called an “over-draft.”

Cash back: Many merchants who accept ATM or debit cards for purchases allow customers to withdraw a limited amount of cash at the same time.

Compound interest: Interest that is paid not only on your initial deposit, but also on the interest you’ve earned.

Debit card: An automated teller machine (ATM) card with a MasterCard or Visa logo on it. When you use a debit card, money goes immediately from your checking account to the company you are paying.

Direct deposit: Electronic deposit of wages or benefits into a person’s account.

Finance charges: The price lenders charge for the use of their money, including interest and fees.

Interest: The additional amount, expressed as a percentage of the principal, paid by financial institutions to depositors for the use of their money, or by consumers on a loan.

Principal: The original amount of money deposited into an account before any interest payments are made, or the basis of a loan.

Savings: Money put aside to accumulate and earn interest.

Statement: A monthly or periodic summary of a customer’s account transactions.



MoneyWi\$e Banking Basics check writing activity

JOHN CONSUMER MARY CONSUMER 123 Any Street Anytown, FL 12345	11-5388/1310	5690
① Date _____		
<i>P</i> ay to the ② _____ ③		
order of _____ \$ _____		
④ _____		D ollars
YOUR NATIONAL BANK		
<i>F</i> or _____ ⑤		_____ ⑥
-: 9999992884-: 0326766894: 5690		

Directions: This check belongs to John and Mary Consumer. Write a check to Mr. and Mrs. Consumer's landlord, Peter Perkins, for \$395.00.

- ① **Date:** Write the month, day and year (example: "March 5, 2011").
- ② **Pay to the order of:** Write "Peter Perkins"
- ③ **Amount (\$):** Write "\$395.00"
- ④ **Dollars:** Write "Three hundred and ninety-five and no cents"
- ⑤ **For:** Write "Rent"
- ⑥ **Signature:** Sign "Mary Consumer"

Enter the check in Mr. and Mrs. Consumer's checkbook register and figure the current balance.

Check	Date	Transaction Description	Amount	Deposits	Balance
		Balance Forward			\$632.45
#5688	2/28	Bountiful Grocery Store	\$105.68		\$526.77
	2/28	John's Paycheck		\$1,232.10	\$1758.87
#5689	3/1	RX Pharmacy	\$20.00		\$1738.87

Classroom discussion question: Why is it important to enter the checks you write in your checkbook register?



ChexSystems

Sample Consumer Report

SOURCE: www.chexhelp.com, April 5, 2002

DATE OF REPORT: Sept. 10, 2001

JOHN CONSUMER
123 ANY STREET
ANYTOWN FL 12345

RE: Consumer ID 1234567, JOHN CONSUMER

Dear JOHN CONSUMER:

REPORTED INFORMATION

(Refers to reports of accounts that have been mishandled, reported for cause, and/or outstanding debts. Reported information is submitted directly to ChexSystems by members of our service which consist mainly of financial institutions. Our current practice is to retain reported information on file for a period of five years.)

Name: JOHN CONSUMER
Address: 123 ANY STREET, ANYTOWN FL 12345
SSN/ID#: 999-99-9999
Source of Information: YOUR NATIONAL BANK, ANYTOWN, FL
RTN# 123456789 ACCOUNT#: 123456789
Date Reported: 01/01/2000
Reported For: NON-SUFFICIENT FUNDS (NSF) ACTIVITY

Name: JOHN CONSUMER
Address: 123 ANY STREET, ANYTOWN FL 12345
SSN/ID#: 999-99-9999
Source of Information: YOUR CREDIT UNION, ANYTOWN FL
RTN# 987654321 ACCOUNT#: 987654321
Date Reported: 01/01/2000
Debt Reported: \$150.49
Collection Payment Recorded Date: 04/18/2001

DRIVERS LICENSE VALIDATION

(Information made available from each state regarding the validity of a drivers license number format.)

Drivers license # C 12345678901 is a valid format for the state of FL

ChexSystems

Sample Consumer Report

DRIVERS LICENSE VERIFICATION

(Information that is provided to ChexSystems by the state that issued the drivers license number. This information, which is limited to certain states, identifies the name and date of birth of the individual to whom the drivers license number was issued.)

Drivers License Verification/Source
Department of Public Safety, ANYTOWN, FL

State: FL
Drivers License Number: C12345678901
Issued to: JOHN CONSUMER
Date of Birth: 01/31/1978

Social Security Validation/Source:
The Social Security Administration, Baltimore, MD
SS# 999-99-9999 Became Available for Issuance in 1982 in the state of FL

CONSUMER INITIATED INQUIRIES

(You took actions, such as completing a credit application, that allowed the following sources to review your information. Please note that the following information is part of your credit history and may be included in our reports to others.)

Name: JOHN CONSUMER
SSN/ID: 999-99-9999
Inquirer Name: New Haven Savings
Inquirer Location: New Haven, CT
Inquiry Initiated Date: 02/28/2000

CUSTOMER INITIATED INQUIRIES

(You may not have initiated the following requests for your credit history, so you may not recognize each source. We offer credit information about you to those with a permissible purpose, for example to:

- *Your current creditors to monitor your accounts*
 - *Other creditors who want to offer you preapproved credit*
 - *An employer who wishes to extend an offer of employment*
 - *A potential investor in assessing the risk of a current obligation*
- We report these requests ONLY to you as a record of activities, and we do not include ANY of these requests on credit reports to others.)*

No Information Found

ChexSystems

Sample Consumer Report

RETAIL INFORMATION

Shared Check Authorization Network (SCAN) (800) 262-7771

(Refers to a returned unpaid check(s) written on an account(s) and certain collection accounts. Such a check or account is referred to as a Retail Item. This information is reported to SCAN (Shared Check Authorization Network) by retailers and other businesses. ChexSystems receives this information directly from SCAN.)

Date of Check: 01/10/1999
Check #: 6011
Amount of Check: \$106.50
Date Check Paid: NOT PAID YET
RTN/Account# 12345678901
Drivers License Number: C12345678901
State: FL
Payee: RETAIL MERCHANT NAME

Date of Check: 01/12/1999
Check #: 6012
Amount of Check: \$125.96
Date Check Paid: 7/22/1999
RTN/Account# 12345678/1234567895
Drivers License Number: C12345678901
State: FL
Payee: RETAIL MERCHANT NAME

CHECK PRINTING ORDER HISTORY

(A list of the check orders placed within the past three years.)

RTN/Account# 12345678/35655865461
Quantity Of Order: 400
Check Start #: 6060
Date Order Shipped: 03/03/1997

In any future contact with us, please include your Social Security Number and the following consumer ID: 1234567 for JOHN CONSUMER.

Sincerely,

ChexSystems





MONEYWISE BANK
Sample Savings Account Application

Personal Accounts: Minimum \$25.00 required to open. Minimum \$200.00 balance to avoid a \$3.00 monthly service charge. New accounts have 90 days to bring the balance to \$200.00. Statements are mailed quarterly. Unlimited withdrawals at any MoneyWise Bank ATM (automated teller machine) with your MoneyWise Debit Card. Make checks payable to MoneyWise Bank. Bring your completed application to a MoneyWise Bank branch or send it to MoneyWise Bank, New Accounts, Any Street, Any Town, FL 12345. If you have any questions about this application, call 888-SAV-WISE.

Ownership: [] Sole Owner [] Joint Owner

Primary Owner _____ Joint Owner _____

Primary Owner's Name (first/middle/last) _____

Street Address _____

City _____ State _____ Zip Code _____

Social Security Number _____

Driver's License Number _____

Date of Birth _____ Home Phone _____

Mother's Maiden Name _____

Name of Joint Owner (first/middle/last) _____

Joint Owner's Social Security Number _____

Joint Owner's Driver's License Number _____

Request for Taxpayer Identification Number (W-9 Certification)

Under penalties of perjury, by signing this application I certify that the number shown on this form is my correct taxpayer identification number (Social Security #). Check applicable box below:

- [] I am not subject to backup withholding.
[] I am subject to backup withholding.
[] Exempt Residents: I am an exempt recipient under the IRS Regulations.
[] Nonresident Alien: I am neither a citizen nor a resident of the United States. (Complete U.S. Tax Form W-8.)

Application continues on next page

MONEYWISE BANK Sample Savings Account Application page 2 of 2

Optional Banking Services

- Mail me an ATM Card (new customers who do not have a MoneyWi\$e Bank ATM or MoneyWi\$e MasterMoney® Card)

- Add this Savings account as a primary account on my existing card (customers who already have a MoneyWi\$e Bank ATM or MoneyWi\$e MasterMoney® Card)

- I do not want ATM access for this account

- Annual Fee Account:** The \$24.00 annual fee covers five (5) Foreign Bank ATM transactions per account during each monthly statement cycle at MoneyWi\$e Bank ATMs (\$1.50 per transaction over 5). Six free transactions per month are allowed at MoneyWi\$e Bank ATMs and point of sale (POS) terminals.

- Pay As You Go: \$1.50 for each Foreign Bank ATM transaction per account during each monthly statement cycle at MoneyWi\$e Bank ATMs. Six free transactions per month are allowed at MoneyWi\$e Bank ATMs and point of sale (POS) terminals.

***Fee options are imposed by MoneyWi\$e Bank. Other institutions may charge an additional fee for cash withdrawals when you use their ATMs. Some merchants may charge a processing fee when you use your card to make purchases.*

I also acknowledge the terms of the following disclosures:

- Deposit Account Agreement Disclosure
- Special Fees and Conditions for Consumer Accounts

By signing this application, I authorize MoneyWi\$e Bank to obtain credit or other information about me which the Bank may deem necessary to evaluate.

Primary Applicant Signature: _____ Date: _____

Joint Applicant Signature: _____ Date: _____

For Internal Bank Use Only

Account # _____ CVB Plan # _____
 CIF # _____ Branch # _____

Choosing a bank or credit union account

Instructions: Take this form home with you to use when shopping for a bank or credit union account that suits your needs.

Bank/Credit Union Name:		
1. Do you have a free account (no monthly maintenance fee)?		
2. What are the requirements for a free account? <i>(If you are satisfied with the free account option, skip to #6.)</i>		
3. Do you offer a low-cost "lifeline" (basic) account?		
4. What are the requirements for a "lifeline" (basic) account?		
5. What is the monthly fee?		
6. How much do I have to keep in the account to avoid a fee?		
7. What happens if my account balance falls below the minimum requirement?		
8. How much money do I need to open an account?		
9. How many checks can I write each month without an additional fee?		
10. How many withdrawals can I make each month without an additional fee?		
11. Does an ATM or debit card come with this account?		
12. How much is the fee to use my card at another institution?		
13. Do you offer overdraft protection?		
14. Is it linked to: <input type="checkbox"/> Savings? <input type="checkbox"/> Credit card? <input type="checkbox"/> Line of credit?		
15. What is the cost of overdraft protection (fees/interest)?		



Rebuilding YOUR CREDIT

Leader's Guide

MoneyWISE

A CONSUMER ACTION AND CAPITAL ONE PARTNERSHIP

C

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I

INTRODUCTION

Introduction

This is a guide to help community-based organizations educate their clients about ways to start rebuilding good credit. Topics include damaged credit, credit reports, mistakes on credit reports, credit repair offers, debt consolidation, co-signed loans, secured credit cards, credit counseling, bankruptcy and how to keep your good credit.

One of the questions most frequently asked by consumers is how they can improve their credit. While it's possible to get by without credit, access to credit is essential for buying a home or financing a car. Poor credit may not only prevent someone from getting a credit card, it could even hinder their ability to rent an apartment, start phone service, buy life insurance or get a job.

Many people first realize the impact bad credit can have when they are turned down for a loan, a job or a rental home. Landlords, utility companies, employers and insurers, as well as lenders, can use a person's credit status as a reason to turn them down. Rejection, while not pleasant, often provides the motivation for consumers to seek out community resources that can help them learn about their rights and responsibilities and receive advice on recovering from damaged credit.

This leader's guide can help prepare community advocates to lead trainings for colleagues, clients and community members. "Improve Your Credit," a companion brochure designed for adult learners of all skill levels, is available in Chinese, English, Korean, Spanish and Vietnamese. An adult learning curriculum with classroom activities and a PowerPoint presentation round out the MoneyWi\$e program on rebuilding damaged credit.

Consumer Action, a national non-profit organization, and Capital One formed the MoneyWi\$e national financial literacy partnership in the spring of 2001 to educate consumers about how to manage their finances. The free multilingual education program centers on money management and credit topics.

For more information on the MoneyWi\$e project, call Consumer Action at 800-999-7981 or visit the MoneyWi\$e website (www.money-wise.org). (See page 17 for more ways to contact Consumer Action.)

D

DAMAGED CREDIT

Damaged credit

What does it mean to have damaged credit?

Damaged credit can be the result of late payments on your credit cards, loans you never paid back, delinquent child support, tax liens, court judgments against you or bankruptcy. When you apply for credit or a loan, lenders usually want to see how you have handled credit and debt in the past. If they learn of past problems, your application will likely be denied. Even if you are approved, you probably will be asked to pay higher-than-average rates and fees on mortgages, loans and credit cards.

Why should I repair my credit?

Bad credit makes it difficult to borrow money or get a credit card. It may also keep you from renting a home, starting phone service, financing a car, buying a home or even getting a job. Landlords, utility companies and employers, as well as lenders, all have a right to check your credit history and to use your bad credit as a reason to turn you down.

How do I find out if I have bad credit?

Information about how individuals handle credit is maintained by companies called credit bureaus, or credit reporting agencies. Your credit report contains information about your current credit accounts, such as credit cards, mortgages or car loans, as well as credit accounts you've had in the past. Most information stays on your report for seven years. A Chapter 7 bankruptcy stays on your report for 10 years. You are entitled to one free copy of your credit report from each of the three major credit bureaus each year. You also have the right to contact these companies at any time to purchase a copy of your credit report. (See "Credit reports and credit bureaus" on page 18.)

Credit reports

What is a credit report?

A credit report is a document containing data about how you use credit, such as credit cards, car loans and mortgages. Your credit report is a record of your past and present loans and credit card accounts.

Credit reports are compiled by one or all of the companies that supply credit reports—known as credit bureaus, or credit reporting agencies. The three largest credit reporting agencies are Experian, Equifax and TransUnion.

C

CREDIT REPORTS

Does everyone have a credit report?

If you have never had a credit card or borrowed money from a bank or finance company, you probably do not have a credit report. This is known as having no credit history. It is not as negative as a history of late payments, unpaid bills or bankruptcy, but it makes it difficult for you to get credit. Lenders like to know that you have a track record for handling credit responsibly.

How do I get a copy of my credit report?

Each of the three largest credit bureaus—Experian, Equifax and TransUnion—must provide you with a free copy of your credit report each year, upon request. You can also buy additional copies during the year for a fee of about \$10.

How can I get my free annual copies?

You can order your free annual credit reports online at www.annualcreditreport.com, by phone at 877-322-8228, or by downloading and completing the Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You will need to provide your name, address, Social Security number and date of birth. To verify your identity, you may need to provide some information that only you would know, such as the amount of your monthly mortgage payment.

How can I purchase additional copies of my credit report?

You can contact each of the credit bureaus and listen to a recorded message that explains how to get a copy of your credit report. The companies also allow you to order your credit report on the Internet.

- Experian: 888-397-3742 or www.experian.com
- Equifax: 800-685-1111 or www.equifax.com
- TransUnion: 800-888-4213 or www.transunion.com

Are there other situations in which I can get a free copy of my credit report?

Yes. You're entitled to a free copy of your credit reports if you're unemployed and looking for work, are receiving public assistance, have filed a fraud alert, or when someone uses the information in your file to take adverse action against you. This includes denying you credit, a rental home, a checking or savings account, insurance or a job. The company or individual must provide you with an "Adverse Action Notice," which includes the reasons you were denied, along with the

source of the report (name, address and phone number of the credit bureau). Request your free report from the source within 60 days of receiving the notice.

How often should I get copies of my credit report?

It is a good idea to order your free yearly copies, because mistakes can happen and the information each company has on file may be different from what the others have. The danger of identity theft is another reason to check your credit. By checking your report once a year, you are more likely to find out if you are the victim of crooks who use your personal information, such as Social Security number and date of birth, to apply for credit in your name and use it to buy jewelry, electronics or even cars.

How do I tell if there is negative information in my credit report?

The credit reporting companies have begun to segment potentially negative information on your credit report, such as accounts with late payments or abandoned credit accounts. Generally, the reports list all the credit accounts you have had that were paid as agreed. “Negative information,” such as accounts that were not paid as agreed, Chapter 13 bankruptcy and court judgments, should be removed after seven years, or after 10 years in the case of Chapter 7 bankruptcy.

What is in my credit report?

The report lists both on-time and overdue payments on credit cards and loans, outstanding balances on your credit accounts, and unpaid debts. The reporting agencies may use codes to show if the account is current, overdue or charged-off, which means the debt was never paid and was written off the creditor’s books as a business expense. An explanation of these codes is included with your credit report.

Your report will also show an “inquiry” every time you apply for credit or when someone checks your credit for any legal purpose. (Your existing creditors have a right to check your credit on a regular basis. Lenders and credit card companies that would like to offer you credit are also allowed to check your credit report.) Some lenders consider too many inquiries to be a negative factor—especially if they were initiated by you. This is because they fear you may be jeopardizing your ability to repay your existing obligations by taking out too many loans.

I was denied credit. What should I do?

Ask the lender or company that denied your credit request to give you

M

MISTAKES

an explanation and to tell you if a credit reporting company supplied the information that led to its decision. If a credit reporting company is named, you have the right to contact that company for a free copy of your credit report. (*For contact information, see page 18.*) You may be required to send the credit bureau a copy of the letter that outlines why you were denied credit. You can file a complaint with the Consumer Financial Protection Bureau (CFPB) if the credit bureau does not respond to your request. (*See “Federal regulators” on page 19 for more information.*)

Mistakes on your credit report

What if I find incorrect information on my credit report?

It is important to review your report to make sure that the information is accurate. You may find items you do not agree with. You have the right to dispute inaccurate information.

How do I dispute inaccurate information?

Usually, you will find a “dispute form” with your credit report. Use this form to write down exactly what you believe is inaccurate in your report and send it back to the credit reporting agency. If the form does not have room to explain the inaccurate information fully, write a letter. Keep copies of all correspondence. You can also file a dispute online with the three credit bureaus.

The credit reporting agency will check the information with the company or person that provided it. The credit reporting agency has 30 days to answer your dispute. If the company that provided the information you are disputing believes that the information is correct, it will remain on your credit report.

If the credit bureau won't correct my report, what should I do?

If you know the information is inaccurate, call the creditor—the company that provided the information to the credit bureau—and explain that you believe they provided incorrect information about you to the credit bureau. Sometimes incorrect information can be traced to a mistake in that company's records. If all else fails, you are allowed by law to add a 100-word statement to your credit report. Anyone who is given access to your credit history must be informed of this statement.

S

SCORING

What points should I make in my 100-word statement?

State exactly why you believe the information is inaccurate. Keep your statement short because the credit bureau may cut it down if you don't, and a valuable point may be lost.

Consumers and consumer advocates have been critical of the way these 100-word statements are handled. They have charged that lenders who check credit reports by phone or computer may never see these statements. You may bring your statement to the lender's attention yourself when applying for new credit.

There is negative information on my credit report that I know is accurate, but I have a good excuse. Can I mention this in my 100-word statement?

Yes. If negative information resulted from circumstances beyond your control, you should provide a short, to-the-point explanation. Your explanation might include reasons such as fraud, a major illness or injury, divorce, an error resulting from returned merchandise, or an unresolved dispute with the merchant. When applying for new credit, explain the circumstances to the person handling your application.

How long does negative information stay on my credit report?

Most negative information, such as late payments or public records information about tax liens or overdue child support payments, can remain on your credit report for seven years. Chapter 7 bankruptcy can remain on your report for 10 years.

Credit scoring

My application for auto financing was turned down, and the company told me it was because my credit score wasn't good enough. What is a credit score?

Credit scoring is a system that boils the information in your credit report down to a three-digit number to help lenders predict, at a glance, how risky it is to lend money to you. To arrive at your score, your data is measured against other consumers' data to judge how your credit history stacks up in comparison. Although several companies create credit scores, the FICO score is the most well known. The original FICO credit score ranges from 300 to 850, but other credit scoring models have different ranges. The important thing to know, regardless of which scoring model is being used, is that from a lender's perspective, the higher your score, the more likely you are to repay your loans.

Information should come with your score that tells how your score is interpreted by lenders (excellent, good, fair, poor, etc.).

Since credit scores are derived from information in your credit report about existing and past accounts, you can achieve a good credit score over time by paying your loans as agreed and applying only for credit you can afford to repay.

How do I find out what my score is?

For a long time, your credit score was considered private information by lenders. Now the three major credit bureaus will give you your credit score and analysis for a fee. You can order your credit score online, using a credit or debit card, and have access to it immediately. (See page 18 for contact information.) The score you purchase may be a VantageScore, a scoring model developed jointly by the three credit bureaus, or another type of score the bureau offers. Your score will vary depending on which type of credit score you purchase.

Prices vary, but be aware that some bureaus' prices may be lower than usual because the company wants you to enroll in a credit monitoring service, which carries a monthly or annual fee. Credit monitoring is an optional service.

Consumers also have the option to purchase their FICO scores from all three of the major credit bureaus at the MyFICO website (www.myfico.com).

Will my score ever change?

If you take steps to improve your credit, your credit score should improve as well. Scores change over time according to changes in the way you handle your credit accounts. All credit scoring systems are designed to predict how likely you are to repay loans and credit lines, so if you clean up your credit, you are going to be a more attractive customer to lenders.

R

REPAIR OFFERS

Credit repair offers

Should I go to a credit repair company for help with my bad credit?

Credit repair companies promise, for a fee, to clean up your credit report so you can get credit, a car loan, a mortgage, insurance or a job. No one can legally remove accurate and timely negative information from a credit report. Everything a credit repair company can do legally, you can do yourself, at little or no cost. If you decide to work with a company, research its offer carefully.

Will I really learn the secret to repairing my credit if I call a company's 900 number?

No. There are no secrets to repairing your credit. (And, calls to 900 numbers cost money.) The law allows you to ask the credit reporting agencies to investigate any information in your file that you believe is inaccurate. There is no charge for this.

Is it true that you can obtain a new Social Security or tax ID number that will allow you to get credit even though you have a bad record?

No. Companies that promise you can get a new Social Security number or tax identification number (ITIN) are attempting to illegally exploit a law that allows people to apply for a special tax identification number for their business. These numbers have the same number of digits as Social Security numbers and appear to be interchangeable. But this is fraudulent and illegal! If you participate, you could face fines or even a prison sentence. It is a federal crime to make any false statements on a loan or credit application.

Debt consolidation

I heard that I can consolidate all my loans together under a single new loan and save money on interest and have the convenience of only one monthly payment. Where do I sign up?

Look before you leap. While it is certainly possible to take out a large loan and pay off all your smaller debts, you might not qualify for a moderate-cost loan, particularly if you have damaged credit. Jumping into a bad loan for the purpose of consolidating your debts could end up costing you more money in the long run.

C

CONSOLIDATION

Can I consolidate all my credit card debt onto one low-rate card?

Maybe, but you might not qualify for a credit line large enough to cover all your debts. Add up your balances so that you know exactly where you stand. If you are up-to-date with your credit card payments, call your card issuers and explain that you'd like to transfer your balances from other cards if they can give you a competitive rate or allow you to open another account with a low introductory rate that's good for six months or a year. If necessary, ask for a credit line increase. Close your other accounts if you are able to transfer your balances to a lower-rate card. Pay more than the minimum monthly payment and pay on time. Stop making charges and pay the balance off as quickly as you can.

My mother said she would lend me the money to consolidate all my debts if I will pay her interest on the money as I'm paying her back. Does this sound like a good deal?

Borrowing money from relatives or friends can be a great way to consolidate your debts. But there are many factors to consider, such as the impact on your relationships if you fail to repay the money. It helps many people who borrow money from family or friends to formalize the arrangement with a contract that spells out repayment terms, including interest. When borrowing from an individual, you usually can settle on an interest rate that is less than you would pay a financial institution but still attractive to the lender. Since you will most likely be paying a lower interest, it will be easier to pay off the balance faster.

I have some equity in my home—should I take out a home equity loan to pay off my debts?

It might not be a good idea to turn “unsecured” debts, such as credit card balances, into debt secured by your home. Approach any loan secured by your home with caution. If you fail to repay the loan, you could lose your home.

When you borrow against the equity in your home, it's called a home equity loan. Your equity is your financial interest in the property—the difference between the fair market value of your property and the amount you owe on any mortgages or home equity loans.

If you do borrow against your home equity to pay off other debts, borrow only what you need to pay those debts and compare terms among at least three lenders before entering into any agreement. Don't forget to ask how much you will have to pay in closing costs to get a home equity loan.

C

COLLECTIONS

The interest you pay on a home equity loan (unlike interest on credit card debt) may be tax deductible. Ask the Internal Revenue Service (IRS) or your tax advisor about your specific circumstances.

Collection agencies

A collection agency contacted me and said that I owe a bill that I don't remember. What can I do?

If you are contacted by a collection agency about an outstanding debt, respond immediately if you don't agree that you owe money. Dispute the debt in writing by sending a letter to the collection agency by certified mail with a return receipt requested. This will place responsibility on the collection agency to verify the debt and supply you with proof that you owe the money. The collection agency cannot attempt to collect the debt while its validity is being checked out with the original creditor.

Although the law gives you 30 days from the first contact to dispute the debt in writing, you should respond right away because the collection agency can continue to try to collect the money until you dispute the debt in writing, and if you miss the deadline for disputes, the collection agency will assume that you are responsible for the debt.

On my credit report, a collection agency claimed that I have an unpaid debt. What should I do?

Contact the collection agency and ask it to verify the debt. The agency's name, address and phone number should be listed on your credit report or provided to you when you call the credit bureau's toll-free number.

The collection agency must give you information about the amount of the debt and the name of the original creditor, and inform you that you have 30 days to dispute the debt. If you do not agree that you owe the money, dispute the debt immediately in writing. Send your letter to the collection agency by certified mail with a return receipt requested.

Also, dispute the debt in writing to the credit bureaus that list it. (Instructions for disputing information on your credit report should have been sent with the report.) You should also search your records for any proof that you paid the debt, such as canceled checks or a statement showing that the balance was paid. If you find anything that supports your contention, send copies to the collection agency and the credit bureau.

R

REBUILDING

A collection agency keeps bothering me. What should I do?

You have the right to tell a collection agency to leave you alone. Write a letter stating that you wish the collection agency to cease all communications with you. You are still responsible for paying legitimate debts, but the company must stop hassling you if you ask it to. (Keep in mind that if you ask a collection agency to leave you alone, you may be losing an opportunity to explain your situation and resolve the debt.)

A collection agency keeps calling my mother about an old bill I owe. How can I stop this company from bothering her?

Collection agencies are prohibited by law from contacting a third party about you, except to confirm or correct information about where you can be found. The collection agency may contact any person besides you about your case only once, unless they are invited to call back. Collection agencies are prohibited from informing the third party that you owe a debt. Call the collection agency and ask that your mother not be contacted again or you will complain to the Federal Trade Commission (FTC). If the bill collector calls your mother again, ask her to document the time, date and name of the caller so that you can use it to file a complaint with the FTC. (See page 19 for contact information.)

Rebuilding good credit

How long will it take to rebuild my good credit?

Unfortunately, there is no simple answer to this question. Each person's situation is different, and lenders have wide-ranging requirements. If you have just a few late payments on your credit cards but have brought all your accounts up-to-date, you may qualify for additional credit immediately. On the other hand, you may have an old unpaid debt that will bar you from getting new credit until you pay it off in full.

If I pay off all my debts, will I have good credit?

Not immediately. But paying old debts is a good start to having a clean record.

C

CO-SIGNED LOANS

Co-signed loans

Can I rebuild my credit with a co-signed loan?

Asking a relative or friend with good credit to co-sign your credit application is one way to re-establish your credit. After one year of making all your payments on time, apply for credit on your own. This may be as simple as calling the creditor and asking that the co-signer be relieved of all responsibility for the account. If your request is denied, ask the creditor how long you must maintain a good payment record before being allowed to take over the account on your own.

It is very important to remember that when someone co-signs a loan for you, the co-signer is promising to pay if you don't. If you don't make payments on time, you could ruin your co-signer's credit. You could also ruin your relationship with that person.

My father co-signed a loan for me. Will his credit be ruined if I make one late payment?

When someone is kind enough to co-sign a loan for you, do everything you can to make timely payments. While one slightly late payment (less than 30 days late) may not ruin your father's credit, it is very likely that two or more overdue payments will negatively affect his credit. The point of asking someone to co-sign a loan is to help you improve your credit, therefore it is very important to make all payments on time.

I co-signed a loan for my brother. How can I make sure he is making the payments on time?

The bills or payment-due slips will be sent to your brother. Make sure you have a record of the account number, customer service phone number or website address with online account access, and a timetable for when payments are due. Call and check on the loan yourself—as a co-signer, you should have access to the account information. Make sure the account is reviewed after about one year, and, if possible, your obligation removed. If your brother has been making timely payments, there shouldn't be a problem.

S

SECURED CREDIT CARDS

Secured credit cards

Can a secured credit card help me rebuild my credit?

Getting a secured credit card is a way to re-establish credit. A secured credit card is backed by money you deposit and keep in a bank account. The money serves as security for the card. If you don't pay off your credit card bill, the money in your account will be used to cover that debt.

Can I get a secured credit card even though I have a bad credit record?

You probably can, but different companies have different requirements. If you don't have any unpaid debts and you've had no negative information about you reported to the credit reporting agencies in six months, you will probably qualify for a secured card. If you are turned down, try another secured card company.

Can I get the money I deposited for a secured credit card out of the bank any time I need it?

As long as there is no outstanding balance on the secured credit card, you should be able to close the account at any time. Your deposit will be returned to you as soon as the company is sure there are no new charges. It may take a few weeks to get your money back, however. If there is a balance outstanding, the company will probably withhold that amount until the balance is paid off.

One secured card company I contacted said it was necessary to pay a "processing fee" of \$195. Should I pay it?

There are some banks offering secured cards that do not charge application or processing fees. If a credit card company requires you to pay fees (such as an annual fee or application fee), those fees cannot total more than 25% of the initial credit limit. For example, if your initial credit limit is \$500, the fees for the first year cannot be more than \$125. (This limit does not apply to penalty fees, such as penalties for late payments.)

K

KEEPING GOOD CREDIT

Keeping your good credit

I lost my job and am having trouble paying my bills. What can I do to protect my credit record?

Make the minimum monthly payment due on all your credit accounts. This will ensure that you keep the accounts current while you are looking for another job. If you cannot make the minimum payments, contact the creditor and ask if you can temporarily reduce or suspend the payments until you are back at work. Most lenders will try to work with you if you are honest about your problem.

My credit card bill didn't come for two months. Isn't it the card issuer's fault that I was late with my payments?

Even without the bill, you are still responsible for making a timely payment. It helps to keep a calendar of when your credit card statements should arrive, or to sign up for online access to your account and log in regularly. That way you will know when your bill is due.

Bills that don't arrive as scheduled may be a tip-off that someone has stolen your mail and has access to important financial information that could be used to defraud you.

Can shopping around for the best credit deal affect my credit record?

Each time you apply for credit, the lender will check you out with a credit bureau. Potential employers may also ask for your written permission to check your credit. Each time a potential lender or employer checks it, your credit report will show an "inquiry." Many lenders consider it to be negative if they see many inquiries on a consumer's credit report. Apply only for credit that you really need.

You can limit credit inquiries by confining any loan shopping to a 30-day period. Multiple inquiries for the same type of credit within a short period should count as a search for a single loan instead of an attempt to open many new credit lines.

Your existing creditors may also check your credit on a quarterly, semi-annual or annual basis. Monitoring of your account by existing creditors and screenings by companies interested in making you a pre-approved offer of credit are inquiries, but they cannot be seen by anyone except you and the credit reporting bureau, so they will not influence anyone's decision and they will not be figured into your credit score.

C

COUNSELING

My application for a new credit card was denied because my balance on another card was too close to the credit limit. Is it legal for one company to deny me credit based on my balances with others?

When credit card issuers assess new applicants, they often look at the person's entire credit picture. If you max out your credit cards, it not only will have a negative impact on your credit score, but lenders can take those high balances as a sign that you might be more inclined to overextend yourself.

You should always try to keep your credit utilization (outstanding balance compared to available credit) below 50%, and ideally below 30%.

My ex-husband was supposed to pay off a joint credit card account. I just found out it's overdue—what can I do?

You and your ex-husband are jointly responsible for this debt. Your credit will suffer as well as his if the bills are not paid on time. Divorce does not change that.

Make sure he is not making any new charges on the account. Contact the creditor immediately to make sure that future bills—or copies—are sent to you. Ask if it is possible to close the account and pay off the outstanding balance over time.

You could also ask if separate, individual accounts could be set up in each of your names and half the balance transferred into each account. Unfortunately, it's up to you—or your lawyer—to get your ex-spouse to pay his share.

Credit counseling

What is credit counseling?

Credit counseling is a service provided by non-profit organizations and for-profit companies that helps people get out of debt. Services range from advice on budgeting to complex debt management programs in which your debts are consolidated by the credit counseling organization. You must make monthly payments to the organization, which in turn pays your creditors. Most credit counseling organizations negotiate directly with the creditors on your behalf in order to lower interest rates and monthly payments and waive accumulated late fees.

B

BANKRUPTCY

If I seek help from a credit counseling service, will I be able to keep my credit cards?

Credit counselors will probably recommend that you close your credit card accounts while you are paying off outstanding balances. Creditors also may require that credit card accounts be closed while you are participating in a debt management program.

How can I find a credit counseling organization?

The National Foundation for Credit Counseling is a national network of non-profit credit counseling organizations. Search the Foundation's website (www.nfcc.org) or call 800-388-2227 to find a member agency.

The Association of Independent Consumer Credit Counseling Agencies (AICCCA) is a national membership organization established to promote quality and consistent delivery of credit counseling services. Visit the Association's website (www.aiccca.org) or call 866-703-8787 to find a member agency.

Bankruptcy

I went through a bankruptcy last year—will I ever be able to get credit again?

Probably. Following a bankruptcy, you may be able to get a secured credit card, or even a regular credit card, in just a few months. But it is unlikely that you will get a large credit limit on your new card.

Many secured card companies (and even some unsecured card companies) will accept customers who have gone through a bankruptcy, as long as there have been no late payments or other negative credit information reported since the bankruptcy was settled, and the applicant's credit report does not show any earlier unpaid debts left out of the bankruptcy proceedings.

If you do get a credit card, it is very important to pay the bill on time to help you rebuild your credit record.

How long does a bankruptcy remain on my credit report?

A bankruptcy can be reported to potential creditors for 7-10 years following repayment or "discharge" of your debts.

H

HELP AND INFORMATION

For more information

Consumer Action

Consumer Action is a non-profit advocacy and education organization founded in 1971. The organization publishes multilingual consumer education materials (available at no charge to individuals and in bulk to non-profit organizations), provides a free national consumer complaint hotline, and conducts ongoing financial services research.

- www.consumer-action.org
hotline@consumer-action.org
221 Main St., Suite 480
San Francisco, CA 94105
415-777-9635

Consumer credit counseling agencies

These agencies help consumers who are having trouble paying their bills to work out a debt repayment plan. Contact either of these associations to find a credit counseling agency that can help you.

- National Foundation for Credit Counseling
www.nfcc.org
800-388-2227
800-682-9832 (Spanish)
- Assoc. of Independent Consumer Credit Counseling Agencies
www.aiccca.org
866-703-8787

R

REPORTING BUREAUS

Credit reports and credit bureaus

At AnnualCreditReport.com, you can order free copies of your credit reports. Each year, you are entitled to one free report from each of the three major credit bureaus: Equifax, Experian and TransUnion.

You can order all three reports at the same time, or you can stagger your orders throughout the year. For example, you could order one bureau's report in January, another bureau's report in May and another bureau's report in September. It is up to you at what time of the year you order your three reports. You must wait a full 12 months until you are eligible to order another free report from the same credit bureau.

- AnnualCreditReport.com
www.annualcreditreport.com
877-322-8228

To order by mail, you first must download a PDF order form from the Internet at www.annualcreditreport.com/cra/order. Mail the completed form to:

- Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

These are the three largest companies that keep consumer credit information on file. Each company has its own procedures for you to follow when you need a copy of your credit report (in addition to the free annual report described above).

- Equifax
www.equifax.com
800-685-1111
- Experian
www.experian.com
888-397-3742
- TransUnion
www.transunion.com
800-888-4213

F

FEDERAL REGULATORS

Federal regulators

Consumer Financial Protection Bureau (CFPB)

The Consumer Financial Protection Bureau (CFPB) handles consumer complaints about credit reporting-related issues. You can complain to the CFPB regarding incorrect information in a report, the improper use of a credit report, difficulty obtaining a copy of a credit report or score, problems with credit monitoring or identity protection services, and dissatisfaction with the results of a credit bureau's investigation. If you believe information in your report is incorrect, first follow the instructions for filing a dispute with the credit bureau. Once the process is complete, you can contact the CFPB if you are dissatisfied with the resolution or the credit bureau does not respond.

- www.consumerfinance.gov/complaint
www.consumerfinance.gov/es/ (Spanish)
855-411-2372
855-729-2372 (TTY/TDD)
855-237-2392 (fax)

Federal Trade Commission (FTC)

The FTC has many free brochures dealing with credit-related issues, as well as a website with information about identity theft.

- www.ftc.gov/idtheft
877-382-4357



A MoneyWi\$e Training

MoneyWi\$e Improve Your Credit "Classified Ad" Classroom Activity

Page 1

Instructions: Evaluate the following classified ads to determine whether or not you believe they are offering a legitimate service. Read the ads carefully, focusing on key words and applying common sense. Jot down the reasons for your evaluation so that you can discuss them with the class after everyone has had a chance to complete this activity.

Your Hometown Newspaper

Classifieds

Guaranteed Loans! Even bad credit, no credit or bankruptcy. Call today! (800) LOAN4U

Would you respond to this ad? Yes No Why do you feel this way?

BAD CREDIT? NO CREDIT? NO PROBLEM! Create a new credit identity legally. No one will ever know about your past mistakes and you can apply for a credit card—no problem. For more information, call (900) ANEWYOU.

Would you respond to this ad? Yes No Why do you feel this way?

CONSUMER CREDIT COUNSELING SERVICES. Credit counseling by phone, online or in person. Services since 1951. Find a member agency near you. (800) 388-2227, www.nfcc.org

Would you respond to this ad? Yes No Why do you feel this way?

Turn to page 2 to see if your conclusions are on target. ☐

A MoneyWi\$e Training

MoneyWi\$e Improve Your Credit "Classified Ad" Classroom Activity

Page 2

GUARANTEED LOANS!

Caution: Legitimate lenders never "guarantee" or say that you are likely to get a loan or a credit card before you apply, especially if you have bad credit, no credit or a bankruptcy. Although it does not specifically state that there is a large fee up front, you would probably find out that there was one if you responded to this offer.

Federal law prohibits any company from asking you for an advance fee for credit. If you don't have the offer in hand or confirmed in writing and you are asked to pay, the company is breaking the law.

BAD CREDIT? NO PROBLEM!

Caution: Any promise to create a new credit identity has a high likelihood of being a scam or involving illegal activity. And the "900" number is another red flag—when you call a "900" number you will be charged a lot of money on your phone bill. The information provided on "900" calls is deliberately long-winded because it is designed to keep you on the phone for a long time to run up the charges.

Offers to create a new credit identity often provide misleading information about how you can apply for an Employer Identification Number (EIN) from the Internal Revenue Service (IRS). EINs resemble Social Security numbers but are used by businesses to report financial information to the IRS and the Social Security Administration. The credit repair service will no doubt tell you to use your EIN in place of a Social Security number when you apply for credit. It is a federal crime to misrepresent your Social Security number and to obtain an EIN from the IRS under false pretenses.

CONSUMER CREDIT COUNSELING SERVICES

Consider responding: This ad makes no outrageous claims. The information provided about its long history is reassuring and its web site address tells you it is a non-profit organization (because the address ends in ".org"). A toll-free number is provided to help you find a local office, which signals that the organization has member agencies nationwide.

The National Foundation for Credit Counseling is a well-established non-profit organization with community-based affiliates across the country. Member agencies are often known as Consumer Credit Counseling Services (CCCS), although some go by other names but can be identified by the NFCC member seal. The agencies offer free or low-cost credit counseling services on a sliding scale. You can call (800) 388-2227 or visit the NFCC web site (www.nfcc.org) to find a local agency.

A MoneyWi\$e Training

Debt Payment Worksheet (Side D)

This worksheet is for you to take home and complete.

When you owe money for purchases that don't increase in value over time, the amount you owe is your **consumer debt**. This kind of debt doesn't include home loans (mortgages) but does include credit card balances, department store cards, student loans and auto loans.

If more than 15% to 20% of your after-tax income goes to pay off your consumer debt, you may have problems paying your bills. This means you could face default, which would negatively affect your credit record.

Use this chart to figure how your percentage of consumer debt fits into this guideline:

Monthly Debt Payments

Exclude your home loan (mortgage) and credit accounts or bills you normally pay in full.

Monthly Debts	Sample Payments	Fill in your information
Car loan	\$200	
Student loan	\$80	
Credit card 1	\$125	
Credit card 2	N/A	
Department store card 1	\$45	
Department store card 2	N/A	
Other	N/A	
Other	N/A	
Total debt payments:	\$450	
Monthly take-home pay:	\$3,500	
Divide total debt payments by monthly take-home pay:	$\$450 \text{ divided by } \$3,500 = 0.128.$	
Round the percentage to two decimals.	<i>Rounding 0.128 gives you 13%*</i>	

**Ideally, this percentage should be 15% or lower. If the percentage is between 15% and 20%, you could be heading for credit problems. If this percentage is higher than 20%, you may be carrying too much consumer debt in relation to your income.*

A MoneyWi\$e Training

MoneyWi\$e Improve Your Credit "Debt Payments" Classroom Activity

Page 2

Is Your Credit in Danger? (Self Questionnaire) (Side II)

This questionnaire is for you to take home and complete.

- Yes No I spend more than 20% of my monthly after-tax income on consumer debt payments. (To find the answer to this question, fill out the accompanying Debt Payment Worksheet.)
- Yes No I am struggling to make ends meet every month.
- Yes No I am borrowing to pay other debts.
- Yes No I pay my bills late.
- Yes No I have defaulted on a debt.
- Yes No I pay only the minimum on credit cards and charge accounts.
- Yes No I write post-dated checks.
- Yes No Bill collectors are calling me.
- Yes No I have borrowed from my retirement account.
- Yes No I have taken cash advances on my credit cards to pay normal monthly bills.
- Yes No I don't know how much money I owe.
- Yes No I don't have any emergency savings.
- Yes No I have bounced checks that I sent to pay creditors.

How to evaluate your answers: One or more "Yes" answers signal that you may have debt problems. If you default on your debts, it may negatively affect your credit history and keep you from having access to credit in the future.

How long will it take to rebuild my good credit?

Unfortunately, there is no single answer to this question. Each person's situation is different and lenders have wide-ranging requirements. If you have just a few late payments on your credit cards but have brought all your accounts up-to-date, you may qualify for additional credit immediately. If you answered "Yes" to many of the questions above you may have to make serious behavioral changes in order to improve your credit.

Here are some things you can do to help rebuild your credit:

- Pay off your current creditors
- Continue to make on-time payments
- Don't overextend yourself with unnecessary credit accounts

A MoneyWi\$e Training

MoneyWi\$e Improve Your Credit "Secured Credit Cards" Classroom Activity

Page 1

Compare Three Secured Credit Card Offers

Instructions: You're looking for a secured credit card to use in rebuilding a good credit record. You've shopped around and come up with three opportunities—now it's time to decide which one is best for you. Based on the information given, evaluate the secured credit cards below. Assess the terms to decide if undesirable terms outweigh desirable ones: Jot down the reasons for your conclusions so that you can share them with the class after everyone has a chance to complete this activity.

<p>"Premium Plastic" card</p> <p>Application fee: \$89 Participation fee: \$3 per month Annual fee: \$59 Grace period: 20 days Minimum deposit: \$600 Interest rate paid on your deposit: None Annual percentage rate-purchases: 19.8% Annual percentage rate-cash advances: 21.8% Cash advance fee: 4%/\$20 minimum Late fee: \$35</p>	<p>Apply for this card? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>WHY?</p>
---	--

<p>"Cure Your Credit" card</p> <p>Application fee: \$295 Participation fee: None Annual fee: \$35 Grace period: None Minimum deposit: \$300 Interest rate paid on your deposit: 0.075% Annual percentage rate-purchases: 21.99% Annual percentage rate-cash advances: 21.99% Cash advance fee: 3%/\$5 minimum/\$50 maximum Late fee: \$29</p>	<p>Apply for this card? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>WHY?</p>
---	--

<p>"Secure Credit History" card</p> <p>Application fee: None Participation fee: None Annual fee: \$39 Grace period: 25 days Minimum deposit: \$200 Interest rate paid on your deposit: 2% Annual percentage rate-purchases: 16.99% Annual percentage rate-cash advances: 16.99% Cash advance fee: 3%/\$5 minimum/\$15 maximum Late fee: \$29</p>	<p>Apply for this card? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>WHY?</p>
--	--

See page 2 to see if your conclusions are valid. □

A MoneyWi\$e Training

How do the cards stack up?

The federal Truth in Lending Act requires that you be given information about credit card offers so that you can compare one card with another. You should find information about the annual percentage rate (APR), annual fee, grace period and fees (such as late fees and cash advance fees) on all credit card solicitations.

When comparing credit cards, look for a card that offers the best deal overall. This can be a balancing act. Assess the terms to decide if undesirable terms outweigh desirable ones.

"Premium Plastic" card

This card compares unfavorably for the following reasons:

- You do not have to pay an application fee to get a secured credit card—this card has one. It also has a participation fee that is billed monthly.
- Virtually all secured cards have annual fees but this card has a higher than normal annual fee.
- The minimum deposit is higher than many people can comfortably afford and no interest is paid on your money while it is on deposit with the bank.
- The APR is high at 18.9%, but many secured cards have interest rates that are higher than average. (Check Bankrate.com for current average.) The APR for cash advances is even higher.
- The fees are on the high side with a \$35 late fee and a 4% cash advance fee, with a \$20 minimum.

"Cure Your Credit" Card

This card compares unfavorably for the following reasons:

- You do not have to pay an application fee to get a secured credit card—this card has an outrageously high application fee of \$295. This card's other terms might be attractive on their own, but this fee alone should kick this card out of the running.

"Secure Credit History" Card

This card has the most favorable terms of all three examples:

- No application or participation fee.
 - A lower than average annual fee by secured card standards.
 - Low minimum deposit.
 - Interest rate on deposits compares favorably to current savings account rates.
 - Lower APR and cash-advance interest rate.
 - Fees are average. Cash advance fee is capped at \$15.
-

Windows to Work

Program Curriculum

Section 5: Community Resources



REENTRY MYTH

On Federal Student Financial Aid

BUSTER!

A Product of the Federal Interagency Reentry Council

MYTH: A person with a criminal record is not eligible to receive federal student financial aid.

FACT: Individuals who are currently incarcerated in a federal, state, or local correctional institution have some limited eligibility for federal student aid. In general, restrictions on federal student aid eligibility are removed for formerly incarcerated individuals, including those on probation, on parole, or residing in a halfway house.

- An individual incarcerated in a federal or state institution is ineligible to receive a Federal Pell Grant or federal student loans. Although an individual incarcerated in a federal or state prison is eligible to receive a Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS), he or she is unlikely to receive either FSEOG or FWS due to the FSEOG award priority, which is that the grant must be given to those students who also will receive a Federal Pell Grant, and due to the logistical difficulties of performing an FWS job while incarcerated.
- Those incarcerated in correctional institutions other than federal or state institutions are eligible for a Federal Pell Grant, FSEOG, and FWS but not for federal student loans. Also, it is unlikely that incarcerated individuals in correctional institutions other than federal or state institutions will receive FSEOG or FWS due to school funding limitations and to the logistical difficulties of performing an FWS job while incarcerated.
- Incarcerated individuals may not receive federal consolidation loans.
- Upon release, most eligibility limitations (other than those noted below) will be removed. In addition, you may apply for aid in anticipation of being released so that your aid is processed in time for you to start school.
- You may be able to have your federal student loans deferred while you are incarcerated, but you must apply for a deferment and meet its eligibility requirements. To apply for deferment, contact the servicer of your loan(s). To find out what kind(s) of loan(s) you have, and/or to find contact information for your loan servicer, call 1-800-4-FED-AID (1-800-433-3243) or visit www.nslds.ed.gov.
- If your incarceration was for a drug-related offense or if you are subject to an involuntary civil commitment for a sexual offense, your eligibility may be limited as indicated in the two bullets below.
- A student convicted for the possession or sale of illegal drugs may have eligibility suspended if the offense occurred while the student was receiving federal student aid (grants, loans, or work-study). When you complete the *Free Application for Federal Student Aid* (FAFSASM), you will be asked whether you had a drug conviction for an offense that occurred while you were receiving federal student aid. If the answer is yes, you will be provided a special worksheet to help you determine whether your conviction affects your eligibility for federal student aid. You may preview the worksheet in the FAFSA Information section at www.studentaid.ed.gov/pubs.
- If you have been convicted of a forcible or nonforcible sexual offense, and you are subject to an involuntary civil commitment upon completion of a period of incarceration for that offense, you are ineligible to receive a Federal Pell Grant.

For More Information:

To learn about applying for federal student aid, visit

www.studentaid.ed.gov.

For details on whether the drug conviction(s) of a particular individual would limit aid eligibility, visit

www.studentaid.ed.gov/pubs and view the "FAFSA Question 23 Student Aid Eligibility Worksheet" to establish if or when a conviction limits eligibility.

What is a REENTRY MYTH BUSTER? This Myth Buster is one in a series of fact sheets intended to clarify existing federal policies that affect formerly incarcerated individuals and their families. Each year, more than 700,000 individuals are released from state and federal prisons. Another 9 million cycle through local jails. When reentry fails, the social and economic costs are high -- more crime, more victims, more family distress, and more pressure on already-strained state and municipal budgets.

Because reentry intersects with health and housing, education and employment, family, faith, and community well-being, many federal agencies are focusing on initiatives for the reentry population. Under the auspices of the Cabinet-level interagency Reentry Council, federal agencies are working together to enhance community safety and well-being, assist those returning from prison and jail in becoming productive citizens, and save taxpayer dollars by lowering the direct and collateral costs of incarceration.

For more information about the Reentry Council, go to: www.nationalreentryresourcecenter.org/reentry-council



Optional Activities and/or Resource Materials

- Rent Smart (as appropriate): <http://fyi.uwex.edu/house/rent-smart/>
- Wisconsin Department of Transportation (DOT) Motorists' Handbook; publication BDS-126: <http://www.dot.wisconsin.gov/drivers/drivers/apply/handbook.htm>
- DOT Wisconsin's Habitual Traffic Offender (HTO) Law; publication BDS102 (page 151).
- Selective Service – Who Must Register chart (page 153).
- BadgerCare Plus: A Simple Guide to Health Insurance (page 155).
- Wisconsin Department of Children and Families (DCF) Your Guide to Paying Child Support; publication DCF-P-DWSC864: <http://dcf.wisconsin.gov/bcs/pubs/pubs-printing.htm>
- All other materials as appropriate



WISCONSIN DEPARTMENT OF TRANSPORTATION

page 1 of 1



Wisconsin's Habitual Traffic Offender (HTO) Law

BDS 102 7/2011

Wisconsin has a name for people who think they can break traffic laws repeatedly and get away with it.

They're identified as "Habitual Traffic Offenders," and under Section 351.025 of the Wisconsin Statutes, they lose their operating privileges for a full five years.

The Habitual Traffic Offender (HTO) law was enacted to get drivers off the road who "by their conduct and record have demonstrated indifference for the safety and welfare of others...and their disrespect of laws, courts and agencies of the state."

Here's How It Works

The Wisconsin Department of Transportation (WisDOT) keeps track of convictions accumulated by Wisconsin drivers in and out of state, and convictions of non-resident drivers in Wisconsin courts.

When a driver accumulates 12 or more convictions of moving traffic violations under Chapter 346 of the Wisconsin Statutes committed within the state (speeding, failing to yield, illegal turns—see more examples at www.dot.wisconsin.gov/drivers/docs/bds109.pdf); or four or more major violations; (see explanation at right) committed in or out of state within a five year period; or a combination of major and minor violations and convictions totaling 12; the driver's privilege to operate any motor vehicle in Wisconsin is revoked for five years.

The revocation is automatic. There is a process by which the revoked driver may ask the circuit court in the county of residence to review the case. The court may order the driver's operating privilege restored only if it determines there was an error in the driver's record or in the WisDOT's count of the number of convictions.

It's a Tough Law

Revocation as a habitual traffic offender is in addition to any penalties for the individual violations, and apart from any revocations or suspensions ordered for individual violations, or for accumulating 12 or more demerit points in one year. The HTO Law includes violations on all classes of driver's licenses.

Determining Habitual Traffic Offender Status

A driver may be declared a habitual traffic offender if, during any five year period, the driving record shows:

- » 12 or more convictions of moving traffic violations under Chapter 346 Wisconsin Statutes committed in Wisconsin.
- » 4 or more "major" violations committed in Wisconsin or other states.
- » A combination of 12 or more major or minor convictions.

"Major" Violations Include:

Four or more convictions of the following, in any combination:

- » Reckless driving
- » Operating while Intoxicated
- » Homicide involving vehicle use
- » Hit and run involving injury or death
- » Felony use of a vehicle
- » Making a false statement to WisDOT
- » Attempting to elude an officer
- » Refusal to submit to chemical testing

Observe the Law

The time to protect your operating privilege is now. Obey all traffic laws and regulations, and remember that over half the moving traffic violations each year involve speeding. Obey traffic signs and signals, and respect the rights of pedestrians, bicyclists and other motor vehicle operators.

Occupational License

After a 2 year waiting period, a person who has a revocation under the HTO law may qualify to obtain an occupational license. Under the present HTO law, only the circuit court in the county of residence can order issuance of an occupational license. Learn more about how to apply for an occupational license at <http://www.dot.wisconsin.gov/drivers/drivers/revoked/occ-apply.htm>

Your privilege to operate a motor vehicle is one of your most precious possessions. Many studies have concluded that of all punitive measures including fines and jail, the loss of an operating privilege is considered to be the most effective in deterring further violations.

Once your license has been revoked, you may have to start from "scratch" in regaining it once the revocation period is over. A birth certificate is required. You may also need to pass the written and sign recognition test and the vision screening and take the behind the wheel test.

Check your reinstatement eligibility online fast and easy at www.dot.wisconsin.gov/drivers/online.htm

Driving After Revocation

The penalty for operating a motor vehicle by a person declared to be an habitual offender is a fine not to exceed \$5,000 and not more than 180 days in jail, over and above the basic penalties for operating after revocation of up to \$2,500 fine and up to one year in the county jail, plus further revocation of operating privileges.

Other DMV Services

DMV Web site: www.wisconsin.dmv.gov

DMV Online Services:

www.dot.wisconsin.gov/drivers/online.htm



Selective Service - Who Must Register

NOTE: With only a few exceptions, the registration requirement applies to all male U.S. citizens and male immigrants residing in the United States who are 18 through 25 years of age.

Category	YES	NO
All male U.S. citizens born after Dec. 31, 1959, who are 18 but not yet 26 years old, except as noted below:	X	
Military Related		
Members of the Armed Forces on active duty (active duty for training does not constitute "active duty" for registration purposes)		X*
Cadets and Midshipmen at Service Academies or Coast Guard Academy		X*
Cadets at the Merchant Marine Academy	X	
Students in Officer Procurement Programs at the Citadel, North Georgia College and State University, Norwich University, Virginia Military Institute, Texas A&M University, Virginia Polytechnic Institute and State University		X*
ROTC Students	X	
National Guardsmen and Reservists not on active duty / Civil Air Patrol members	X	
Delayed Entry Program enlistees	X	
Separatees from Active Military Service, separated for any reason before age 26	X*	
Men rejected for enlistment for any reason before age 26	X	
Immigrants**		
Lawful non-immigrants on visas (e.g., diplomatic and consular personnel and families, foreign students, tourists with unexpired Form I-94, or Border Crossing Document DSP-150)		X
Permanent resident immigrants (USCIS Form I-551) / Undocumented immigrants	X	
Special agricultural workers	X	
Seasonal agricultural workers (H-2A Visa)		X
Refugee, parolee, and asylee immigrants	X	
Dual national U.S. citizens	X	
Confined		
Incarcerated, or hospitalized, or institutionalized for medical reasons		X*
Handicapped physically or mentally		
Able to function in public with or without assistance	X	
Continually confined to a residence, hospital, or institution		X
Sex Gender Change / Transexual		
U.S. citizens or immigrants who are born male and have a sex change	X	
Individuals who are born female and have a sex change		X

*Must register within 30 days of release unless already age 26.

NOTE: To be fully exempt you must have been on active duty or confined continuously from age 18 to 26.

**Residents of Puerto Rico, Guam, Virgin Islands, and Northern Mariana Islands are U.S. citizens. Citizens of American Samoa are nationals and must register when they are habitual residents in the United States or reside in the U.S. for at least one year. Habitual residence is presumed and registration is required whenever a national or a citizen of the Republic of the Marshall Islands, the Federated States of Micronesia, or Palau, resides in the United States for more than one year in any status, except as a student who entered the U.S. for the purpose of full time studies as long as such person maintains that status or employee of the government of his homeland.

NOTE: Immigrants who did not enter the United States or maintained their lawful non-immigrant status by continually remaining on a valid visa until after they were 26 years old, were never required to register. Also, immigrants born before 1960, who did not enter the United States or maintained their lawful non-immigrant status by continually remaining on a valid visa until after March 29, 1975, were never required to register.



BadgerCare Plus: A Simple Guide to Health Insurance

Who is Eligible?

You have to be a U.S. citizen and resident of Wisconsin to apply for BadgerCare Plus. If you live by yourself and expect to make less than approximately \$975 per month, you will be eligible for BadgerCare Plus. Household size will raise the income limit. For instance, a family of four is eligible if they make less than \$1,990 per month.

Why do I need it?

Beginning in 2014, most people must have health insurance or they will have to pay a penalty. There are also many medical and health benefits for having insurance, including access to doctors, preventative services, and significantly lower out-of-pocket costs.

How do I get started?

You will need proof of identity and citizenship. These include a government-issued photo identification card and a copy of your U.S. birth certificate. You should also gather proof of income for any adult family members in your household including yourself. You may be asked for more documentation by staff processing your application.

What is BadgerCare Plus?

BadgerCare Plus is the state of Wisconsin Medicaid program. The program provides low-cost health care to eligible applicants. The program can provide low-cost prescription medications, transportation to covered appointments, health care, hospital stays, substance use disorder and mental health treatment, and other services.

Where do I apply?

The county or tribal government in your county of residence will be able to assist you. You can apply on the internet, over the phone or in person. To find contact information visit: <https://access.wisconsin.gov/> or call 1-800-362-3002. Your local agency will provide much more information about the application process. Residents of a public institution (prison) are not eligible until release.



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Purchasing Insurance on the Health Insurance Exchange

Who is Eligible?

You have to be a U.S. citizen or in the country legally to apply to purchase insurance on the exchange. If you live by yourself and expect to make more than approximately \$975 per month, you can purchase insurance on the exchange. Household size will raise the income limit. For instance, a family of four is eligible if they make more than approximately \$1,990 per month.

Why do I need it?

Beginning in 2014, most people must have health insurance or they will have to pay a penalty. There are also many medical and health benefits for having insurance, including access to doctors and preventative services. The government may also provide assistance with monthly premiums and co-pays.

How do I get started?

You will need to gather Social Security Numbers or document numbers for everyone who needs coverage, along with income and employer information. You will also need policy numbers for any current health insurance plans covering members of your household. You will need to complete an Employer Coverage Tool for every job-based plan you or someone in your household is eligible for, even if not enrolled in the plan.

Forms are available at healthcare.gov or 1-800-318-2956.

What is it?

The health insurance exchange, also known as the marketplace, is a new way to find quality health coverage. It can help if you don't have coverage now or if you have it but want to look at other options. With one Marketplace application, you can learn if you can get lower costs based on your income, compare your coverage options side-by-side, and enroll.

Where do I apply?

The marketplace can be accessed through the internet, over the phone, via mail, and in person. The internet address is healthcare.gov. The phone number is 1-800-318-2956. This number can also be used to find local help in your area. Applications can be mailed to

**Health Insurance Marketplace
Dept. of Health and Human Services
465 Industrial Blvd.
London, KY 40750-0001**

Residents of a public institution (prison) are not eligible until release.



Windows to Work

Program Curriculum

Section 6: Job Seeking, Applications, and Resumes





Connecting Wisconsin's Workforce

First job • Next job • Right job

web: <http://jobcenterofwisconsin.com>

(888) 258-9966

email: JobCenterofWI@dwd.wi.gov

Networking

Networking is the habit of using friends, relatives and acquaintances to develop job leads.

Social networking web sites in the style of Facebook, LinkedIn, and Twitter have greatly enhanced the success of this technique.

Following is a list of groups of potential networking contacts:

Business associates	All friends	All relatives
Neighbors	Club members	Ministers
Classmates	Christmas card lists	Dentists
Friends of friends	Previous co-workers	Accountants
Politicians	Teachers	Doctors
Cashiers	Insurance agents	Lawyers
Vendors	Suppliers	Bankers
Job placement personnel	Previous employers	Social acquaintances

Add acquaintances of any of the above! The list can be endless. People in your network also have networks. Don't be shy about making these contacts. It is one of the strongest ways of getting a job!

Begin by making a list of groups using the examples above. Next, under each group, make a list of all the people you can think of. Leave plenty of room for additions. As days pass, you will think of more.

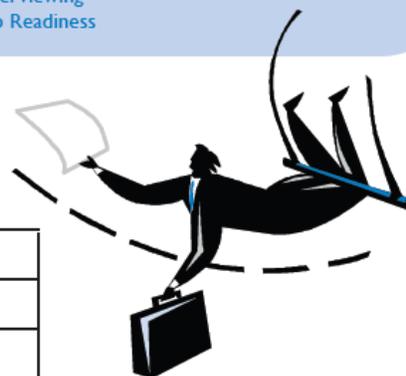
Third, consider new places to make contacts and keep a list of these. Maintain a list of new people discovered under each of these groups, or add new names to old lists.

Job Search publications:

- Where to Look for Job Opportunities
- 80% of Job Search Success Depends on Research
- Turned Down for That Job?
- Qualities an Employer Looks for When Hiring
- Want Ad Procedures

Publications available in these topic areas:

- Resumes and Applications
- Interviewing
- Job Readiness



Some suggestions of places to make contacts: professional organizations; places where people congregate and have time to talk; people who know what is going on in neighborhoods and in communities and in business. Don't forget to check out your local Wisconsin Job Center!

As you contact these people, keep a record of who you have contacted and what you have learned. Each contact has the potential to lead to other contacts. Ask each person you talk to for names of others you could contact. Add to your lists. Keep your network growing!

Use of Social Networking Web Sites

Networking is making connections. The Internet has changed the way people do it, and the speed connecting can occur.

Be honest about your situation. Be up front that you are active in a job search with your Facebook or MySpace friends. If you use work-oriented networks like LinkedIn, keep your posted résumé and references current.

One advantage to using social networking sites for making connections is the amount of time you can save. These sites enhance your ability to reach larger numbers of people who know you, and using them is more efficient than writing multiple email messages or making several phone calls.



Even though the people you know the best may not be in a position to hire, someone *they know* may be hiring. There is strength in these weak ties. Find them. Use them.

Use caution

There are disadvantages, though, if elements of your life outside of work sabotage your job chances before you can be called for a face-to-face interview. A little common sense will help:

- **Nothing is private.** Don't post items objectionable to a recruiter.
- **Use discretion.** Check your settings to keep the personal details in your profile "private".
- **Check your posts.** Stay current to the comments that are posted on your site.

Common Job Search Methods

Total Job Seekers Using the Method	Method	Effectiveness Rate *
66.0%	Applied directly to employer	47.7%
50.8	Asked friends about jobs where they work	22.1
41.8	Asked friends about jobs elsewhere	11.9
28.4	Asked relatives about jobs where they work	19.3
27.3	Asked relatives about jobs elsewhere	7.4
45.9	Answered local newspaper ads	23.9
21.0	Private employment agency	24.2
12.5	School placement office	21.4
15.3	Civil Service test	12.5
10.4	Asked teacher or professor	12.1
1.6	Placed ad in local newspaper	12.9
6.0	Union hiring hall	22.2

* A percentage obtained by dividing the number of jobseekers who actually found work using the method, by the total number of jobseekers who tried to use that method, whether successfully or not.





Connecting Wisconsin's Workforce

First job • Next job • Right job

web: <http://jobcenterofwisconsin.com>

(888) 258-9966

email: JobCenterofWI@dwd.wi.gov

Where to Look for Job Opportunities

Job Search publications:

- Networking
- 80% of Job Search Success Depends on Research
- Turned Down for That Job?
- Qualities an Employer Looks for When Hiring
- Job Listing Procedures

Publications available in these topic areas:

- Resumes and Applications
- Interviewing
- Job Readiness

- JobCenterOfWisconsin.com
- Wisconsin Job Centers
- SkillExplorer.Wisconsin.gov
- People you know
- Television/radio
- Direct employer contact
- Newspaper want-ads
- Private employment agencies
- Yellow pages/phone book
- School placement offices
- Libraries
- Government listings
- Newspaper articles
- Entrepreneurship
- WISCareers
- Internet
- Social networking websites
- Job training programs
- Churches
- Bulletin boards
- Help-wanted signs
- Journals and newsletters for trade associations
- Chamber of Commerce
- New business construction
- Proprietary schools
- Apprenticeship programs
- Veterans' placement centers
- Union halls
- Professional and trade association members
- Wisconsin Technical College System schools



JobCenterOfWisconsin.com

Job Center Of Wisconsin is a Wisconsin-centered employment exchange, linking employers in all parts of the state and in communities that border Wisconsin with anyone looking for a job.



JobCenterofWisconsin.com is available 24-hours a day, 7-days a week at: <http://jobcenterofwisconsin.com>. There is no cost to use the site.

For the phone number and address of your nearest Wisconsin Job Center, call toll-free 888/258-9966.

Wisconsin Job Center

Wisconsin Job Center locations deliver employment and training services from state, county, technical college, and other providers to job seekers and employers.

Job seekers are able to receive quick and easy access to a wide range of employment services including information about jobs, careers, and the area labor market, as well as access to training programs, testing, and assessment of individual skills and interests, job referrals, job search assistance, and job opportunities.

People You Know

Many job seekers find work by following leads from people they know. The next page has a list of people that might provide job leads for you.

Tell everyone you know that you are looking for a job. Stay in touch with friends and contacts. Follow up new leads immediately. Call right then! Don't wait until the next day.

For more information refer to the publication, "Networking" (DETJ-9455-P).

Television/Radio

As a public service, some TV and radio stations will announce job openings that employers have available. Check with your local stations to see if they have this service.

Direct Employer Contacts

While contacting employers directly may be time-consuming, it can be productive. Use the Yellow Pages, Classified Directory of Wisconsin Manufacturers, the Wisconsin Services Directory, and newspaper articles to find the names and addresses of local employers.

Contact them by phone, resume, or in person and follow their instructions for applying. If an employer is not hiring, ask if you can complete an application for future openings. If this is not possible, ask if they know of other places that might be interested in your skills.

Apply at several companies in the same area when possible. This saves time and money.

On-line job boards and newspaper classified ads

Some employers prefer the convenience of job board recruiting, but it is a common misconception that employers list all their openings on on-line job boards or in the newspaper. Employers may use different job titles for work you're interested in, so read all ads carefully. Listings which give a description of the job are usually worthy of follow up.

"No experience needed" ads, "blind" ads with no employer's name, and "work wanted" ads placed by applicants are usually not as helpful in finding work. For more information refer to the publication, "Job Listing Procedures" (DETJ-9530-P).

Private Employment Agencies

Employment agencies are businesses that attempt to match job seekers with jobs. As a business, they must charge either the employer or the job seeker for their service. Look for employment agencies that specialize in your specific occupation.

Temporary employment agencies place people in temporary positions for varying lengths of time. When placed, you are actually an employee of the agency rather than an employee of the place you work. Some employers "try-out" employees as "temps" and buy out the contracts of "temps" they like, at which time you become an employee of the company, not the agency. Temporary employment may be a way of getting your foot in the door or trying out new jobs.

Contacts help improve your chances

There are many ways of searching for a job. Do not rely on just one source. Using more than one source will increase your chances of finding a job. Listed below are some suggested sources of job leads.

Friends	Insurance agents	Relatives
Doctors	Christmas card lists	Lawyers
Classmates	Bankers	Cashiers
Friends of friends	Politicians	Job placement personnel
Business associates	Suppliers	Previous employers
Vendors	Previous co-workers	Clubs
Dentists	Organizations	Accountants
Teachers	Social acquaintances	Neighbors
Ministers	Acquaintances of any of these	Social Networking Websites

Make contact with people!

For more information refer to the publication, "Networking" (DETJ-9455-P).

Yellow Pages

The telephone Yellow Pages are an excellent resource for putting together a list of potential employers. It provides basic information about employers — the business name, address and telephone number. Use the index of the Yellow Pages to identify categories of employers that might be interested in a person with your skills. Write down these categories and then look within each category to develop your list of individual employers to contact directly.

School Placement Offices

Most public and private schools have a school placement office to help individuals find work. These offices may only assist current students or alumni of the school or occasionally the general public. Contact placement offices to find out if they can help you.

Libraries

Libraries have countless materials available to you — materials that will help you discover hidden job leads. Telephone directories, newspapers, business directories,

professional and trade journals, company databases and annual reports are a few of the materials you might find helpful.

Many libraries have computers and photocopiers available to the public for little or no charge. They also have books, videos and audio guides available for loan on job hunting, job interviewing, resume writing, careers, and employment testing.

Government Job Listings

Federal, state, county, city, village and town hiring units each list their own job openings. Use your telephone book to locate the government agencies you might be interested in and call them to learn how their job openings are announced.

Listings might be posted in public libraries, colleges and universities, post offices, personnel offices of the various government units, and on JobNet. Many of these positions are civil service positions and require applicants to take civil service tests or follow complex application procedures which may prolong the hiring process.

Newspaper Articles

Read your newspaper to discover job opportunities. Watch for articles on business start ups and expansions. This usually indicates that employers are either hiring now or will be hiring in the near future. Don't wait to see a help-wanted ad in the newspaper; follow up on these leads immediately.

Entrepreneurship

If you are thinking about starting your own business, there may be affordable help available through your local Service Corps of Retired Executives (SCORE) chapter and the Small Business Association (SBA).

Many colleges and universities have business outreach centers that may be available to help you. Your local library, Wisconsin Job Center, or Chamber of Commerce may be able to provide useful information also.

WISCareers

This user-friendly subscription-based web site is available in many Wisconsin Job Centers and schools. It can help identify occupations which match your interests. You can learn about different occupations, identify the education and training necessary for certain occupations, and create a basic resume or letter to an employer.

Wisconsin Job Center locations who subscribe to WISCareers do not charge for using this system.



Other Ideas

- Check bulletin boards at grocery stores, churches, schools, etc.
- Follow up on "Help Wanted" signs
- Call or visit your local Chamber of Commerce
- Watch for new construction
- Join a professional or trade association and network with members for information on opportunities
- Check with local non-profit, community-based organizations about employment services they might have available
- Register with your local union hiring hall
- Call telephone job information hotlines

Getting a job is a job in itself and you should be prepared to really work at it. Developing and checking out as many job opportunities as possible can make your job search a productive experience!



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Job Listing Procedures

Searching listings for job openings online and in print remain the most common and popular means for finding available job openings.

Nearly two-thirds of recent college graduates cite online job boards (like Job Center of Wisconsin) as the main method of job search, and the most effective. The next most popular methods were speaking to a friend or acquaintance who works at a company of interest, and talking with friends and family.

The second-most effective job search method for job research was connecting directly to a company's web site. Job seekers also report high everyday use of social networks like Facebook or LinkedIn, but low use of these social networks for job search, although that number is rising.

Make the most of job search activities. Put together a brief outline about your background, with the knowledge, skills and abilities you can bring to a job. When reviewing job postings, this will help you to understand your interests — the things you want to do; and, your aptitudes — the things you are capable of doing.

The steps below are provided to help you maximize your effectiveness when reviewing job listings on Job Center of Wisconsin, on company web sites, in newspaper classified ads, or other locations.

1. Print out or make notes on all job possibilities of interest.
2. Get details – web address, important personnel, email addresses, phone numbers -- so you're prepared when you make contact.
3. If a phone number is listed, call immediately. Keep a note pad to jot down names, addresses, etc.
4. If an address is listed, go in person. Try for a personal interview, rather than be interviewed by phone. An in-person interview is vital for establishing a business relationship.



Job Search publications:

- Networking
- Where to Look for Job Opportunities
- 80% of Job Search Success Depends on Research
- Turned Down for That Job?
- Qualities an Employer Looks for When Hiring

Publications available in these topic areas:

- Resumes and Applications
- Interviewing
- Job Readiness



5. If asked to write, do so immediately. In the cover letter, include your name, address, and phone number, and send a copy of your resume.
6. Job Center of Wisconsin always contains legitimate job openings, which list specific requirements that job seekers must meet in order to be considered. Examples of these are: training, education, experience, physical demands, minimum age, etc.
7. Blind ads are those in which almost no information is given as to who the employer



is or specifics about the job. Often the only reply is to a box number.

A blind ad may be any one of three things:

- a) A legitimate job listing (with a current opening) placed by businesses which for one reason or another decide not to broadcast the fact that they are hiring.
- b) A private employment agency trying to recruit applicants. This may be helpful in referring people to jobs. These firms charge either the applicant or the employer a fee.
- c) A “rip-off” put in to entrap desperate people looking for work. They will take advantage of you by making you pay in advance for lists of employers

that you usually could have compiled yourself for free. Beware of anyone asking you to pay before they give out information.

8. Watch out for attractive phrases:

- Public Contact or Public Relations — may mean soliciting door-to-door or by telephone
- Sales Promotion — means direct selling
- Outside Order Taking — house-to-house canvassing
- Supervisory Position or Management Candidate — may mean gathering friends and relatives into a sales team
- Opportunity to Earn ... — chances are slight to earn this amount until after a long time

9. When you call, email, or write a letter about a job listing, use a pleasant tone, and be friendly and clear. Be prepared with answers ready for the most frequently asked questions.

On the telephone, don’t “umm and ahh”. Don’t sound tired, bored, nervous or hesitant. The background must be quiet and professional (no television, radio or loud music; no kids yelling, etc.).

The main goal is an interview appointment. The less you say on the telephone, the better. Be sure to get the person’s name right (and use it often when speaking to that person), the date and time of the interview, the address and the directions to get there.

10. Thank the person (by name) for their help and time. Sound eager to meet them and be interviewed!

Online resumes

Whether in print or online, the resume gives a potential employer with a glimpse of your work background, educational attainment, and other measures of job readiness. The advantage of the online resume is its customizability — tailored to match specific elements of a current job opening.

Job seekers should always have an up-to-date print resume at hand and save a digital version (aka a “soft copy”) on the computer. Then, when either posting a resume to a site like Job Center of Wisconsin, placing it directly on a company’s site, or sending a copy as an email attachment, it can be updated to highlight the skills most important to that employer.



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80% of Job Search Success Depends on Research

NOW is the best time to start looking for a job. You're as qualified as other applicants, so start now before someone else gets "your" job. You've already made a good start by reading this document!

Finding employment means matching your skills and abilities to the skills and requirements of different jobs.

What you need to know is how to market your talents effectively to find the right job.

You Need Information ...

About yourself

- Goals and plans
- Interests and values
- Skills
- Experiences
- Strengths and weaknesses
- Expectations
- Barriers to success



Job Search publications:

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- Where to Look for Job Opportunities
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- Turned Down for That Job?
- Qualities an Employer Looks for When Hiring

Publications available in these topic areas:

- Resumes and Applications
- Interviewing
- Job Readiness



About the labor market

- Facts vs. fantasy
- Why people stay unemployed
- Best job search methods
- Best job search tools
- Proven resume types
- Best people to contact
- Where to look
- Key skills

About the employer, the job and the company

- Employer's expectations
- How to avoid rejection
- How to prove your worth
- Products and services
- Company needs / problems
- Specific job requirements

Job Search Checklist

Complete items 1-3 on this checklist before starting your job search

Complete items 4-5 every day of your job search

Complete items 6-9 when you have interviews

1. IDENTIFY OCCUPATIONS

- Make a background and experience list
- Review information on job openings, and identify those jobs that use your talents

2. IDENTIFY EMPLOYERS

- Ask relatives (etc.) to help you look for job openings
- Go to your Wisconsin Job Center for assistance
- Contact employers to get company and job information
- Utilize other sources to get job leads
- Obtain job announcements and descriptions

3. PREPARE MATERIALS

- Write resumes (if needed). Use job announcements to “fit” your skills with job requirements
- Write cover letters or letters of application
- Assemble a job search kit: pens, tablet, maps, public transportation guides, clean copies of resumes and applications, background and experience lists, Social Security card, picture ID
- Use the resources found on Job Center of Wisconsin [<https://jobcenterofwisconsin.com>]; post your resume on-line

4. PLAN YOUR TIME

- Wake up early to start looking for work
- Make a “to do” list of everything you’ll do to look for a job
- Work hard all day to find a job
- Reward yourself for your efforts (do a hobby or sport, visit friends, etc.)

5. CONTACT EMPLOYERS

- Call employers directly (even without a posted job opening). Talk to a person who would supervise you if you were hired
- Go to companies to fill out applications
- Contact your friends and relatives to see if they know about any openings
- Use Job Center of Wisconsin or US Jobs [<http://us.jobs>] on the internet

6. PREPARE FOR INTERVIEWS

- Learn about the company you’re interviewing with
- Review job announcements to determine how your skills will help you do the job
- Assemble resumes, application forms, etc. (make sure everything is neat)

7. GO TO INTERVIEWS

- Dress right for the interview. Be clean, concise and positive
- Go alone
- Thank the interviewer

8. EVALUATE INTERVIEWS

- Send a hand-written thank you note to the interviewer within 24 hours of the interview
- Think about how you could improve the interview

9. TAKE TESTS

- Find out about the test(s) you’re taking
- Brush up on your job skills
- Relax and be confident

10. ACCEPT THE JOB!

- Understand job duties and expectations, work hours, salary, benefits, etc.
- Be flexible when discussing salary (but don’t sell yourself short)





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Qualities an Employer Looks for When Hiring and Promoting

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- Networking
- Where to Look for Job Opportunities
- 80% of Job Search Success Depends on Research
- Turned Down for That Job?

Publications available in these topic areas:

- Resumes and Applications
- Interviewing
- Job Readiness

You need a job. Somewhere, an employer has the job you want. How do you get that job?



- By marketing your job talents.
- By showing employers you have the skills they need.

Do you have job talents? Yes!

Homemakers, disabled individuals, veterans, students just out of school, people already working — all have skills and experience for many good jobs.



In a full time job you must:

- Have responsibilities (work duties and procedures)
- “Punch a clock” or be at work “on time”
- Work hard all day, 40 hours a week
- Report to a boss, who makes sure you carry-out your responsibilities

To find a job you must:

- Set your own responsibilities (things you must do everyday to get a job)
- Wake up early at a set time to start looking for work
- Look hard for a job, all day, 40 hours a week
- Be your own boss (or appoint a friend to be your “boss”) to make sure you carry-out your job search responsibilities

- Attendance
- Punctuality
- Enthusiasm
- Cooperation
- Maturity
- Accuracy
- Problem-solving Skills
- Organizational Skills
- Interpersonal Skills
- Openness — Shares Experience and Ideas
- Discretion and Loyalty to Employer
— Doesn't Criticize Past or Present Employers
- Versatility — Skilled in More Than One Area
- Conscientious
— Committed to Doing the Best Job Possible
- Considerate and Helpful
- Positive Attitude Toward Work
- Positive Work Record and Evaluations
- Ability to Quickly Grasp and Do the Work Assigned, Requesting Assistance as Needed
- Ability to Get Along with Supervisor, Co-workers and the Public
- Leadership Ability
- Willingness to Accept Responsibility and Extra Work Assignments
- Well-motivated ... Innovative ... Self-starter
- Ability to Plan and Think Ahead
- Ability to Communicate — Listening, Speaking, Writing Skills
- Reading, Writing and Computing Skills necessary to Do the Job
- Willingness to Follow Company Policies and Procedures
- Willingness to Work with Others as a Team





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Turned Down for That Job?

12 Reasons Why Employers Reject Some Applicants

If you are turned down for a job for which you feel adequately (even superbly) qualified in today's brutally-competitive employment market, ask yourself as objectively as you can, "Why?"

Could it be because you have had too many jobs in recent years and, thus, you frighten a potential employer that the cost of hiring you might be too high because you'll soon quit again?

This is the number one reason applicants for executive and technical positions are rejected, according to a survey by National Personnel Associates (NPA), a recruiting network of independent management-level personnel services.



Or could it be because you reveal an apparent reluctance to relocate? Surprisingly, this is the number two reason applicants for jobs are turned down, the NPA survey disclosed.

Or could it be that your personality and the personality of the employer just don't match?

This is the number three reason for turndowns — a reason that those surveyed admitted involves highly-subjective factors.

The survey came up with 12 "most common reasons" why applicants don't get the jobs they are seeking —

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Publications available in these topic areas:

- Resumes and Applications
- Interviewing
- Job Readiness

information you may find of critical value whether you're job-hunting now, or will be job-hunting sometime in the future.

No. 1 — Job-Hopping

"Generally, in a beginning career of five years experience, ideally an employee should have no more than two jobs; in 10 years, no more than three jobs; in 15 years, no more than four jobs," says Charles W. Marks, NPA's executive director.

(Exceptions are such industries as engineering and data processing, where employees should be exposed to continuing change).

"There's a difference between having had too many jobs and too many careers. Too many jobs within one career area is far better than too many careers," adds Dr. Arthur A. Witkin, a psychologist with Personnel Sciences Center of New York.

"There are advantages of a diversified background and disadvantages in staying too long in one job. Some employees claim 20 years of experience but it's only one year of experience repeated 20 times."

No. 2 — Won't Relocate

"It is important for an employee to project willingness to move," observes Alice I. Johnson of Allis-Johnson Personnel in Livonia, Michigan. "Employers are trying harder to accommodate employees who must be relocated, but a dragging of the feet turns a company off."



No. 3 — Wrong Personality

“If it’s clear that the employer feels your personality is wrong for the job, don’t waste your time,” Witkin advises. “In six months, you’ll be looking for another job, citing ‘personality conflict’ as the reason for leaving your old one.”

No. 4 — Unrealistic Salary

If you’re looking for a 20 percent increase in salary, compared with about 10 percent in the past, this is unrealistic. Also, study the non-cash incentives, such as a company car, club membership, and the like.

Don’t fall into the trap of making your salary requirements too high. Just tell the employer he already knows your salary history; what you’re looking for is a reasonable raise and a career opportunity.

No. 5 — Background

If you do not have the background the employer says is needed, try to show that the education and training you do have may have many advantages over the typical background for the position. There are advantages in a fresh point of view.

No. 6 — Employment Record

That’s an area in your work history that you cannot hide. Like your salary history, your employment record cannot be falsified. Do your best to explain and that’s all.

No. 7 — Being Unprepared

You may lose out for being unresponsive, uninterested or unprepared during the initial interview. The opposite problem — being too aggressive during this talk — is less common.

It would be a sound idea to prepare for the interview by practicing answers to questions you’re sure will be raised (previous job changes, willingness to relocate, salary requirements, why you left your last job, why you want this one, etc.).

No. 8 — Wrong Negotiation

This reason is in the same class as Reason No. 7 — being unresponsive or too aggressive.

No. 9 — Little Potential for Growth

Employers sometimes look for growth potential in a candidate



when it’s not required for the job. You can ask employers if they need some workers instead of bosses.

You might emphasize that you’re dependable, you work hard, you’re willing to work to the limit of your own potential, and you will still be at the job producing for the company long after other, more ambitious employees have gone on to something else.

No. 10 — Personality Conflicts

These conflicts may show up in subsequent meetings, or in the reference checks made. The key point is that

this reason is related to the No. 3 reason for job turn downs — personality judged inappropriate during the initial meeting. It is an extremely subjective explanation.

No. 11 — Long Unemployment

“For management-level positions, 90 days is considered a long unemployment period,” says Marks. “Point out the productive things you did between jobs,” adds Witkin. “Describe how your travels, studies and free lance work prepared you for the position.”

No. 12 — Ineffective Boss

Perhaps you hate this type of responsibility. If so, waste no time looking for a supervisory job. Move on.

In General

“Avoid arguing about company policy during the first interview,” cautions Marks. “Show decisiveness — ‘May I call you tomorrow? I want to think about it,’ is good. ‘I want to talk to my wife about this’ is not as good.”

Many employers will give a “stress” interview to learn how you handle stress; be prepared for it.

“It’s a rule of good management not to tell the employee why he was rejected,” explains Witkin. “You can ask why, and it will show your interest in the job, but don’t be misled by what you’re told. It may not be the real reason.”

In sum

Ask yourself which of the 12 reasons was the real reason. Learn from your answer what to do to improve your chances.



List of companies known to hire formerly incarcerated people:

(according to Clean Slate News: <http://www.cleanslatenews.com/companies-that-care>)

1. Aamco
Transmissions
2. Abbott Laboratories
3. Ace Hardware
4. Adam Trucking
5. Alamo Rent A Car
6. Alberto-Culver
7. Allied Van Lines
8. Allstate Insurance
9. Almark Foods
10. American Express
11. American Greeting
12. Andersen Windows
13. Anderson Trucking
Service, Inc
14. Aon Computer
15. Aon Corp
16. Apple Inc
17. Archer Daniels
Midland
18. Arco
19. At&T
20. Atlas Van Lines
21. Avis Rent A Car
22. Avon
23. Bally
24. Barr-Nunn
Transportation
25. Baskin & Robbins
26. Baxter International
27. Best Foods
28. Best Western
29. Bf Goodrich
30. Bf Goodrich
Aerospace
31. Black & Decker
32. Blue Cross/Blue
Shield
33. Boeing
34. Bridgestone
35. Brunswick Corp
36. Budget Rent A Car
37. Builders
Transportation
38. Calark International
Trucking
39. Calvin Klein
40. Campbell Soup
Company
41. Canon USA
42. Career Education
Group
43. Carolina Cargo
44. Carrier Corporation
45. Casio, Inc
46. Caterpillar Inc
47. CDW Computers
48. Celadon Trucking
Service
49. Chase Bank
50. Chicago Mercantile
Exchange
51. Chipotle
52. Cintas
53. Circuit City
54. Coes-Coin
55. Compaq
56. Conagra Foods
57. Core Carrier Corp
58. Covenant Transport
59. Crete Carrier
60. Crst Van Expedited
61. Dairy Queen
62. Dap Products
63. Darden Restaurants
64. Davis Transportation
Inc
65. Deboer
Transportation Inc
66. Deer & Co
67. Deer Park Spring
Water Co
68. Del Monte Foods
69. Dell Corporation
70. Delta Air Lines
71. Delta Faucet
Company
72. Denny's
73. Dillard's
74. Dole Foods
75. Dollar Rent A Car
76. Domino's Pizza
77. Dow Brands
78. Dukin Donuts
79. Dunlop Tires
80. Dupont Co
81. Dutch Maid Logistic
Inc
82. Eddie Bauer
83. Epson
84. Equity Office
Properties
85. Exelon
86. Exxon Mobil
87. Federal Express
88. Fieldale Farms
89. Firestone Tire And
Rubber
90. First Express
91. First Health Group
92. Florilli Transportation
Llc
93. Fortune Brands
94. Freymiller Trucking
95. Fritolay
96. Fruit Of The Loom
97. Fuji Film
98. Galuoub Toy
99. General Electric
General Mills

100 more:

1. Georgia Pacific
2. Goodwill Industries
3. Gordon Trucking, Inc
4. Hanes
5. Hewitt Associates
6. Hill Brothers Transportation
7. Hilton Hotels
8. Home Depot
9. Huddle House
10. Hunt Transportation
11. Hyatt Hotels
12. IBM
13. Illinois Tool Work
14. Interstate Distributor Co
15. J&R Schugel Trucking
16. J&B Hunt Transport Inc
17. K&B Transportation
18. K-Mart
19. K&B Transportation
20. Knight Transportation
21. Kraft Foods
22. Kreil Kamp Trucking
23. Labor Ready
24. Landstar Trucking
25. LA Times
26. Lct Transportation
27. Lowes
28. Magnolia Windows & Doors
29. Magnum Express
30. Marten Transportation
31. Maverick Transportation
32. Mc Donald's
33. Mcgriff Transportation
34. Mckelvey Trucking
35. Melton Trucks Lines
36. Millis Transfer, Inc
37. Mobil Oil
38. Molex
39. Molson Coors Brewing Co.
40. Motorola
41. National Carriers
42. Navistar International
43. New York Times
44. Newell Rubbermaid
45. News Week
46. Nisource
47. Northern Trust
48. Olive Garden
49. Packaging Corp Of America
50. Pac Tv
51. Paschall Truck Lines
52. Pepsi-Co
53. Phillip Morris
54. Prime
55. Red Lobster
56. Riverside Transport, Inc
57. Roehi Transport Inc
58. Ronnie Dowdy Inc
59. Rsc Equipment Rental
60. Safeway
61. Salvation Army
62. Sara-Lee
63. Schneider National
64. Sears &ROEBUCK
65. Service Master
66. Shell Oil
67. Sharaton Hotels
68. Showtime Networks
69. Simplex Leasing
70. Sisbro, Inc
71. Smart Styles Salon
72. Smith Transport Inc
73. Smurfit Stone Container Corp
74. Sony
75. Southern Refrigerated Transport Inc
76. Southwest Air
77. Sprint
78. Subway
79. Target
80. Tellabs
81. Toys R Us
82. Trade Winds
83. Trans Am Trucking Inc
84. Transcorr
85. Transport America
86. Tribune Company
87. US Cellular
88. US Trucking
89. US Xpress Inc
90. Verizon
91. Voyager Express Inc
92. Waffle House
93. Walgreens
94. Wal-Mart
95. Ward Truckload Express
96. Wendy's
97. Western Express
98. Xerox
99. Zebra Technologies
100. Zenith Electronics



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Ability to Follow Directions

TIME: 10 Minutes

Name _____

Job Readiness publications:

- Family Finances: Getting By on Less
- Grooming for Employment
- Problem Solving
- Job Search Issues
- 80% of Job Search Success Depends on Research

Publications available in these topic areas:

- Resumes and Applications
- Interviewing
- Job Search

The object of this exam will point out that directions are made to be followed. Trainees often find difficulty with an assignment not because they can't do the work, but because they have not followed directions. They have not followed directions because they have not read them carefully enough to fully understand. This would not be wise, because the main direction is this: READ EVERYTHING BEFORE DOING ANYTHING.

1. Print your last name in the space provided on this page where it says "Name".
2. Circle the word "provided" in sentence one.
3. Draw five small squares in the upper left-hand corner of this page.
4. Put an "X" in each square.
5. Put a circle around each square.
6. Underline "ability to follow directions."
7. After "ability to follow directions," write "Yes."
8. Put a circle around "each" in sentence five.
9. Put an "X" in the lower left-hand corner of this page.
10. Draw a triangle around the "X" that you have just drawn.
11. Draw a rectangle around the word "squares" in sentence three.
12. On the reverse side of this paper, in the upper left-hand corner, add 50 and 40.
13. On the reverse side of this paper, at the top right-hand corner, multiply 70 by 98.
14. Write your first name before doing anything else on this test.
15. If you think you have followed directions up to this point, write "I have."
16. Now that you have followed the directions in the first paragraph to READ EVERYTHING BEFORE DOING ANYTHING, do only sentence one.



Testing

For some jobs, you may need to take a test. Usually, the job announcement or ad will say if a test is required.

There are several types of selection and job fitness tests:

Aptitude tests predict how easily you will learn the job and how well you will perform job tasks.

Job knowledge and proficiency tests measure what you know and what you can do in a job (for example, word processing speed for a secretary job, knowledge of street names and routes for a firefighter job, etc.).

Literacy tests measure reading and arithmetic levels.

Personality tests help identify your personal style in dealing with tasks and other people. Certain personalities can be well suited for other jobs. For example, an outgoing person may be well suited for a sales job.

Honesty and Integrity tests evaluate the likelihood of stealing and trustworthiness of applicants.

Physical ability tests measure strength, flexibility, stamina and speed for jobs that require physical performance.

Medical examinations and tests determine physical fitness to do a job.

Drug tests show the presence of illegal drugs that could impair job performance and threaten the safety of others.



How to prepare for tests

You can't study directly for aptitude tests. But you can get ready to do your best by learning as much as you can about the test by taking other tests. Look for tests and quizzes in magazines and school books. Set time limits. By taking tests, you learn about the testing process. This helps you feel more comfortable when you are tested.

Brush up on job skills. For example, if you're taking a typing test, practice typing. If you're taking a construction test, review books and blueprints.

Get ready for physical tests by doing activities similar to those required for the job.

For literacy tests, review and do exercises in reading and math books or enroll in remedial classes.

It's natural to become nervous about tests (some anxiety may even help you).

Here are some tips that will help you take most tests

1. Make a list of what you need for the test (pencil, eye glasses, ID, etc.). Check it before leaving.
2. Get a good night's sleep.
3. If you're sick, call and reschedule the test.
4. Leave for the test site early.
5. If you have any physical difficulties, tell the test administrator.
6. If you don't understand the test instructions, ASK FOR HELP before the test begins.
7. If there are strict time limits, budget your time.
8. Don't linger over difficult questions.
9. Find out if guessing is penalized. If it's not, guess on questions you're not sure about.
10. If you have time, review your answers. Check to make sure you did not misread a question or make careless mistakes.
11. You may be able to retake the test. Ask about the retesting policy.
12. Get a proper interpretation of your scores. The scores may indicate other career opportunities that should be pursued.



Connecting Wisconsin's Workforce

First job • Next job • Right job

web: <http://jobcenterofwisconsin.com>

(888) 258-9966

email: JobCenterofWI@dwd.wi.gov

Avoid Application Form Errors

Are you about to apply for a job? Simply having an employer's name and making immediate contact to request an interview often isn't enough to ensure the employer will grant you an interview.

Some employers don't schedule job interviews until they've received application forms. They use these to select the people they want to see first.

An application for employment is more than a formal means of applying for a job, it is really a test all by itself—particularly when the application is to be returned by mail. The employer will not have personal contact with you. You must accurately present your strengths to get the interview you seek.

Also, an incomplete, soiled, misspelled, or torn application likely will make a poor first impression, particularly compared to others for the same job.

When you receive an application, find out if you can fill it out at home. This way you can use a typewriter, or take whatever time is needed to print, to provide information clearly and neatly.

Some employers believe applicants who complete forms in a hurry, who don't pay attention to the instructions or other details of the forms, or whose handwriting can't be read, will carry these same poor traits into the job.

Of course, the longer you take to return the application form to the employer, the more risk the job will be filled before you get it back. (If you decide to take the time at home, you may want to ask the employer if you can leave behind a brief fact sheet in the interim.)

Resumes and Applications publications:

- Avoid Application Form Errors
- Employment Skills
- Transferable Skills
- Thoughts on Resumes
- Personal Data Record

Publications available in these topic areas:

- Job Search
- Interviewing
- Job Readiness

Read the application form carefully all the way through **before** you fill it out. Then you'll know what information goes where without having to guess, or erase. Write detailed answers to questions on a separate piece of paper, if you believe the details are important enough to justify the extra effort.

Following are some pointers on the types of questions you likely will be asked.



Name

Believe it or not, this sometimes can cause a problem to an employer. For example, an applicant might have had a name change because of legal action, or through marriage. The married name for a woman who worked under her maiden name may be unknown to the former employer listed as a reference.

Address

One or two addresses — perhaps permanent and temporary — usually are requested. If you are a student planning to work away from home during the summer, include an address where you can be reached at any time, or from which mail will be forwarded. Zip codes are a must.

Telephone

Employers frequently contact applicants by telephone. It is very important to list a number where you always can be reached. The best hours for calling should be shown if you are away from the number for extended periods.

Social Security Number

Obtaining a Social Security number is easy, and you will need one, regardless of age. You cannot be required to provide your Social Security number on the job application. However, once hired you must provide the number to your employer in order to be paid and to have your Social Security, state and federal tax withholding applied to correct accounts.

Type of Work Desired

How you answer this question is very important. Find out ahead of time what openings exist and apply for the vacancies for which you're qualified. Do not undersell your talents. Be specific and don't apply for "general work" or "anything." Analyze what you can do—drive a vehicle, be a trades helper, type, be a laboratory aide, or repair autos, for example. Other jobs may require the occupant to have skills of persuasion or an ability to take risks.

Set your goals high while being prepared to take a lower-paying or less-desirable job for now, if necessary—at least you will have moved from the status of "outsider" to "insider."

Driver's License

The ability to drive can be a deciding factor in being chosen for some jobs. An applicant who can operate a vehicle with a manual gear shift may have a better advantage.

If you don't have a license but plan to get one, tell the employer you are applying for a license as soon as possible.

Previous Employment at This Firm

Any attempt to hide previous employment usually will be discovered when records are checked.

Salary Expected

Try to find out in advance the salary structure of the firm. Newspaper advertisements and employment counselors can help in this respect.

Because most teenagers have had little work experience, they usually are paid the prevailing minimum wage. Be realistic. Remember that the employer will base the pay on your value to the company, not on what salary you say you need.

Wisconsin Job Centers will be able to tell you the current state and federal minimum wage rates, or you may write to the Equal Rights Division, Department of Workforce Development, 201 E. Washington Avenue, Madison, WI 53702. Ask for a copy of the "Wisconsin Minimum Wage Rates Poster" (publication ERD-9247-P).

Shift Desired/Hours Available for Work

A new worker may not get and should not expect a choice of hours. Many large multi-shift firms have a "shift preference" system, and most new employees must accept second or third shifts. Premium pay usually is provided for these shifts, however.

How Will You Travel to Work?

This question may be asked because:

- Public transportation may not be available, and workers without cars will have to rely on others to drive them. If the driver of your car has a poor attendance record, so will you.
- If you live a considerable distance from work or must work an odd shift, special travel arrangements may have to be made if you do not have a car and cannot depend on public transportation.

In Case of Emergency Notify

Be prepared to give the address and telephone number of a responsible person who can usually be reached, and quickly.

Date Available for Work

For a summer or seasonal job, you probably will need to be available immediately. If you are already employed, at least two-weeks notice should be given to your current employer — more if your contract or company policy calls for it. Leaving a job without notice could hurt you in the future when that employer is contacted as a reference. It may jeopardize your chances to be rehired within the organization.

Condition of Health

If you are in normal health, write "excellent" or "very good." Applications also may ask for the number of days of work you missed because of health problems during the last two years.

Information about surgeries and diseases also may be request-

ed. Your answers will help employers decide whether you can physically do the job.

If you have health problems or physical limitations, the employer can't legally refuse to hire you for that reason, unless it impairs your ability to do the job.

Some firms require a physical examination before you are hired. It may range from a routine check to a comprehensive examination. If the employer requires the exam as a condition of employment, the employer must pay for it.

Education

All education — formal or otherwise — from grade school to the present should be listed. Special courses, such as a computer skills course or a Red Cross safety course, also should be shown. You may be asked to report your class standing, or the subjects in which you received the best grades, if you were graduated in recent years.

Hobbies and Special Skills

Special interests, hobbies, and special skills can show responsibility or initiative, depending upon their complexity. Working with autos or clocks, for example, may help you get a job which requires mechanical aptitude. List any such skills or licenses, such as an ability to operate office machines — even pilot an airplane!

Military Service

If you served in the military, you may be asked to identify your branch of service, your rank, and the dates you entered and were discharged. Also, you may be asked to indicate the type of discharge you received.

If the application form does not ask specifically about your military service, you may want to include it under "Previous Employment." Emphasize those duties you performed which are related to the job for which you are applying.

If you have completed any military service (active or reserve), you may want to volunteer that information if it is not otherwise requested.

Membership in the military reserves or National Guard usually involves regular meetings and summer camp at set time periods over which you and your employer have no control. This could require special arrangements with your employer.

School Activities and Honors

During an interview these factors may count heavily if you lack much actual work experience and you are a recent student. Sports, music, and other activities should be mentioned. Special honors — class president, honor role, team captain, student committees — show a sense of responsibility and achievement. Activities such as chorus, forensics or debate club should be listed also. An interviewer may have a personal interest in one of these areas, and it may serve as an "icebreaker" in the interview.

References

Although interviewers often contact past employers for references, they may ask you to provide personal references (other than relatives). Ministers, teachers, counselors or club leaders may be possibilities. Be sure to ask their permission ahead of time. Usually the address, occupation, and telephone number of the reference are required on application forms.

Written Evaluation

Some employment applications require a short, handwritten self-evaluation or biographical sketch. Also, you might be asked, "Why do you want this job?" or "Why do you want to work for us?" Prepare a draft statement on another piece of paper before or at the time you complete the application. Organize your points carefully and accurately. Once you have it in shape, you may transfer it to the form. The employer will be looking for legible handwriting, good grammar, and your ability to express yourself.

Willingness to Travel

Although chances are small that persons beginning their careers will have to travel, you may be asked about your willingness to do so, depending on the type of job or the need for travel if you are promoted.

Foreign Language Proficiency

Knowledge of a foreign language could be the deciding factor in getting some jobs, especially jobs that require communication with selected ethnic groups. You should indicate whether you read, write or speak the language, and how well you do each.

Previous Employment Information

Usually, you will be asked to **list your current or most recent job first**, then your next-most-recent, and so on. It is important that you know the names and titles of previous supervisors. Account for the time gaps between employment, and include part-time and volunteer employment. Even painting, cooking, and baby-sitting can count for young adults who have had little other work experience.

In describing the kinds of work you've done, **avoid over- or under-selling yourself**. If you were a "clerk-typist," not just a "clerk," say so. The same is true for "electronic technician" or "X-ray technician." Specific duties should be emphasized, avoiding generalizations. An assembler who also did testing should list both duties.

The reason you quit your last job, or are seeking to leave your current one, generally is asked. This information may be one portion of the application most carefully considered

Material in this pamphlet is based, in part, on an article which appeared in "Occupational Outlook Quarterly," published by the US Department of Labor.

by your potential employer. It could tell many things. For example, are you a “job-hopper” or a griper? Can you stick to one job? Do you avoid responsibility? Can you work with a group?

Be truthful in discussing the reason you left previous employers, since reference checks usually will reveal any difficulties experienced on earlier jobs. However, derogatory comments and general phrases such as “poor working conditions,” “personality conflict,” or “dissatisfaction” should be avoided. Instead, positive (if truthful) descriptions should be used — “chance for greater responsibility,” or “chance to work with more skilled craftspeople.”

Often you will be asked about your **starting and ending wages** at previous jobs. It is a good idea to know what your wages were by the hour, week, month and year since it may be asked any of those ways.

Closing Statement

Most employment applications end with the statement that any false answers or misrepresentations can be cause for termination. Most misleading information is uncovered during reference checks.

Usually a further statement in this section gives an employer permission to contact past employers —sometimes the present employer. Read this portion carefully since people sometimes do not want present employers to know that they are looking for work.

Signature and Date

Do not forget to sign and date the application. Sounds simple, but experience shows that a significant number of applicants neglect to complete this final portion of the form.

Other Considerations

There are questions which, if found on application forms, could violate laws aimed at achieving equal opportunity, depending on how answers are used.

On the other hand, these same questions sometimes are asked by employers to help them carry out affirmative action programs.

Since you will see the following requests for information on many application forms, it is a good idea to become familiar with them and understand how they may be used legally and illegally.

Arrests and Convictions. Consideration of **arrest** records by employers is unlawful because an arrest does not indicate guilt. You may, however, be asked about convictions. If you do have a conviction record, an employer cannot legally refuse to hire you because of it unless the conviction is directly related to the job for which you are applying.

Sex. The federal Civil Rights Act prohibits discrimination in employment on the basis of sex, except in the rare instances in which sex may be a “bona fide occupational qualification necessary to the normal operation” of the business. Furthermore, it is illegal to pay a woman less than a man for the same work.

Marital Status. If an employer refuses to hire an applicant because of marital status, the employer is violating the Wisconsin Fair Employment Law. Refusal to hire spouses except when one spouse supervises another, is discriminatory. Also, an employer cannot legally refuse to hire a woman for any job because of the employer’s attitudes concerning the woman’s family responsibility.

Dependents. Employers may not have different hiring policies for mothers and fathers of pre-school age children.

Friends or relatives employed by the firm. The answer to this question may help friends or relatives of present employees to become employed at the same business place. Such a preference would be unlawful if it has the effect of reducing employment opportunities for women or minorities. Refusal to hire relatives, other than spouses, is not illegal.

Age. It is illegal to discriminate on the basis of age against individuals who are age 40 or over. It is important, however, that employers know the age of applicants under 18 because of child labor laws and other age regulations.

Handicaps. It is illegal to discriminate against handicapped individuals unless it can be proven that the handicap would impair one’s ability to do the job.

You are not legally required to answer all the questions on a form to be eligible for the job for which you are applying. You may respond with “Prefer to discuss,” or you may leave them unanswered. However, it is generally not a good idea to do so. Some employers may think you have something to hide, and your chances of getting the job may diminish.

If you think an employer has discriminated against you, contact the Equal Rights Division, Department of Workforce Development, 201 E. Washington Avenue, Madison, WI 53707 or 819 N. 6th Street, Milwaukee, WI 53203.



PERSONAL REFERENCES

List as references three people other than relatives or former employers.

Notes: Always obtain the approval of each person whose name you use as a reference.

Name _____
 Address _____
 City _____
 State _____ Zip _____
 Phone _____ (w) _____
 Phone _____ (h) _____
 e-mail _____

Name _____
 Address _____
 City _____
 State _____ Zip _____
 Phone _____ (w) _____
 Phone _____ (h) _____
 e-mail _____

Name _____
 Address _____
 City _____
 State _____ Zip _____
 Phone _____ (w) _____
 Phone _____ (h) _____
 e-mail _____

HOW TO USE THIS DOCUMENT

This personal data record is an important part of your job search kit — the material you will gather as you prepare to complete applications and engage in job interviews.

Compile the information you will need about your employment background, personal information, your educational record, your military record (if applicable), and a list of references. Take this information with you when you meet with a potential employer.

Need more help? Contact a staff person in your nearest Wisconsin Job Center.

POINTS TO REMEMBER WHEN COMPLETING JOB APPLICATIONS

1. Read the form carefully. Note format and structure. Complete it in ink, or type.
2. Don't be careless — take your time. Neatness may determine your fitness for employment.
3. Be accurate and complete. Answer all questions. Use the phrase "does not apply" rather than leave a blank.
4. Do not leave employment gaps. Account for all periods of time.
5. Give yourself credit for part-time, summer, and volunteer work you have done.

The employment application is an opportunity to **SELL YOURSELF**. It represents you to the employer, make it work.



888238-5986 (toll free)

www.wisconsinjobcenter.org

jobcenter@dwd.state.wi.us

Your Wisconsin Job Center features additional publications to guide you with your resumes and applications

Resume Writing — A Basic Guide (DETJ-0433-P)

Work Application (DETW-5011)

Resume Worksheet (DETJ-8024)

Avoid Application Form Errors (DETJ-5913-P)

Transferable Skills (DETJ-8861-P)

Employment Skills (DETJ-0446-P)

To obtain single copies of this publication, visit your nearest Wisconsin Job Center. For multiple copies of this or other Wisconsin Job Center publications, contact Document Sales at 1-800-000-9346 (Visa/MasterCard accepted).

We invite your comments.

Send an e-mail message to: jobcenter@dwd.state.wi.us

The Wisconsin Department of Workforce Development (DWD) is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format or need it translated to another language, please contact the DWD Equal Employment Opportunities office (e-mail: owdce@wisc.state.wi.us).

DETJ-4937-6-P (R. 02/2016)

Personal Data Record



A Handy Reference to Record Information Necessary to Complete Job Applications

Carry this record with you when applying for employment.

Keep this information up-to-date.

EMPLOYMENT RECORD: List all employment starting with your most recent employer. Also include significant summer, part-time, and volunteer employment.

DATES	NAME OF COMPANY, COMPANY ADDRESS AND TELEPHONE NUMBER	1 JOB TITLE 2 NAME OF SUPERVISOR		DESCRIBE MAJOR DUTIES AND SKILLS DEVELOPED	WAGES		REASON FOR LEAVING
		1	2		Starting	Final	
From _____ Month _____ Year _____	_____	1 _____	2 _____		Starting _____ Final _____	Starting _____ Final _____	
To _____ Month _____ Year _____	_____	1 _____	2 _____		Starting _____ Final _____	Starting _____ Final _____	
From _____ Month _____ Year _____	_____	1 _____	2 _____		Starting _____ Final _____	Starting _____ Final _____	
To _____ Month _____ Year _____	_____	1 _____	2 _____		Starting _____ Final _____	Starting _____ Final _____	
From _____ Month _____ Year _____	_____	1 _____	2 _____		Starting _____ Final _____	Starting _____ Final _____	
To _____ Month _____ Year _____	_____	1 _____	2 _____		Starting _____ Final _____	Starting _____ Final _____	

EDUCATIONAL RECORD: List all formal and informal educational activity. Start with your most recent involvement.

TYPE OF SCHOOL	NAME OF SCHOOL	CITY AND STATE	FROM YEAR	TO YEAR	GRADE COMPLETED	DEGREE EARNED	MAJOR FIELD	VOCATIONAL SKILLS DEVELOPED

PERSONAL INFORMATION: The following personal data may be requested on a job application form.

Home address and zip code _____
 In case of emergency notify _____
 Home phone _____
 Physical limitations _____
 Social Security No. _____
 Drivers License No. _____

MILITARY RECORD

Branch of Service _____
 Date entered _____
 Date discharged _____
 Type of discharge _____
 Campaigns _____

[Print Form](#) [Clear Form](#)

Thinking about joining the Arby's® team?



Arby's is a great place
to work. Why?

Because we work and live by
our company values:

Dream Big

Work Hard

Get It Done

Play Fair

Have Fun, and

Make A Difference.®

Plus, there are opportunities
to earn great pay and
advance in your career.

Sound like a place you
want to work?

Employment Application

At Arby's, we look for team members who are committed to providing outstanding service while delivering quality food to our customers.

As a member of the Arby's family, you can expect several things from us:

- A fair and respectful work place
- A chance to be part of a winning team that makes a difference every day
- Unlimited opportunities to grow in both your personal and professional life

We also have expectations of you during your time at Arby's. Our ideal team members are:

- Friendly! They give enthusiastic service to every customer, every time!
- Dependable. They arrive on time for all shifts and provide their own transportation.
- A team player. Teamwork is key to the successful operation of our restaurants.
- Ready to hustle. Our customers want delicious food, served *fast!*

The Arby's Look

Our customers expect our restaurants to be clean and well-kept. They also expect that the people who serve them are clean in appearance, well-groomed, and professional.



A Typical Day at Arby's

A typical day at Arby's is fast-paced and filled with variety. In spite of the hustle and bustle, your most important task is to approach customers and co-workers with a great attitude and a warm, friendly smile.

Before you sign on, we want to give you an idea of what a typical day looks like.

You'll probably:

- Take customers' orders
- Prepare food
- Stock supplies
- Wash dishes
- Provide great customer service
- Clean the dining room and restrooms
- Sweep and mop floors
- Pick up the parking lot

And we know you'll definitely:

- Have fun!
- Earn a competitive wage
- Have opportunities for career growth

Sound like a place you want to work? If so, complete the attached application and return it to the restaurant manager. We look forward to having you on the Arby's team!

Employment Application

Qualified applicants are considered for all positions without regard to race, color, religion, sex, national origin, age, marital or veteran status.

Date of Application _____

Name _____

Present Address _____
No. Street City State Zip Code

How long have you lived at this address? _____ Telephone Number: () _____

Job applied for _____ Rate of pay expected \$ _____ per _____

How did you learn of this opening? _____

Availability

List hours available to work per week:

Check here if available anytime.

Monday		Tuesday		Wednesday		Thursday		Friday		Saturday		Sunday	
From	To	From	To	From	To	From	To	From	To	From	To	From	To

How many hours per week would you like to work? _____

Have you ever worked for Arby's before? Y ___ N ___ If yes, when? _____ Where? _____

Rate Yourself!

1 = Improvement needed 2 = OK 3 = Good 4 = Top Performer

- _____ Energy Level - your sense of urgency, self-motivation, and enthusiasm
- _____ Communication Skills - your ability to listen well, express ideas clearly and accept feedback
- _____ Hospitality - your natural friendliness and customer service skills
- _____ Reliability - your dependability, attendance, self-discipline, and dedication
- _____ Personal Pride - your appearance, hygiene and achievement
- _____ Teamwork - your cooperation with others and team spirit

1. What achievement in life are you most proud of? _____

2. What are your personal strengths? _____

3. What are your weakest areas? _____

4. What are your five-year goals? _____

5. Why do you want to work at Arby's? _____

Can you perform the essential functions of this job, with or without accomodations? Yes No

In case of emergency, contact: _____ Phone: _____

Do you have reliable transportation to work? Yes No

Do you have any relatives or friends currently working for Arby's? Yes No

If yes, state relationship to you and location of employment: _____

PLEASE NOTE: ALL ITEMS ON REVERSE SIDE MUST BE COMPLETED

Employment Application Continued

In the event you are required to use your personal or company automobile to conduct company business, please complete the following:

Do you have a valid driver's license? _____ Yes _____ No If yes, indicate: _____

Do you have automobile liability insurance? _____ Yes _____ No _____ State _____ Number

*Only applicants whose job will involve driving need respond. Ask the manager to whom you are applying for details.

Past Employment (beginning with most recent)

Name, Address and Phone # of Company	From		To		Last Position Held		Weekly Starting Salary	Weekly Ending Salary	Reason for Leaving	Name of Supervisor
	Mo	Yr	Mo	Yr	Title	Duties				

Personal References (not former employers or relatives)

Name and Address	Occupation	Phone Number

Record of Education

School	Name and Address of School	Course of Study	Years Attended		Circle Last Year Completed	Did you Graduate?	List Diploma or Degree	Grade Average
			From	To				
High School					1 2 3 4			
College/VoTech					1 2 3 4			

Background

Are you 18 years of age or older? _____ Yes _____ No If no, Date of Birth _____ / _____ / _____

Have you ever been convicted of a felony? Yes No

Have you ever been convicted of any crime, excluding misdemeanors? Yes No

Have you ever been convicted of any crime, involving violence to another person? Yes No

Have you ever been convicted of any crime involving dishonesty? Yes No

Are you serving probation for any misdemeanor offense? Yes No

Have you ever been counseled or disciplined for cash handling violations? Yes No

IMPORTANT - READ BEFORE SIGNING

I certify that information given herein is true and complete to the best of my knowledge.

I understand that incorrect, misleading or incomplete information on this application may result in immediate termination of employment. I understand that this employment application and any other company documents are not contracts of employment and that any individual who is hired may voluntarily leave employment upon proper notice and may be terminated by the employer at any time and for any reason. I also understand that any oral or written statements to the contrary are expressly disavowed and should not be relied upon by any prospective or existing employee. I understand that the use of illegal drugs is prohibited during employment. If company policy requires, I am willing to submit to drug testing to detect the use of illegal drugs before and during employment.

Signed _____ Date _____



Application For Employment

Date of Application:

Personal Information

Last Name: Middle Initial: First Name:
 Address: City:
 Province: Postal Code: Home Phone #:
 Alternate Telephone #: E-mail:
 Have you worked at Wal-Mart/SAM'S CLUB before: No Yes If yes, which store: If yes, note dates:

Position

Position applying for: Seasonal /Temporary
 Are you interested in: Full Time (Min. of 28 hrs per week) Peak Time (Less than 28 hrs per week)
 How did you learn about this opportunity?

Availability

Date available to start (dd/mm/yyyy):
 Indicate when you are available to be scheduled (specify a.m. or p.m.). Due to the nature of our business, the more available you are, the more opportunities we can consider you for.

	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
From							
To							
Overnight yes/no							

Education

Tell us the highest or equivalent level completed

Institution Type	Completion	Type of Certification/Diploma/Degree Received
High School Year Completed	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	
Post Secondary	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	

Reference Check Consent

Please provide at least 2 work-related references Wal-Mart may contact in the spaces below. List most recent employers, managers, supervisors only. DO NOT list family and friends.

1 Supervisor's Name: Position Title: Name of Company:
 Address:
 Can we contact them: Phone Number: Your Position:
 Date of Employment: Reason for Leaving: Duties:.....

2 Supervisor's Name: Position Title: Name of Company:
 Address:
 Can we contact them: Phone Number: Your Position:
 Date of Employment: Reason for Leaving: Duties:.....

I certify that the information on this application is correct and I understand that any misrepresentation or omission of any information will result in my disqualification from consideration for employment or if employed my dismissal for just cause. Wal-Mart Canada Corp may verify the information set forth on this application and obtain additional background information relating to my background. I authorize all persons, schools, companies, corporations, credit bureaus, law enforcement agencies and doctors to supply all information concerning my background. On the first day of employment I agree to provide Wal-Mart Canada Corp. proof of my age (as required for company benefit plans and similar administration), Social Insurance Number and appropriate credentials as may be required. I understand that the first 3 months of active service will be probationary during which time my employment may be terminated without notice of termination of employment or pay in lieu thereof.

Candidate's name (Please print):

Candidate Signature: Date:



REENTRY
MYTH

BUSTER!

On Hiring/Criminal Records Guidance
(Revised Oct. 2012)

A Product of the Federal Interagency Reentry Council

MYTH: People with criminal records are automatically barred from all employment.

FACT: An arrest or conviction record does NOT automatically bar individuals from all employment

On April 25, 2012, the U.S. Equal Employment Opportunity Commission issued its *Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment Decisions Under Title VII of the Civil Rights Act of 1964*, as amended (Title VII), 42 U.S.C. § 2000e. The Guidance updates, consolidates, and supersedes the Commission's 1987 and 1990 policy statements on this issue, as well as the relevant discussion in the EEOC's 2006 Race and Color Discrimination Compliance Manual Chapter. These rules apply to all employers that have 15 or more employees, including private sector employers, the federal government, and federal contractors. Below are answers to common questions about the Guidance.

1) Does this Guidance prohibit employers from obtaining and using criminal background reports about job applicants or employees? No, the Guidance does not prohibit employers from obtaining or using arrest or conviction records to make employment decisions. The EEOC simply seeks to ensure that such information is not used in a discriminatory way.

2) How could an employer use criminal history information in a discriminatory way? Two ways -- First, Title VII prohibits disparate treatment discrimination. Employers should not treat job applicants or employees with the same criminal records differently because of their race, national origin, or another protected characteristic (disparate treatment discrimination). Second, Title VII prohibits disparate impact discrimination. Employers should not use a policy or practice that excludes people with certain criminal records if the policy or practice significantly disadvantages individuals of a particular race, national origin, or another protected characteristic, and does not accurately predict who will

be a responsible, reliable, or safe employee. In legal terms, it is not "job related and consistent with business necessity."

3) How would an employer prove "job related and consistent with business necessity"? Is it burdensome? Proving that a criminal record exclusion is "job related and consistent with business necessity" is not burdensome. The employer can prove this if it (1) considers at least the nature of the crime, time since the criminal conduct occurred, and the nature of the job in question, and (2) gives an individual who may be excluded by the screen an opportunity to show why he or she should not be excluded.

4) Why should an arrest record be treated differently than a conviction record?

An arrest record does not establish that a person engaged in criminal conduct. Arrest records may also be inaccurate (e.g., mistakenly identify the arrestee) or incomplete (e.g., do not state whether charges were filed or dismissed against the arrestee). Thus, an arrest record alone should not be used by an employer to take an adverse employment action. But, an arrest may trigger an inquiry into whether the conduct underlying the arrest justifies an adverse employment action.

For More Information:

EEOC Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment Decisions Under Title VII: http://www.eeoc.gov/laws/guidance/arrest_conviction.cfm

EEOC Questions and Answers About the EEOC's Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment Decisions Under Title VII:

http://www.eeoc.gov/laws/guidance/qa_arrest_conviction.cfm

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Because reentry intersects with health and housing, education and employment, family, faith, and community well-being, many federal agencies are focusing on initiatives for the reentry population. Under the auspices of the Cabinet-level interagency Reentry Council, federal agencies are working together to enhance community safety and well-being, assist those returning from prison and jail in becoming productive citizens, and save taxpayer dollars by lowering the direct and collateral costs of incarceration.

For more information about the Reentry Council, go to: www.nationalreentryresourcecenter.org/reentry-council



REENTRY
MYTH

BUSTER!

Criminal Histories and Employment
Background Checks

A Product of the Federal Interagency Reentry Council

MYTH: An employer can get a copy of your criminal history from companies that do background checks without your permission.

FACT: According to the Fair Credit Reporting Act (FCRA), employers must get one's permission, usually in writing, before asking a background screening company for a criminal history report. If one does not give permission or authorization, the application for employment may not get reviewed. If a person does give permission but does not get hired because of information in the report, the potential employer must follow several legal obligations.

Key Employer Obligations in the FCRA

An employer that might use an individual's criminal history report to take an "adverse action" (e.g., to deny an application for employment) must provide a copy of the report and a document called *A Summary of Your Rights under the Fair Credit Reporting Act* before taking the adverse action.

An employer that takes an adverse action against an individual based on information in a criminal history report must tell the individual – orally, in writing, or electronically:

- the name, address, and telephone number of the company that supplied the criminal history report;
- that the company that supplied the criminal history information did not make the decision to take the adverse action and cannot give specific reasons for it; and
- about one's right to dispute the accuracy or completeness of any information in the report, and one's right to an additional free report from the company that supplied the criminal history report, if requested within 60 days of the adverse action.

A reporting company that gathers negative information from public criminal records, and provides it to an employer in a criminal history report, must inform the individual that it gave the information to the employer or that it is taking precautions to make sure the information is complete and current.

If an employer violation of the FCRA is suspected, it should be reported to the Federal Trade Commission (FTC). The law allows the FTC, other federal agencies, and states to take legal action against employers who fail to comply with the law's provisions. The FCRA also allows individuals to take legal action against employers in state or federal court for certain violations.

For More Information:

See *Credit Reports and Employment Background Checks* from the Federal Trade Commission (<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre36.pdf>).

The FTC works to protect consumers from violations of the FCRA and from fraudulent, deceptive, and unfair business practices in the marketplace, and to educate them about their rights under the FCRA and other consumer protection laws.

To file a complaint or get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.

Watch a video, *How to File a Complaint*, at ftc.gov/video to learn more.

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REENTRY
MYTH

BUSTER!

A Product of the Federal Interagency Reentry Council

On Federal Hiring Policies

MYTH: The Federal Government's hiring policies prohibit employment of people with criminal records.

FACT: The Federal Government does not have a policy that precludes employment of people with criminal records from all positions.

The Federal Government employs people with criminal records with the requisite knowledge, skills and abilities.

Consistent with Merit System Principles, agencies are required to consider people with criminal records when filling positions if they are the best candidates and can comply with requirements.

Individuals seeking admission to the civil service must undergo an investigation to establish suitability or fitness for employment. The principal issues for agencies as they consider hiring people with criminal records involve making determinations related to:

- An individual's character traits and conduct to determine whether employment would or would not protect the integrity and promote the efficiency of the service.
- Whether employment of the individual in the department or agency is consistent with the interests of national security.
- The nature, seriousness, and circumstances of the individual's criminal activity, and whether there has been rehabilitation or efforts toward rehabilitation.

People with criminal records are eligible to work in the vast majority of federal jobs. For a few positions, they may not be deemed suitable or fit for the job, depending on the crime committed.

- A handful of federal laws, like those prohibiting treason, carry with them a lifetime ban on federal employment.
- Others, like the criminal statute for inciting a riot, prohibit federal employment for a certain number of years.
- Previous criminal conduct could potentially render an individual incompatible with the core duties of the job.
- Previous criminal conduct may also affect an individual's eligibility for a security clearance, depending on the level of clearance being sought and the nature of the conviction.

Excepted (Schedule A) Appointing Authority permits employment of individuals in work-release programs when a local recruiting shortage exists.

- Allows agencies, with OPM approval, to employ inmates of federal and state correctional institutions.
- Appointments limited to one year.

For More Information:

Regarding Federal Regulations, visit: www.gpo.gov/fdsys

For Suitability Determinations Criteria, search under 5 CFR 731.202

For Excepted Service Disqualifying Factors, search under 5 CFR 302.203

Regarding the Bond Amendment, visit:

http://www.dss.mil/about_dss/press_room/2009/bond_amendment.pdf

Regarding Federal Background Investigations, visit:

<http://www.opm.gov/investigate/>

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REENTRY MYTH

On Federal Bonding Program

BUSTER!

A Product of the Federal Interagency Reentry Council

MYTH: Businesses and employers have no way to protect themselves from potential property and monetary losses should an individual they hire prove to be dishonest.

FACT: Through the Federal Bonding Program (FBP), funded and administered by the U.S. Department of Labor (DOL), fidelity insurance bonds are available to indemnify employers for loss of money or property sustained through the dishonest acts of their employees (i.e., theft, forgery, larceny, and embezzlement).

Job seekers who have in the past committed a fraudulent or dishonest act, or who have demonstrated other past behavior casting doubt upon their credibility or honesty, very often are rejected for employment due to their personal backgrounds.

The FBP is an employer hiring incentive that guarantees the job honesty of at-risk job seekers, including ex-offenders. The DOL provides state workforce agencies with a package of promotional bonds to provide a base and incentive to employers and others to participate. Beyond the promotional bonds, additional bonds may be purchased from the bonding agent by states, localities, and other organizations providing reentry services.

- Employers receive bonded employees free-of-charge which serves as an incentive to hire hard-to-place job applicants.
- The FBP bond insurance was designed to reimburse the employer for any loss due to employee theft of money or property with no employer deductible.
- This tool has proven to be extremely successful with only 1% of the bonds ever issued resulting in a claim.

For More Information:

Federal Bonding Program Homepage
<http://www.bonds4jobs.com/index.html>

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State of Wisconsin
Department of Workforce Development
Equal Rights Division
Civil Rights Bureau

Arrest and Conviction Records Under the Law

How does the law define (Wisconsin Fair Employment Law, Wisconsin Statutes. 111.31-111.395) Arrest record?

Arrest record is defined as information that a person has been questioned, apprehended, taken into custody or detention, held for investigation, arrested, charged with, indicted or tried for any felony, misdemeanor or other offense by any law enforcement or military authority.

How does the law define conviction record?

Conviction record is defined as information indicating that a person has been convicted of any felony, misdemeanor or other offense, has been judged delinquent, has been less than honorably discharged, or has been placed on probation, fined, imprisoned or paroled by any law enforcement or military authority.

Can an employer discharge a current employee because of a pending criminal charge?

No. An employer may, however, **suspend** an employee, **if** the offense-giving rise to the pending criminal charge is **substantially related** to the circumstances of the particular job or licensed activity.

Can an employer refuse to hire a person because of a record of arrests that did not lead to conviction?

No. An employer is not allowed to ask about arrests, other than pending charges.

What can an employer ask regarding arrest and conviction records?

An employer may ask whether an applicant has any pending charges or convictions, as long as the employer makes it clear that these will only be given consideration if the offenses are substantially related to the particular job. An employer cannot, legally, make a rule that no persons with conviction records will be employed. Each job and record must be considered individually.

Can an employer refuse to hire an applicant because of a lengthy record of convictions or conviction for a crime the employer finds upsetting?

An employer may only refuse to hire a qualified applicant because of a conviction record for an offense that is substantially related to the circumstances of a particular job. Whether the crime is an upsetting one may have nothing to do with whether it is substantially related to a particular job.

What is meant by substantially related?

The law does not specifically define it. The "substantially related" test looks at the circumstances of an **offense**, where it happened, when, etc. - compared to the circumstances of a job - where is this job typically done, when, etc. The more similar the circumstances, the more likely it is that a substantial relationship will be found. The legislature has determined that certain convictions are substantially related to employment in child and adult caregiving programs regulated by the Department of Health and Family Services.

What if an employer believes a pending charge or conviction is substantially related but the employee or applicant believes it is not?

In this situation, the employee or applicant may file a complaint and the Equal Rights Division will make a determination as to whether there is a substantial relationship, with either party having the right to appeal the decision.

Can an employer refuse to hire or discharge a person with a pending charge or conviction because other workers or customers don't want the person with a conviction there?

No. The law makes no provision for this type of problem. The employer must show that the conviction record is substantially related to the particular job. Co-worker or customer preference is not a consideration.

Is it a violation of the law if the applicant's conviction record is a part of the reason for not being hired, but not the whole reason?

Yes. A conviction record that is not substantially related to the particular job should be given no consideration in the hiring process.

How should an applicant answer questions on an application regarding conviction record?

It is best to answer all questions on an application as honestly and fully as possible, and to offer to explain the circumstances of the conviction to the employer.

Should an employer ask about the circumstances of a conviction during an interview?

Yes. An employer must obtain enough information to determine if the conviction record is substantially related to the job. If the employer decides there is a substantial relationship, employment may be refused but the employer must be prepared to defend the decision if the applicant believes there is not a substantial relationship and files a complaint.

What should a person do if refused employment or discharged because of an arrest or conviction record (that is not substantially related)?

Complaints about violations of the law protecting persons from discrimination because of arrest and/or conviction may be filed with:

This is one of a series of fact sheets highlighting Wisconsin Department of Workforce Development programs. It is intended to provide only a general description, not a legal interpretation.

For additional information contact us at:

**STATE OF WISCONSIN
DEPARTMENT OF WORKFORCE DEVELOPMENT
EQUAL RIGHTS DIVISION
CIVIL RIGHTS BUREAU**

201 E WASHINGTON AVE ROOM A300
P O BOX 8928
MADISON WI 53708

819 N 6th ST
ROOM 723
MILWAUKEE WI 53203

Telephone: (608) 266-6860
TTY: (608) 264-8752

Telephone: (414) 227-4384
TTY: (414) 227-4081

Web Site: <http://dwd.wisconsin.gov/er/>

The Department of Workforce Development is an equal opportunity service provider. If you need assistance to access services or need material in an alternate format, please contact us.

Federal Bonding Program: You Are Bondable!

Having a record of arrest, conviction or incarceration can be a significant barrier to employment. Employers frequently view formerly incarcerated people as potentially untrustworthy workers. Insurance companies often designate them as being “not bondable” for job honesty.

The **Federal Bonding Program** can help eliminate this barrier. You can tell a prospective employer that you are “bondable.”

The beauty of this program is that an employer can get you bonded **free of charge and within a few minutes!** This fidelity bond protects them against loss of property or money due to theft, forgery, or embezzlement.

The bond does not cover the employer against loss due to poor workmanship, job injury or work accidents while you’re on-the-job. That is still up to you.

The bond amount is typically \$5,000, but it can be higher. It all depends on what the employer believes is the risk level of the job you’re hired for. The bond is usually for six months, but could go longer. After six months, the employer can purchase a commercial bond from the insurance company if they feel they need it to keep you.

Unlike the **Work Opportunity Tax Credit**, there is no time limit for you to use the Bonding Program. Also, there is no limit to the number of employers who wish to apply for a bond to hire you. Any type of employer (for profit, non-profit or government) can use the program. And a great thing is the **Federal Bond** can be issued even if you are already working for an employer. The employer can request a bond to (a) prevent your lay off, or (b) give you a transfer or promotion to a new job within the company.

For the **Federal Bonding** program, you can talk about how you realize the chance the employer is taking by offering you the job. It’s not just your incarceration, but it may also be your lack of experience or inconsistent work history.

Tell them Bonding can:

- ▶ Reduce their risk for hiring you.
- ▶ Provide FREE insurance against employee theft.
- ▶ Cover your first 6 months on-the-job while you prove yourself.
- ▶ Be obtained quickly and easily by just a phone call to confirm your hire.

Consider **Federal Bonding** and the **WOTC** credit as your “partners” to help you get that job offer. Introduce them to every employer you contact!

Where to get More Information

Applying for a Federal Bond is super simple.

All the employer has to do is call **1-877-US2-JOBS (1-877-872-5627)**

Or find **your state bonding coordinator** here: <http://www.bonds4jobs.com/state-coordinators.html>

There are no forms to fill out! The bond will be effective the day you start work and mailed directly to the employer.

Website: **Federal Bonding** home page: <http://www.bonds4jobs.com/index.html>





Connecting Wisconsin's Workforce

First job • Next job • Right job

web: <http://jobcenterofwisconsin.com>

(888) 258-9966

email: JobCenterofWI@dwd.wi.gov

The Right Words to Use in Your Job Search

Resumes and Applications publications:

- Avoid Application Form Errors
- Employment Skills
- Transferable Skills
- Thoughts on Resumes
- Personal Data Record

Publications available in these topic areas:

- Job Search
- Interviewing
- Job Readiness

Choosing the most effective words to describe your skills, actions, attitudes and accomplishments will make your job applications, resume and job interviews more dynamic. Following are two word lists. These words are “buzz words” that seem to open doors.

The first list includes action verbs — words that say what you did. These words tell prospective employers about your skills and accomplishments. The second list includes descriptive words — words that describe you and your actions in a positive way. Often these words tell employers about your work attitudes. Use these lists as guides to choosing the right words for your job search.



Action Verbs

Accelerated *	Accepted	Accomplished *	Achieved *
Acquired	Adapted	Adjusted	Administered *
Advanced *	Advertised	Advised	Analyzed
Announced	Anticipated	Appointed	Appraised
Approved	Arbitrated	Arranged	Assembled
Assessed	Assigned	Assisted	Attained *
Audited	Authored	Authorized	Automated
Averted	Balanced	Bargained	Bought
Briefed	Budgeted *	Built	Calculated
Captured	Cared for	Carried out *	Catalogued
Centralized	Chaired	Changed	Charted
Checked	Clarified	Closed	Coached
Collaborated	Collected	Commanded	Communicated
Compared	Compiled	Completed	Composed
Compounded	Computed	Conceived	Conceptualized
Concluded	Condensed	Conducted	Confronted
Constructed	Consulted	Contacted	Contracted
Contrived	Controlled	Converted	Conveyed
Convinced	Cooperated	Coordinated *	Copied
Corrected	Correlated	Corresponded	Corroborated
Counseled	Created *	Critiqued	Cultivated
Curtailed	Cut *	Decentralized	Decided

* Starred words are especially good for indicating your accomplishments.

Action verbs, continued

Decreased *	Defined	Delegated	Delivered
Demonstrated	Described	Designed	Detailed
Detected	Determined	Developed *	Devised
Diagnosed	Directed	Discovered	Dispensed
Displayed	Disproved	Dissected	Distributed
Diverted	Documented	Doubled *	Drafted
Drove	Earned	Edited	Educated
Effected	Eliminated *	Employed	Enacted
Encouraged	Enforced	Engineered	Enjoyed
Enlarged	Enlisted	Ensured	Entertained
Equipped	Established *	Estimated	Evaluated
Examined	Exceeded *	Exchanged	Executed
Exhibited	Expanded *	Expedited *	Experimented
Explained	Explored	Extracted	Fabricated
Facilitated	Familiarized	Fashioned	Figured
Filed	Financed	Fixed	Focused
Followed directions	Forecasted	Formalized	Formed
Formulated	Founded *	Furnished	Gathered
Generated *	Governed	Graded	Graduated
Grouped	Guided	Halted	Handled
Headed *	Helped	Hired	Identified
Illustrated	Implemented *	Improved *	Improvised
Increased *	Indexed	Induced	Influenced
Informed	Initiated *	Innovated *	Inspected
Inspired	Installed	Instituted	Instructed
Insured	Integrated	Intensified	Interpreted
Interviewed	Introduced *	Invented *	Inventoried

Applying action verbs

Action verbs give your resume power and direction. Try to begin all skills statements with an action verb. Here is a sample of action verbs or different types of skills:

Management skills

administered
analyzed
coordinated
developed
directed
evaluated
improved
supervised

Creative skills

conceptualized
created
designed
established
fashioned
illustrated
invented
performed

Technical skills

assembled
built
calculated
designed
operated
overhauled
remodeled
repaired

Financial skills

administered
analyzed
balanced
budgeted
forecast
marketed
planned
projected

Clerical skills

arranged
catalogued
compiled
generated
organized
processed
persuaded
systemized

Helping skills

assessed
coached
counseled
facilitated
represented

Communication skills

arranged
addressed
authored
drafted
formulated

Research skills

clarified
evaluated
identified
inspected
organized
summarized



Action verbs, continued

Invested	Investigated	Issued	Joined
Judged	Justified	Kept records	Key noted
Launched *	Learned	Lectured	Led *
Lifted	Liquidated	Listened	Loaded
Located	Logged	Made	Maintained
Managed	Manipulated	Manufactured	Marketed
Mastered	Measured	Medicated	Memorized
Merchandised	Modeled	Moderated	Modified
Monitored	Motivated	Named	Navigated
Negotiated	Nominated	Nursed	Nurtured
Observed	Obtained	Offered	Officiated
Operated	Ordered	Organized *	Originated *
Overcame *	Overhauled *	Oversaw	Packed
Participated	Perceived	Perfected *	Performed
Persuaded	Photographed	Piloted	Pinpointed
Placed	Planned	Predicted	Prepared
Prescribed	Presented	Presided	Printed
Problem solved *	Processed	Procured	Produced
Programmed	Prohibited	Projected	Promoted
Prompted	Proofread	Proposed	Protected
Proved *	Provided	Publicized	Published
Purchased	Questioned	Raised	Ran
Rated	Read	Reasoned	Received
Recommended	Reconciled	Recorded	Recruited
Rectified *	Redesigned *	Reduced *	Referred
Regulated	Rehabilitated	Reinforced	Related
Removed	Rendered	Renewed	Reorganized *
Repaired	Reported	Represented	Researched
Reshaped	Resolved *	Responded	Responsible for
Restocked	Restored	Restructured *	Retrieved
Revamped *	Reversed *	Reviewed	Revised
Satisfied	Saved *	Scheduled	Screened
Searched	Secured	Selected	Separated
Sequenced	Served	Serviced	Settled *
Set up	Shaped	Shared	Showed
Signaled	Simplified *	Sketched	Sold
Solved *	Sorted	Sought	Sparked
Spearheaded *	Specified	Spoke in public	Staffed
Standardized	Stimulated	Stocked	Streamlined *
Strengthened	Structured	Studied	Submitted
Succeeded	Summarized	Supervised	Supplied
Supported	Surveyed	Symbolized	Synthesized
Systematized	Tabulated	Tailored	Taped
Taught	Team built	Tended	Tested
Tightened	Traced	Tracked	Traded
Trained	Transcribed	Transferred	Transformed
Translated	Transmitted	Transported	Traveled
Trimmed	Tripled *	Trouble shot *	Turned around *
Tutored	Typed	Uncovered	Understood
Unified *	United *	Unraveled	Updated *
Upgraded *	Used	Utilized	Validated
Verified	Visited	Volunteered	Washed
Weighed	Widened	Won *	Worked
Wrote			

* Starred words are especially good for indicating your accomplishments.

Descriptive words

Able	Accurate	Active	Adaptable
Adept	Administrative	Advantageous	Aggressive
Alert	Ambitious	Analytical	Articulate
Assertive	Astute	Attentive	Authoritative
Bilingual	Broad minded	Calm	Candid
Capable	Cheerful	Committed	Competent
Completely	Comprehensive	Confident	Conscientious
Considerate	Consistent	Constructive	Continuous
Contributions	Cooperative	Creative	Curious
Decisive	Dedicated	Deliberate	Dependable
Detailed	Detail-oriented	Determined	Diligent
Diplomatic	Disciplined	Discreet	Diversified
Driven	Dynamic	Eager	Easily
Easygoing	Economical	Effective	Efficient
Effortlessly	Empathetic	Energetic	Enterprising
Enthusiastic	Excellent	Exceptional	Experienced
Expert	Expertly	Extensive	Fair
Farsighted	Fast learner	Flexible	Forceful
Friendly	Generalist	Hard-working	Honest
Imaginative	Increasingly	Independent	In-depth
Initiative	Innovative	Insightful	Instrumental
Inventive	Knowledgeable	Leadership	Logical
Loyal	Major	Mature	Meaningful
Methodical	Meticulous	Motivated	Multilingual
Objective	Open-minded	Optimistic	Orderly
Organized	Outstanding	Patient	Perceptive
Persistent	Personable	Personally	Persuasive
Pertinent	Pleasant	Positive	Practical
Precise	Problem-solver	Productive	Professional
Proficient	Profitable	Progressive	Proven
Punctual	Qualified	Quality conscious	Quick learner
Realistic	Recent	Reliable	Repeatedly
Resilient	Resourceful	Respectful	Responsible
Responsive	Risk-taker	Routinely	Satisfactorily
Scope	Self-confident	Self-controlled	Self-reliant
Self-starter	Sharp	Significantly	Sincere
Skilled	Skillful	Solid	Sound
Specialized	Specialist	Stable	Strategically
Strong	Substantial	Successful	Superior
Systematic	Tactful	Talented	Team player
Technical	Thorough	Timely	Uniform
Universal	Up-to-date	Valuable	Varied
Versatile	Vigorous	Well-educated	Well-rounded
Wide background	Will travel	Will relocate	

* Starred words are especially good for indicating your accomplishments.





Resume Guide

A good resume will open the door for an interview. But do you need a resume? Some employers prefer a resume and others require an application form. That depends on the kind of job you're applying for.

RESUME REQUIRED

- Professional, technical, administrative and managerial jobs.
- Sales positions.
- Secretarial, clerical, and other office jobs.

RESUME SOMETIMES REQUIRED

Professional positions: Baker, Hotel Clerk, Electrician, Drafter, Welder

RESUME NOT REQUIRED

Unskilled, quick turnover jobs: Fast Food Server, Laborers, Machine Loader, Cannery Worker

The Rockport Institute has generously donated the resume guide below. It is a shortened version of their full resume guide *How to Write a Masterpiece of a Resume* which can be found here:

<http://www.rockportinstitute.com/resumes>

WRITE A RESUME THAT GENERATES RESULTS

Before you begin, ask yourself: Why do you have a resume in the first place? What is it supposed to do for you? How can you differentiate yourself from hundreds of other applicants with qualified resumes? The prospective employer has the overwhelming task of looking over many resumes to find the special person that is right for the position and a great fit for the culture of the company. You are facing a great deal of competition.

The resume is a tool with one specific purpose: to win an interview. If it doesn't, it isn't an effective resume. A resume is an advertisement; nothing more, nothing less. A great resume doesn't just tell them what you have done but makes the same assertion that all good ads do: If you buy this product, you will get these specific, direct benefits. It presents you in the best light. It convinces the employer that you have what it takes to be successful in this new position or career.

Other reasons to have a resume:

- To pass the employer's screening process (requisite educational level, number years' experience, etc.), to give basic facts which might favorably influence the employer
- To establish yourself as a professional person with high standards and excellent writing skills, based on the fact that your resume is so well done (clear, well-organized, well-written, well-designed, of the highest professional grades of printing and paper).
- To use as a covering piece or addendum to another form of job application
- To put in an employer's personnel files. (which they may check out later for other openings)
- To help you clarify your direction, qualifications, and strengths, boost your confidence, or to start the process of committing to a job or career change.



It is a mistake to think of your resume as your work history, a personal statement or some sort of self expression. Sure, most of the content of any resume is focused on your job history. But write from the intention to create interest, to persuade the employer to call you. If you write with that goal, your final product will be very different than if you write it just to catalog your job history.

Most resumes are quickly scanned, rather than read. Ten to twenty seconds is all the time you have to persuade a prospective employer to read further and the decision to interview a candidate is usually based on an overall first impression of the resume, a quick screening that so impresses the reader and convinces them of the candidate's qualifications that an interview results. The top half of the first page of your resume will either make you or break you. You hope it will have the same result as a well-written ad: to get the reader to respond. You are selling a product in which you have a large personal investment: you.

The person who is doing the hiring often cares deeply how well the job will be done. You need to write your resume to appeal directly to them. Ask yourself: What does the employer really want? What special abilities would this person have? What would set a truly exceptional candidate apart from a merely good one? How can I demonstrate that I am the perfect candidate? Put yourself in their shoes.

Loosen up your thinking enough so that you will be able to see some new connections between what you have done and what the employer is looking for. You need not confine yourself to work-related accomplishments! Use your entire life as evidence of your character, skills and talents. If Sunday school or your former gang are the only places you have had a chance to demonstrate your special gifts for leadership, fine. What are the talents you have to offer the prospective employer? A great resume has two sections. In the first, you make assertions about your abilities, qualities and achievements. You write powerful, but honest, advertising copy that makes the reader immediately perk up and realize that you are someone special.

The second section, the evidence section, is where you back up your assertions with evidence that you actually did what you said you did. This is where you list and describe the jobs you have held, your education, etc. This is all the stuff you are obliged to include.

Most resumes are just the evidence section, with no assertions. The 'juice' is in the assertions section. When a prospective employer finishes reading your resume, you want them to reach for the phone to invite you in to interview. The resumes you have written in the past have probably been a gallant effort to inform the reader. You don't want them informed. You want them interested and excited.

THE OBJECTIVE SECTION

Ideally, your resume should be pointed toward conveying why you are the perfect candidate for one specific job or job title. Good advertising is directed toward a very specific target audience.

Targeting your resume requires that you be absolutely clear about your career direction—or at least that you appear to be clear. You would be wise to use this time of change to design your future career so you have a clear target that will meet your goals and be personally fulfilling. With a nonexistent, vague or overly broad objective, the first statement you make to a prospective employer says you are not sure this is the job for you.

Imagine the position of a software manufacturer looking at a sea of resumes. They all look so much alike until they come across a resume in the pile that starts with the following: "OBJECTIVE - a software sales position in an organization seeking an extraordinary record of generating new accounts, exceeding sales targets and enthusiastic customer relations". They are immediately interested! This first sentence conveys some very important and powerful messages: "I want exactly the job you are offering. I am a superior candidate because I recognize the qualities that are most important to you, and I have them. I want to make a contribution to your company." This works well because the employer is smart enough to know that



someone who wants to do exactly what they are offering will be much more likely to succeed than someone who doesn't. And that person will probably be a lot more pleasant to work with as well.

Secondly, this candidate has done a good job of establishing why they are the perfect candidate in their first sentence. They have thought about what qualities would make a candidate stand out. They have started communicating that they are that person immediately. What's more, they are communicating from the point of view of making a contribution to the employer.

Here's how to write your objective. First of all, decide on a specific job title for your objective. Go back to your list of answers to the question "How can I demonstrate that I am the perfect candidate?" What are the two or three qualities, abilities or achievements that would make a candidate stand out as truly exceptional for that specific job? Having an objective statement that really sizzles is highly effective. And it's simple to do. One format is:

OBJECTIVE: An xxx position in an organization where yyy and zzz would be needed (or, in an organization seeking yyy and zzz).

Xxx is the name of the position you are applying for. Yyy and zzz are the most compelling qualities, abilities or achievements that will really make you stand out above the crowd of applicants.

If you are applying for several different positions, you should adapt your resume to each one. Have an objective that is perfectly matched with the job you are applying for. Remember, you are writing advertising copy, not your life story.

If you have a limited work history, you want the employer to immediately focus on where you are going, rather than where you have been.

Examples of an Objective section:

OBJECTIVE: An entry-level position in the hospitality industry where a background in advertising and public relations would be needed.

OBJECTIVE: A position teaching English as a second language where a special ability to motivate and communicate effectively with students would be needed.

THE SUMMARY OF QUALIFICATIONS

The "Summary of Qualifications" consists of several concise statements that focus the reader's attention on the most important qualities, achievements and abilities you have to offer. Those qualities should be the most compelling demonstrations of why they should hire you instead of the other candidates.

This may be the only section fully read by the employer, so it should be very strong and convincing. Include professional characteristics (extremely energetic, a gift for solving complex problems in a fast-paced environment, exceptional interpersonal skills, committed to excellence, etc.) helpful in winning the interview.

How should you write to write a Summary of Qualifications? Look for the qualities the employer will care about most. Then look at what you wrote about why you are the perfect person to fill their need. Pick your qualities that best demonstrate why they should hire you. Assemble it into your Summary section.



The most common ingredients of a well-written Summary are as follows. Do not use all these ingredients in one Summary - use the ones that highlight you best.

- A short phrase describing your profession
- Followed by a statement of broad or specialized expertise
- Followed by two or three additional statements related to any of the following:
 - breadth or depth of skills
 - unique mix of skills
 - range of environments in which you have experience
 - a special or well-documented accomplishment
 - a history of awards, promotions, or superior performance commendations
- One or more professional or appropriate personal characteristics
- A sentence describing professional objective or interest.

Notice that the examples below show how to include your objective in the Summary section. If you are making a career change, your Summary section should show how what you have done in the past prepares you to do what you seek to do in the future.

A few examples of Summary sections:

- Highly motivated, creative and versatile real estate executive with seven years of experience in development and construction. Especially skilled at building effective, productive working relationships with clients and staff. Excellent management, negotiation and public relations skills. Seeking a challenging management position in the real estate field that offers extensive contact with the public.
- Health Care Professional experienced in management, program development and policy making in the United States as well as in several developing countries. A talent for analyzing problems, developing and simplifying procedures, and finding innovative solutions. Proven ability to motivate and work effectively with persons from other cultures and all walks of life. Skilled in working within a foreign environment with limited resources.
- Performing artist with a rich baritone voice and unusual range, specializing in classical, spiritual, gospel and rap music. Featured soloist for two nationally televised events. Accomplished pianist. Extensive performance experience includes television, concert tours and club acts. Available for commercial recording and live performances.

SKILLS AND ACCOMPLISHMENTS

In this final part of the assertions section of your resume, you do exactly what you did in the previous section, except that you go into more detail.

In the summary, you focused on your most special highlights. Now you tell the rest of the best of your story. Let them know what results you produced, what happened as a result of your efforts, what you are especially gifted or experienced at doing. Flesh out the most important highlights in your summary.

Here are a few ways you could structure your "Skills and Accomplishments" section:

SELECTED SKILLS AND ACCOMPLISHMENTS

- Raised \$1900 in 21 days in canvassing and advocacy on environmental, health and consumer issues.
- Conducted legal research for four Assistant U.S. Attorneys, for the U.S. Attorney's office
- Coordinated Board of Directors and Community Advisory Board of community mental health center. Later commended as "the best thing that ever happened to that job."



FUNCTIONAL RESUME FORMAT

The functional resume highlights your major skills and accomplishments. It helps the reader see clearly what you can do for them. It helps target the resume into a new direction by lifting up from all past jobs the key skills and qualifications to help prove you will be successful. The functional resume is a must for career changers and for those returning to the job market.

THE EVIDENCE SECTION - YOUR WORK HISTORY, EDUCATION, ETC.

Most resumes are not much more than a collection of "evidence," various facts about your past. By evidence, we mean all the mandatory information you must include on your resume: work history with descriptions, dates, education, affiliations, list of software mastered, etc. If you put this toward the top of your resume, anyone reading it will feel like they are reading an income tax form.

EXPERIENCE

List jobs in reverse chronological order. Don't go into detail on the jobs early in your career; focus on the most recent and/or relevant jobs. (Summarize a number of the earliest jobs in one line or very short paragraph, Put dates in italics at the end of the job; don't include months, unless the job was held less than a year. Include military service, internships, and major volunteer roles if desired! Because the section is labeled "Experience," it does not need to mean that you were paid.

EDUCATION

List education in reverse chronological order, degrees or licenses first, followed by certificates and advanced training. Set degrees apart so they are easily seen. Put in boldface whatever will be most impressive. Don't include any details about college except your major and distinctions or awards you have won.

- Do include advanced training, but be selective with the information.
- If you are working on an uncompleted degree, include the degree and afterwards, in parentheses, the expected date of completion.
- If you didn't finish college, start with a phrase describing the field studied, then the school, then the dates (the fact that there was no degree may be missed).

Other headings might be "Education and Training" or "Education and Licenses".

And then add your Awards, Civic and Community Recognition and Comments from Supervisors.

PERSONAL INTERESTS

Only list these if your personal interests indicate a skill or knowledge that is related to the goal, such as photography for someone in public relations, or carpentry and wood-working for someone in construction management. This section can create common ground in an interview.

REFERENCES

You may put "References available upon request" at the end of your resume, if you wish. This is a standard close (centered at bottom in italics), but is not necessary. You can bring a separate sheet of references to the interview, to be given to the employer upon request.



A FEW GUIDELINES FOR A BETTER PRESENTATION

The resume is visually enticing, a work of art. Simple clean structure. Very easy to read. Symmetrical. Balanced. Uncrowded. As much white space between sections of writing as possible; sections of writing that are no longer than six lines, and shorter if possible.

There are absolutely no errors. No typographical errors. No spelling errors. No grammar, syntax, or punctuation errors. No errors of fact.

All the basic, expected information is included. A resume must have the following key information: your name, address, phone number, and your email address at the top of the first page, a listing of jobs held, in reverse chronological order, educational degrees, in reverse chronological order.

Jobs listed include a title, the name of the firm, the city and state of the firm, and the years employed. Jobs earlier in a career can be summarized and extra part-time jobs can be omitted. If no educational degrees have been completed, it is still expected to include some mention of education (professional study or training, partial study toward a degree, etc.) acquired after high school.

It is targeted. First you should get clear what your job goal is, what the ideal position would be. Then you should figure out what key skills, areas of expertise or body of experience the employer will be looking for in the candidate. Gear the resume structure and content around this target, proving these key qualifications.

Strengths are highlighted / weaknesses de-emphasized. Focus on whatever is strongest and most impressive. Make careful and strategic choices as to how to organize, order, and convey your skills and background.

Use power words. For every skill, accomplishment, or job described, use the most active impressive verb you can think of (which is also accurate). Begin the sentence with this verb, except when you must vary the sentence structure to avoid repetitious writing.

Show you are results-oriented. Wherever possible, prove that you have the desired qualifications through clear strong statement of accomplishments

Writing is concise and to the point. Keep sentences as short and direct as possible.

Make it look great. Use a laser printer or an ink jet printer that produces high-quality results. A laser is best because the ink won't run if it gets wet. It should look typeset. Use a standard conservative typeface (font) in 11 or 12 point. Use off-white, ivory or bright white 8 1/2 x 11-inch paper, in the highest quality affordable. Use absolutely clean paper without smudges, without staples and with a generous border.

Shorter is usually better. Your resume should be just long enough to keep the reader's interest, and create psychological excitement that leads prospective employers to pick up the phone and call you.

Telephone number that will be answered. Be sure the phone number on the resume will, without exception, be answered by a person or an answering machine Monday through Friday 8-5pm.

WHAT NOT TO PUT ON A RESUME

- The word "Resume" at the top of the resume
- Fluffy rambling "objective" statements
- Salary information
- Full addresses of former employers or names of supervisors
- Reasons for leaving jobs
- References

Thoughts on Resumes



Thoughts on Resumes

developed to help you design an effective tool to sell your qualifications to an employer.

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Your resume is a tool.

It is a tool for selling your “qualifications” to an employer. It should state your personal qualities, past accomplishments and abilities in a positive, concise way.

Almost everyone needs a resume in today’s competitive job market. Even teenagers seeking their first “real” job can benefit by having a resume.

A resume is a written tool to market yourself. Many prospective employers ask for and expect applicants to present one. Think of yourself as the “product” and the employer as a selective shopper. Before the interview, the resume demonstrates to the employer what makes you the best qualified prospect for the job.

The resume helps you organize relevant facts about yourself. It should be a brief but sufficient introduction of you to the prospective employer, stating:

- What kind of job you want;
- What your potential is to get the job done;
- What you have done;
- What you know.



Resumes Require the Right Elements . . .

Identification

Give your name, address and telephone number. List a message number, if possible.

Career Objective or Position Desired

Your objective should identify the function and general level of the position you want. State it in terms of what you can do for the employer.

Summary

Three to five sentences which describe your outstanding qualifications.

Education

Describe your education after the career objective only if it is your most qualifying experience. Indicate degrees earned if graduated; otherwise simply list major subjects studied. Be careful not to “date” yourself if education is not recent.

If education is your only support for your career objective, give it more space than other categories listed. Be specific about work-related education and include relevant special achievements.

Experience

Describe your experiences that support your objective. Decide which style of resume (chronological, functional, combined or targeted) best represents your qualifications for each career objective. Give “top billing” to those experiences that are most valuable to your stated

objective.

Describe your responsibilities, specific skills and duties, and include examples of successful performance and results produced whenever possible.

Dates of Employment

Dates can be shown if there are no large gaps. Modern resumes will only include years worked, not month and day.

If abilities important to your career goal have not been used for a long period of time, just indicate length of time used, rather than specific years.

Personal and Other Facts

Keep this brief and applicable to the position desired. Present only information which will be seen positively. This can include professional or civic activities, special honors, interests and attitudes that you will bring to your work.

References

Never list names or addresses of references. Simply state that, “References will be furnished upon request.”



The elements of Identification and Experience are absolutely essential.

The others can be altered to suit your style.

Remember, your resume should promote your abilities, so include only information that would be viewed as positive by the employer!



JobCenterOfWisconsin.com can simplify your résumé tasks. It lets you enter information, copy-and-paste from an existing résumé, save multiple versions of a résumé, and update your résumé information.

To get started, you create a Job Seeker Profile on-line. This means creating a unique User Name and Password combination, registering to use JobCenterOfWisconsin.com, and posting data for a résumé or job application. Contact your Wisconsin Job Center staff for details.

Select the Best Resume Format

There are four basic resume formats:

- Chronological
- Targeted
- Functional
- Combination

Each has advantages and disadvantages, as outlined in the descriptions below.

After weighing these factors, choose the format for the resume that works best for you.

CHRONOLOGICAL

Advantages:

- Emphasizes steady employment (no job-hopping) and career growth.
- Emphasizes prestigious employers.
- Is more familiar to interviewers.
- Is easiest to write—employment dates are usually listed first, from present to past, followed by job title, then name of organization, city and state.

Disadvantages:

- Can starkly reveal employment gaps.
- May put undesired emphasis on job areas the applicant wants to minimize.
- Is difficult to spotlight skill areas.

TARGETED

Advantage:

- Customizes for a specific job.

Disadvantage:

- May not be appropriate for multiple job opportunities.

FUNCTIONAL

Advantages:

- Stresses skill areas which are marketable or in demand, rather than the “when and where” of companies worked.
- May camouflage “spotty” employment.
- Emphasizes professional growth.
- Plays down positions not related to current career goals.
- Organized by descending order of importance.

Disadvantages:

- Omits work history information which can make employers suspicious.
- Doesn't allow applicant to highlight companies or organizations.

COMBINATION (Chronological / Functional Formats)

Advantages:

- Combines the concise, targeted approach of the functional and the reassurance — to the employer — of the chronological resume.
- Provides a good opportunity to emphasize applicant's most relevant skills and abilities directly applicable to the job objective, leaving out distracting information that is not pertinent.
- Is good for career-changers.
- De-emphasizes gaps in employment.
- Varies style to emphasize chronology and de-emphasize functional descriptions, or vice-versa.

Disadvantage:

- Takes longer to write because it means you must first inventory your skills and research the position.

NOTE: Examples of the different formats are on *pages 6-11*.

Some Words on Words

Words are powerful tools in finding work. The words used to describe experience and education can convey the skills you have developed.

Effective use of words is crucial in getting interviews and job offers. Use concise phrasing for **applications** and **resumes**; use complete sentences in **letters** and

interviews. Quantify as much as possible.

On your resume, start your thoughts with “ACTION” words (verbs) or descriptive words.

Formula for effective use of action words

ACTION

Developed ...

WHAT

programs ...



OUTCOME

to increase production
48% the first year



Examples:

Advertising Manager

— Campus Newspaper

- Controlled advertising for twice-weekly college newspaper with circulation of 20,000.
- Increased revenues 20% by increasing advertising space.
- Generated 50 new advertisers through improved canvassing of local retailers.
- Trained new sales force.
- Streamlined new billing system.

Motel Desk Clerk

— Summer Job

- Managed a motel registration desk.
- Reserved rooms, solved reservation and service problems.
- Directed room service and housekeeping functions.
- Substantially reduced check-in and check-out time by revamping procedures.
- Supervised assistant desk clerk.

Action words give your resume power and direction. Here are examples of action verbs. For additional information, read, "The Right Words to Use in Your Job Search" (DETJ-9463-P), available in your Wisconsin Job Center.

Words that stress your ability to handle details:

detail-minded	orderly
precise	efficient
accurate	met all due dates

Words that create a positive impact:

actively	implemented
administered	increased
completed	reduced
developed	simplified
affected	solved

Words that stress your ability to assume responsibility:

created	revamped
devised	shaped and directed
generated	strong dedication to
initiated	originated
streamlined	closely supervised

Words or phrases that indicate your desire to get ahead:

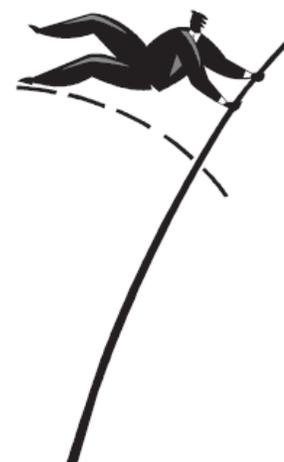
perform well under pressure	enthusiastic
self-motivated	committed to
accept responsibility	action-oriented

Words or phrases that reflect a capacity for reasoning and understanding:

ability to think analytically	perceptive
probing mind	creative
fast-thinking	problem solver

Words or phrases that show you are profit-oriented:

results-oriented	adept at saving money
reduce excessive costs	simplified procedures
controlled spiraling costs	generated cost savings



Chronological

John has a stable and focused work history, with no gaps in his dates of employment. Most recently he worked for a prestigious company and wants to stay in the same field.

JOHN A. SMITH
1234 Main St.
Waukesha, WI 53188
(262) 123-4567

QUALIFICATIONS OVERVIEW:

Over 20 years supervisory experience in light and heavy steel fabrication. Served as lead supervisor and night-shift plant manager. Strong background in cutting, forming, welding, paint systems, warehousing, and shipping and receiving. Excellent knowledge of EEOC, OSHA, ISO-9000, JIT and Hazcom. Skilled in computerized scheduling, materials status and employee information.

WORK EXPERIENCE:

GE MEDICAL SYSTEMS

Milwaukee, Wisconsin

2010-Present

Supervisor, Fabrication and Welding

Supervised 45 hourly employees in computer controlled job center, NC punch presses, arc mig and tig welding, shearing, forming, spotwelding and quality control. Acting night-shift manager and lead supervisor.

- 15-20% under scrap and rework budget the last six years.
- Increased productivity in every department including a 73% productivity increase over five years in the welding department.

AJAX CORPORATION

Milwaukee, Wisconsin

2006-2010

Lead Supervisor

Responsible for plant-wide 2nd-shift including 3 supervisors and 50 hourly employees. Restructured workforce to improve low morale. Administered all discipline and grievance procedures, hiring, orientation and training. Developed and implemented programs that reduced rework 48% and increased productivity from 63% to 81% the first year.

INLAND STEEL PRODUCTS

Milwaukee, Wisconsin

2001-2006

Supervisor, Metal Building Division

Responsibilities included acting general foreman and company field representative. Introduced cost savings programs that reduced demurrage from \$57,000 to \$900 per year in shipping. Established paint systems with new cleaning procedures. Saved \$62,000 per year.

EDUCATION AND OTHER TRAINING:

MARQUETTE UNIVERSITY

- 2 years Engineering
- 1 year Business Administration

GE sponsored training:

- Management Development Course (extensive management training program)

REFERENCES:

Available upon request

Targeted

This targeted resume is in chronological format. Jane's education, skills and work history are directly linked to her objective of an administrative support position with this company.

JANE JOHNSON
231 Lakeview Drive
Wausau, WI 54401
(715) 835-5555

- Employment Objective:** Administrative Support position with Central Wisconsin Legal Associates, S.C.
- Special Skills:** Proficient in operation of personal computers, word processors, dictaphones and typewriters. Type 80 WPM and take shorthand at rate of 125 WPM. Use Microsoft Word and Excel. Familiar with legal terminology.
- Work History:**
- Administrative Secretary:** Executed administrative policy in conjunction with other officials. Kept official corporation records and prepared memos explaining administrative procedures. Planned conferences. Directed preparation of corporate legal documents.
- Omni Corporation - Milwaukee, Wisconsin
(February 2008 to present)
- Clerk General:** Performed several clerical functions including typing statements and letters, proofreading forms, filing records, receiving money from customers, making bank deposits, answering telephone inquiries and acting as substitute receptionist.
- Acme Transit - LaCrosse, Wisconsin
(September 2002 to December 2007)
- File Clerk:** Filed correspondence, cards, invoices and receipts. Placed material in filing cabinet and cases.
Typed indexing information on folders and traced missing file folders.
- Johnson Plumbing - Wausau, Wisconsin
(June 2000 to September 2002)
- Education:** Associate of Arts, Secretarial Science.
Northcentral Technical College, Wausau, Wisconsin.
Graduated with honors in May 2000.
- References:** Excellent references are available upon request.

Functional

Leo has marketable skills related to his objective, but has held short-term consulting positions over the past 10 years.

LEO FRAMUS
1963 Coronado Drive
Cancun, WI 54915
(656) 555-2002

OBJECTIVE

A responsible, results-oriented position in the Employment and Training field where group presentation skills, job development ability, and cumulative knowledge of employment and training policies and programs can be utilized to their fullest capacity for benefit of program clients.

OVERVIEW OF EMPLOYMENT EXPERIENCE

Employment and Training Program Administration:

- Under general direction of management, develop and administer packages of outplacement services which result in reduction in duration of Unemployment Insurance claims and substantial savings in company's Unemployment Insurance Trust Fund.
- Responsible for providing broad range of outplacement services under Title III of Workforce Development Act of 1998 in company-specific program operated in cooperation with company management and union representatives, local technical schools, and the Racine County Workforce Development Center.
- Assist in writing job descriptions and establishing wage subsidy and On-The-Job Training programs designed to encourage area employers to hire program clients to fill position vacancies.
- Conduct seminars and workshops dealing with labor market conditions, projections, and specific job search strategies.
- Utilize various techniques such as Job Development and ASSET System to assist program clients in securing employment.

Training and Staff Development:

- Develop and implement staff development program designed to expand company's base of operations and increase profits.
- Coordinate with area technical schools to arrange appropriate training programs for unemployed individuals resulting in higher skill levels and increased marketability.

Employer-Linked Services:

- Assist clients in securing economic development packages to offset cost of business expansion.
- Use aptitude and interest test batteries to assist in assessing applicant qualifications for various positions and make responsible hiring decisions.

Leo Framus

Page 2

Public Speaking:

- Speak to various civic, community, and business groups on behalf of organization management, building increased visibility and more positive company image.
- Annual speaker at a number of high schools in the Milwaukee Public School System, stressing importance of good education and relationship between education and employment.

PROFESSIONAL AFFILIATION

- Past president of Southeastern Wisconsin Sub-chapter of IAPES (International Association of Personnel in Employment Security)
- On International President's "Honor Roll" for outstanding contributions to IAPES

AWARDS

- Department of Workforce Development (DWD) Employee of the Month (statewide honor)
- DWD Outstanding Performance Award
- Recipient of the IAPES Individual Award of Merit for the State of Wisconsin for exceptional performance in the employment and training field

EDUCATION AND TRAINING

- Bachelor of Science Degree, University of Wisconsin-Madison
- Cross-cultural Training
- Effective Communications
- Employer Development Training Seminar
- Government Procurement Workshop — City of Milwaukee, Milwaukee County, and State of Wisconsin

Combination

Thomas has many job-related skills and is able to operate a wide variety of equipment and tools. He's had less than 4 years' work experience with 3 different employers.

Thomas Jacobson

S12 W3456 Center Rd.

Waukesha, WI 53188

Home: (262) 123-4567

Cell: (262) 987-6543

OBJECTIVE: Challenging position in manufacturing environment utilizing experience in quality control, computer knowledge, and metal fabrication.

SKILLS OVERVIEW:

POWER SHEAR
Set up and operated digital controlled power shears to .001 inch tolerance using blueprints and measuring devices.

PUNCH PRESS
Set up and operated presses to blank, form and perforate different alloys of sheet metal up to .500 inch thickness while maintaining close tolerances.

NC PUNCH PRESS
Set up and operated manual and automatic numerical punch press, including all necessary layout work.

PRESS BRAKE
Set up and operated press brakes of various tonnage for forming, bending, pressing, notching, and blanking operations involving close dimensional and angular limits.

INSPECTION
Maintained quality through parts inspection during manufacturing process. Knowledgeable in machining, welding, metal fabrication, and leak test procedures applying geometric tolerances, SPC, and JIT principles.

PACKER/SHIPPER
Packaged routine and priority orders using Insta-Pak foam for fragile shipments. Operated overhead cranes; loaded and unloaded trucks utilizing various electronic equipment.

COMPUTERS
Familiar with computers for material control in manufacturing environment.

EQUIPMENT/TOOL EXPERIENCE:

Cincinnati	Bergmaster	Behrens	Whitney
Danly	Overhead Crane	HTC	Hurco
Dial Calipers	Comparator	Forklifts	Vernier Calipers
Torque Wrenches	Cordax	Hand Trucks	Leakage Checker

EXPERIENCE:

GE MEDICAL SYSTEMS, Milwaukee, Wisconsin	2010-2011
GEUDER, PAESCHKE, & FREY, Milwaukee, Wisconsin	2009-2010
CAPITOL STAMPING, Milwaukee, Wisconsin	2008-2009

EDUCATION:

WAUKESHA COUNTY TECHNICAL COLLEGE	
Statistical Process Control	2011
MILWAUKEE AREA TECHNICAL COLLEGE	
Printing and Design/Advertising	2008
Computer Programming and Operations	2008

Combination

Karen has very limited work experience, gaps in her employment, and did not finish high school. She markets her abilities in the workplace and credits her volunteer experience.

KAREN SUMMIT
600 Denice Avenue, #7
Milwaukee, WI 53204
(414) 555-7575

OBJECTIVE: Seeking a cashier position.

SKILLS OVERVIEW:

- Operated computerized cash register
- Provided good customer service
- Accepted and filled customer orders
- Received customer payment, returned correct change

EMPLOYMENT:

Cashier / Fast Foods Worker
Subway Restaurant
Oconomowoc, Wisconsin
Sussex, Wisconsin
2010-11

Cashier / Fast Foods Worker
McDonald's Restaurant
Oconomowoc, Wisconsin
2005-08

VOLUNTEER:

Disabled Children's Assistant
Meadow View School
Oconomowoc, Wisconsin

REFERENCES: Furnished upon request

References

Many employers ask for references. You may send your reference list with your resume if the employer asks for them. More often, you will take a list of references to your job interview and offer it to the interviewer.

Choose your references carefully. People who are the best references are:

- former bosses you got along well with
- professional mentors
- colleagues
- general character references (people who have known you for five years or more)

Do NOT give a relative's name as a reference. Recent contacts in a related field that are enthusiastic about you are excellent references.

You should always contact your references before giving out their name. Tell your potential reference that you would like to use them as a reference and ask for their permission. Discuss the types of positions you are applying for and which of your skills potential employers would be most interested in. Be sure they have up-to-date information about you.

References should be typewritten on a separate sheet of paper. Normally, 3-5 references are sufficient.

Following is a sample reference list that you may want to use as a guide:

References example

Jane Dough
4567 S. 89th Street
Milwaukee, WI 53002
(414) 555-1234



1. Mary Smith
Department of Widgets, Director of Data Processing
Morningside System Corporation
3000 South Lunar Boulevard
Mequon, WI 53255
Work Telephone: 414/555-0123

Relationship: Supervisor at Morningside System from 2009-2011 (Optional)
2. S. Myth Johnson
New Car Sales Manager, Honest John's Auto Works
2345 Sixth Street
Rapid Junction, WI 54321
Work Telephone: 716/555-4321

Relationship: Colleague. Co-served on marketing committee for 2 months in 2009 (Optional)
3. Ali Shaik
President, Exotic Imports
100 S. Wabash Avenue
Chicago, IL 60601
Work Telephone: 312/555-7890

Relationship: Supervisor at Exotic Imports from 2000-03 (Optional)

Cover Letters

Do not underestimate the importance of a cover letter!

A cover letter is used when inquiring about a job or submitting a resume or application form. In most situations you will want to send a prospective employer a letter with your resume.

It is an introduction to your resume. The cover letter should show why the employer should read your resume.

Your letter should tell the employer which position you're interested in and how your job talents will benefit the company.

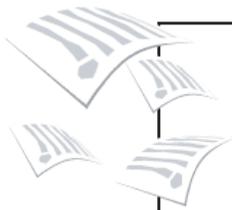
In it, state the position you are seeking and the source

of the job opening (Job Center Of Wisconsin, Job Central, newspaper ad, reference from a friend, etc.).

You should ask for a job interview. If possible, suggest a specific date and time.

Address each letter to the specific person you want to talk to, usually the person who would actually supervise you. Highlight your job qualifications.

A formatting example and a sample cover letter appear on the following pages.



Cover Letter Basics

- Length should be one-half to two-thirds of a page (8½ x 11).
- Use a computer printer, word processor, or quality typewriter.
- Paper should be the same size, grade, and color as your resume.
- Write a separate letter for each job application. Content should be individualized to address the specific needs of the employer and the position.
- Proofreading is essential. Use proper sentence structure and correct spelling and punctuation.
- Keep your letter short and to the point.
- A tone of confidence should prevail. Convey personal interest and enthusiasm.
- Some of the content may overlap with information on your resume. Other specific information relevant to the job you are applying for should be included.
- Your name, address and telephone number should appear somewhere in your letter.

Cover Letter Format

Your Current Street Address
City, State, Zip Code
Telephone Number
Today's Date

TWO LINES OF SPACE

Name of Individual
Official Title
Name of Company
Mailing Address
City, State, Zip Code

ONE LINE OF SPACE

Dear Mr./Ms.:

ONE LINE OF SPACE

Paragraph 1 - The Opening

1. Use the opening paragraph to get the employer's attention and stimulate interest in yourself.
2. Give your reason for writing the letter.
3. Be as specific as possible as to the type of position in which you are interested.
4. Tell where you received the vacancy information.

ONE LINE OF SPACE

Paragraph 2 - The Body

1. Use this paragraph to justify the employer's interests in you.
2. Briefly describe your educational background, highlight your work experience, state the type of certificate held or for which you are eligible, and describe any honors received. This section should be brief.
3. Relate your qualifications as much as possible to the type of business and job requirements of the prospective employer.
4. Use specific examples to make your point.
5. Concentrate on what you can do because of what you have done.

ONE LINE OF SPACE

Paragraph 3 - Closing

1. In concluding your letter, you should make known your interest in setting up an interview at the employer's convenience.
2. Indicate approximately when you will call to make an appointment (i.e., one week, 10 days, etc.)
3. Give the phone number where you can be contacted.
4. Thank the employer for his/her time and any consideration or courtesies extended to you.

ONE LINE OF SPACE

Sincerely,

THREE LINES OF SPACE

Your signature in ink
Your name typed

Sample Cover Letter

Your Current Street Address
City, State, Zip Code
Telephone Number
Today's Date

Ms. Jane Smith
Personnel Director
Sonic Manufacturing Co.
1124 Industrial Drive
Oakwood, WI 57311

Dear Ms. Smith:

I learned through an advertisement in the Daily Gazette that Sonic Manufacturing is in need of an electronic assembler. I believe my skills and experience make me an excellent candidate for this position.

My most recent experience has been as a leadworker on an assembly line. I have over five years of experience in general production and manufacturing. In addition, I am able to follow schematic diagrams, read blueprints, use measuring devices, and package final products.

Enclosed is a resume for your review. I will call you in a week to see if we can discuss this opportunity further. Thank you for your time and consideration.

Sincerely,

John M. North

Enclosure



Marketing Letters

A marketing letter is an alternative to the traditional cover letter/resume combination. It is usually a one-page letter sent directly to the hiring authority or department head (not to personnel) which states your objective, qualifications and relevant accomplishments.

A marketing letter may be advantageous to individuals who could be easily screened out because of a flaw in their qualifications that is highly visible in their resume but not noticeable in a letter.

Marketing Letter Format

(NOTE: A marketing letter stands alone - Do not include a resume)

Your Current Street Address
City, State, Zip Code
Telephone Number
Today's Date

TWO LINES OF SPACE

Name of Individual
Title, Department
Name of Company
Mailing Address
City, State, Zip Code

ONE LINE OF SPACE

Dear Mr./Ms.:

ONE LINE OF SPACE

Introduction: State why you are writing the letter. Start the letter with an attention-getting sentence.

ONE LINE OF SPACE

Body: This is your "selling paragraph." Tell the employer about your qualifications for the job. Mention how your skills relate to the skills needed in the job that you are seeking. Briefly summarize what you have to offer the company (problems that you have solved and your accomplishments).

ONE LINE OF SPACE

Closing: Tell the employer that you will be calling in the near future to follow-up on this letter and to discuss your qualifications in greater detail.

ONE LINE OF SPACE

Sincerely,

THREE LINES OF SPACE

Your signature in ink
Your name typed



Sample Marketing Letter

72549 Rupert Street
Poplar, WI 57178
(715) 222-1111
Today's Date

Mr. Melvin Guenther
President
ABC Company
81757 Stratford Avenue
Superior, WI 57178

Dear Mr. Guenther:

As an experienced sales and marketing executive, I have developed creative marketing strategies that doubled sales and profits during a five-year period. I possess an MBA and have over ten years of relevant professional sales experience, including five years in management.

If your organization is looking for an experienced and self-motivated sales professional, you will be interested in reviewing some of my other accomplishments.

- Managed a sales department which generated a volume of \$5,500,000 achieving 120% of goal.
- Developed a business plan to target specific market segments that would conservatively increase sales by 300% to 400% within five years.
- Improved format of quarterly promotional flyer which increased sales by 15%.

I would be happy to meet with you at your convenience to discuss my qualifications in more detail. I will call you within two weeks to see if we can meet to discuss how I might be able to contribute to the ABC Company.

Sincerely,

Edward Waite



Resume Development Do's and Don'ts

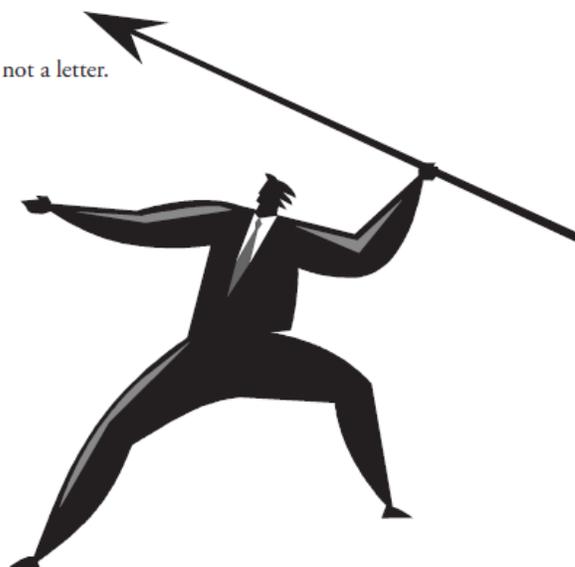
Do

- develop a rough draft, then edit, edit, edit.
- highlight special accomplishments.
- seek help and advice. Have another person read your resume to avoid spelling and grammatical errors.
- keep the length to one 8 1/2" x 11" page preferably, never more than two.
- use white or light-colored 25% cotton bond, 20-24 lb. weight paper.
- use wide margins and lots of white space to make it easy to read.
- emphasize headings using capitals, bold print, underlining, indentation.
- use a computer laser or ink-jet printer, a letter-quality printer, offset printing, or a good typewriter.
- send **perfect**, error-free copies. Check grammar, spelling and content for mistakes before having copies made.
- use active, descriptive language (see Some Words on Words, page 3).
- use phrasing — “telegram language” — rather than complete sentences. Start sentences with action words.
- choose the same color and grade of paper for your resume, cover letter and envelope.



Don't

- include a whole life history.
- use long-winded, flowery sentences.
- use the words: I, me, my.
- include personal information such as age, date of birth, marital status, number of children, condition of health, driver's license, social security or passport numbers, religion, physical description, height and weight.
- date your resume.
- use the following headings: "The confidential resume of ...", or "Resume". It should be apparent this is a resume.
- use abbreviations (exceptions: G.P.A., Inc., states, degrees).
- just describe duties ... everyone has duties on their job.
- send photocopied or dot-matrix computer-printed copies; the quality is usually not as good as originals.
- include the reason for leaving your past job(s).
- include references; they go on a separate sheet.
- include previous salaries or names of supervisors.
- say "thank-you" or give a closing and signature; this is not a letter.
- attach a picture of yourself.



10 Tips for the Effective Resume

1. If possible, use a computer to prepare your resume. There are computer programs that make it easy to produce a professional looking resume. Your Wisconsin Job Center, school, library, or quick print shop can help.
2. Do not include irrelevant personal information (age, weight, height, marital status, etc.).
3. Do not include salary and wages.
4. Center or justify all headings. Don't use abbreviations.
5. Be positive. Identify accomplishments.
6. Use action verbs. For more information, read the publication, "The Right Words to Use in Your Job Search" (DETJ-9463-P).
7. Be specific. Use concise sentences. Keep it short (one page is best).
8. Make sure your resume "looks good" (neat and readable).
9. Proofread the master copy carefully. Have someone else proofread the master copy carefully.
10. Inspect photocopies for clarity, smudges and marks.



Using Electronic Resumes in Wisconsin and nationwide

The information for your resume can be fed into databases as an electronic resume.

Electronic resumes are searchable by potential employers who aim to select resumes for further scrutiny.

In Wisconsin, you may post your resume on Job Center of Wisconsin, an internet-based service.

Visit <http://JobCenterOfWisconsin.com>

From the "Job Seeker Tools" menu on the toolbar, you will first need to establish an account. Once you have your password-protected account, return to the "Job Seeker Tools" menu

and choose, "Create/Update Résumé". Complete instructions, and help text is available on the web site.

When posting a searchable resumes, it is important to accurately represent your work experience, education and training, skills, and availability. Be sure to use keywords and phrases specific to your education, skills and work experience.

Job Center of Wisconsin permits searches on the following fields for your matching keywords:

- **Employment Profile**
- **Work Experience**
- **Education**

You are in control of the information you provide. No personally identifiable information will be displayed to the employer. If the employer decides to contact you, it will be by email.



Resume Worksheet

- Step 1:** Read this brochure.
- Step 2:** Review the samples provided in this brochure.
- Step 3:** Tear out and complete this worksheet
- Step 4:** Write your resume using the information from your worksheet.
- Step 5:** Check it for errors. Have others check it, too.
- Step 6:** Have your resume word processed, typed, or typeset.
- Step 7:** You're ready! Now USE YOUR RESUME!

Name _____
Address _____
City/State/Zip Code _____
Telephone (with Area Code) _____

EMPLOYMENT OBJECTIVE (optional) _____

SUMMARY OF QUALIFICATIONS _____

WORK EXPERIENCE: List most recent jobs first.

1. Job Title: _____
Job Duties/Accomplishments: _____

Company Name: _____
City, State: _____
Dates of Employment (year to year): _____

2. Job Title: _____
Job Duties/Accomplishments: _____

Company Name: _____
City, State: _____
Dates of Employment (year to year): _____

3. Job Title: _____

Job Duties/Accomplishments: _____

Company Name: _____

City, State: _____

Dates of Employment (year to year): _____

SPECIAL SKILLS AND ABILITIES: _____

EDUCATION:

Technical School and/or College: _____

City, State: _____ Dates Attended: _____

Degree/Certificate or courses taken: _____

High School: _____

City, State: _____ Dates Attended: _____

Diploma or courses taken: _____

MILITARY EXPERIENCE: (optional and if not used elsewhere on this resume)

Branch of Service: _____

Highest Rank: _____

Type of Discharge: _____ Year of Separation: _____

Duties: _____

OTHER WORK EXPERIENCE: List job titles/positions you want to show but do not want to go into detail about, i.e. short-term jobs, part-time jobs, volunteer work, etc.

Windows to Work

References Worksheet

Directions: Your list of references should be individuals who can attest to your skills and abilities in a work setting. These can be former supervisors or colleagues, or individuals who can provide information about your character. After you have identified a list of professional references below, you can use this worksheet to develop a typewritten references page that will supplement your resume and/or job application.

1. Name: _____
Position: _____
Company: _____
Address: _____
Address: _____
Phone: _____
Email: _____

2. Name: _____
Position: _____
Company: _____
Address: _____
Address: _____
Phone: _____
Email: _____

3. Name: _____
Position: _____
Company: _____
Address: _____
Address: _____
Phone: _____
Email: _____



Windows to Work

Cover Letter Worksheet

Directions: A cover letter is an introduction to your resume, and should show the prospective employer your skills and abilities as they relate to a specific job. The cover letter generally has three parts: the opening, the body, and the closing. **The opening** (2-3 sentences) is used to identify the position for which you are applying and how you learned of the job opening. **The body** (3-6 sentences) is designed to explain your education and experience and how your skills relate directly to the position. You may also want to show the employer that you have done your research by including specific information about how your skills and attributes align with the overall mission and vision of the company. **The closing** (2-3 sentences) is used to thank the employer and identify how you can best be contacted. You can later use this worksheet (on reverse) to develop a typewritten cover letter that will supplement your resume and/or job application.



Your Mailing Address
City, State, Zip Code
Telephone Number

Today's Date

Name of Individual: _____

Official Title: _____

Name of Company: _____

Mailing Address: _____

City, State, Zip Code: _____

Dear Mr./Mrs.: _____

Opening: _____

Body: _____

Closing: _____

Sincerely,

Your name typed



Connecting Wisconsin's Workforce

First job • Next job • Right job

web: <http://jobcenterofwisconsin.com>

(888) 258-9966

email: JobCenterofWI@dwd.wi.gov

Grooming for Employment

A job applicant's dress and grooming can be important — and sometimes even critical — factors in an employer's hiring decision.

To many employers, first impressions still count. Poor personal appearance and careless dress at an interview are major factors leading to the rejection of applicants.

In fact, in one major survey:

- 95% of the employers interviewed said a jobseeker's personal appearance affected the employer's opinion of that applicant's suitability for the job.
- 91% said they believed dress and grooming reflected the applicant's attitude towards the company.
- 61% said dress and grooming had an effect on subsequent promotions as well.

Thus, whether you're preparing for job interviews or concerned about job advancement, it's worth a few minutes of your time now to think about what your appearance tells an employer about you.



First Impressions

Before you get a job, your job is to impress employers enough so that they will hire you. The first impression you will make on an employer may be based on your appearance.

If you appear for an interview carelessly-groomed, a potential employer may assume you are careless about other

Job Readiness publications:

- Family Finances: Getting By on Less
- Adjusting to Unemployment
- Problem Solving
- Job Search Issues
- Ability to Follow Directions

Publications available in these topic areas:

- Resumes and Applications
- Interviewing
- Job Search

things. He or she may think you lack initiative, may need close supervision, and may not be a good employee.

Dress to project the image you want the employer to receive. If a position required maturity, don't dress like a college student going to class. Let your clothing reflect your knowledge of the type of job for which you are applying.

Your appearance may also affect how you feel about yourself. Knowing that your appearance is good may give you added confidence in yourself — and self-confidence is essential if you are going to make a good first impression.

Appropriate Dress

Employers may judge your appearance as a reflection of your total personality, but also in relation to the type of work you will be doing. There are various standards of dress, each valid for different kinds of jobs.



For instance, employers hiring workers to unload box cars, or work in a factory, may not want to hire the person who looks “too dressed up.”

On the other hand, don’t wear overalls or blue jeans if you are applying for an office or sales position. You may be giving the impression that you really want a laboring job.

(Jeans, in fact, appear to be regarded by many employers as unacceptable for job interviews, period! Other unacceptable factors listed in one survey included open-necked shirts or open or low necklines, a “no bra” look, and tennis shoes or sandals.)

Prior to your interview, you probably will be learning about the company for which you hope to work. This is a good time to get an idea of the appropriate dress there. If you dress as other employees do, you will give the interviewer the impression you likely will “fit in.”

If you apply for a job with a company where the employees wear suits or dresses and you dress casually for your interview, your chances of obtaining the job probably will be diminished — regardless of your qualifications.

In a few situations, casual dress is standard and may even be desirable. But in these instances, dressing too casually should be avoided.

There are no hard-and-fast rules to guide you as to the most appropriate way to dress, but you ought to consider the following advice.

When dressing for an interview, it usually is best to dress conservatively. If you wear loud colors or faddish clothes, the interviewer may remember your clothes, but not your name or qualifications. This is an unnecessary obstacle to getting the job you want. Common sense and simple good taste are the best guidelines to follow.

Grooming tips

Here is a check list to use before job interviews:

- Hair should be neatly combed, or properly arranged.
- Be clean-shaven or trimmed, or use fresh make-up.
- Teeth should be brushed, breath fresh.
- Wear clean clothing.
- Clothes should be pressed and neat-looking.
- Shoes should be shined.
- Face, hands and fingernails should be clean.



It may be a good idea to have more than one outfit for interviews. If you have more than one, you will not have to worry in case of a spill or a rip. Also some employers may want to interview you more than once and you may not want to wear the same outfit each time.

One final tip: Many employers seem to regard a neat and clean appearance as being at least as important as the type of clothes worn.

Once the Job is Yours ...

Don’t forget about your grooming once you’ve been hired.

Despite an apparent trend towards more freedom of expression in dress in today’s society, many employers have kept dress codes.

As soon as you’ve been hired, find out whether your employer has a dress code. Some codes are written out, but others are “just understood.”

Your dress and grooming also may affect the initial friendships you form on your new job.

Dress extremes may attract some people, but turn others off.

And while it appears that dress and grooming rarely are the major factors involved when workers are fired, 1 out of 5 employers in one survey said that both has at least some impact on firing decisions.

All in all, dress and grooming are important to most employers, whether they are looking at job applications or current employees.



Connecting Wisconsin's Workforce

First job • Next job • Right job

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email: JobCenterofWI@dwd.wi.gov

Informational Interviewing

One of the best sources for gathering information about what's happening in an occupation or an industry is to talk to people working in the field. This process is called **Informational or Research Interviewing**.

An informational interview is an interview that you initiate — you ask the questions. The intent and purpose is to obtain information, not to get a job.

Some good reasons to conduct informational interviews are:

- to explore careers and clarify your career goal
- to discover employment opportunities that are not advertised
- to expand your professional network
- to build confidence for your job interviews
- to access the most up-to-date career information
- to identify your professional strengths and weaknesses



Helpful information

- Learn as much as you can about the company, salary and benefits. Friends, neighbors, or relatives who work for the company are good sources. The public libraries, internet searches, local Chambers of Commerce, and your local Wisconsin Job Center can also be helpful.
- Learn everything you can about the job duties and ways that your previous training and experience help you qualify you for the job.

Interviewing publications:

- Hidden Elements of Interviewing
- Questions Questions Questions
- Keys to Successful Interviewing
- Prove It!
- Telephone Tips and Techniques

Publications available in these topic areas:

- Resumes and Applications
- Job Search
- Job Readiness

Listed below are **six steps to follow to conduct an informational interview:**

Step 1 — Identify the occupation or industry you wish to learn about

Assess your own interests, abilities, values and skills, and evaluate labor conditions and trends to identify the best fields to research.

Step 2 — Prepare for the interview

Read all you can about the field prior to the interview. Decide what information you would like to obtain about the occupation/industry. Prepare a list of questions that you would like to have answered.

Step 3 — Identify people to interview

Start with lists of people you already know — friends, relatives, fellow students, present or former co-workers, supervisors, neighbors, and so on. Professional organizations, internet research, organizational directories, and public speakers are also good resources. You may also call an organization and ask for the name of the person by job title.

Step 4 —

Arrange the interview

Contact the person to set up an interview:

- by telephone
- by a letter followed by a telephone call, or
- by having someone who knows the person make the appointment for you

Step 5 —

Conduct the interview

Dress appropriately, arrive on time, be polite and professional. Refer to your list of prepared questions; stay on track, but allow for spontaneous discussion. Before leaving, ask your contact to suggest names of others who might be helpful to you and ask permission to use your contact's name when contacting these new contacts.

Step 6 —

Follow up

Immediately after the interview, record the information gathered. Be sure to send a thank-you note to your contact within one week of the interview.

Note: Always analyze the information you've gathered. Adjust your job search, resume, and career objective if necessary.

20 Questions

Prepare a list of questions for the informational interview to help you learn about the company and the job. Following are some sample questions.

1. On a typical day in this position, what do you do?
2. What training or education is required for this type of work?
3. What personal qualities or abilities are important to being successful on this job?
4. What part of this job do you find most satisfying? Most challenging?
5. How did you get your job?
6. What opportunities for advancement are there in this field?
7. What entry level jobs are best for learning as much as possible?
8. What are the salary ranges for various levels in this field?



9. How might jobs in this field change in the future?
10. Is there a demand for people in this occupation?
11. What special advice would you give a person entering this field?
12. What types of training do companies offer persons entering this field?
13. What are some prerequisites for jobs in this field?
14. Which professional journals and organizations would help me learn more about this field?
15. What do you think of the experience I've had so far in terms of entering this field?
16. From your perspective, what are the problems you see working in this field?
17. If you could do things all over again, would you choose the same path for yourself? Why? What would you change?
18. With the information you have about my education, skills and experience, what other fields or jobs would you suggest I research further before I make a final decision?
19. Tell me about my resume. Do you see any problem areas? How would you suggest I change it?
20. Who do you know that I should talk to next? When I call him/her, may I use your name?



Keys to Successful Interviewing



JOB  CENTER
of WISCONSIN

Keys to Successful Interviewing

to help you unlock the doors in your job search

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An interview gives you the opportunity to showcase your qualifications to an employer, so it pays to be well prepared.

The employer is looking for what you can offer the company: your talents, your skills, your knowledge, your energy.

To interview effectively, you must communicate effectively using your words, tone of voice, and positive visual image. The employer will receive your message of confidence, credibility, trustworthiness, intelligence, experience and education levels appropriate for the job.

The information in this publication provides some helpful hints for interviewing success.



Feeling “locked out” of the job market? There are many key elements to a successful job search – research, resume writing, filling-out applications, interviewing and follow up. The job interview puts you on the spot to show your key strengths. Unlock the door to successful interviewing by following these keys:

- **Plan and prepare carefully**
- **Present your strengths clearly**
- **Be prepared for questions**
- **Be effective in your follow up**



Plan and prepare

Learn about the company or organization that is interviewing you. The employer will be impressed that you took the time to research the company. It also saves the interviewer time in explaining the company history.

Find out all you can about the company. What does it make or do? How long has it been in business? What's the market for its services or products? How stable is it? What qualities does it look for in its employees?

Answers to these and other questions may be available from company literature, your local library, business associations, local newspaper files, or employees of the company.

This is also your opportunity to screen the company's potential as an employer. The first day or week on the job is not the time to learn of major drawbacks that will leave you unhappy with the choice you made.

You should also find out, if possible, the name of the person who will interview you. Then say it often enough to yourself that you will be able to remember it easily during the interview. You should also know beforehand, if possible, whether the interviewer will be your boss, if you are hired.

One way to keep all this information together is to maintain a separate sheet on each company and position, noting the date, time and place of the scheduled interview. This could be followed by your research notes on the company, the questions you have about the company and the position for which you are applying.

Think about yourself — the kind of person you are, the things you are really interested in, the things you do well (and don't do well), your past training and experience, your likes and dislikes, and your employment goals.

Get materials ready so that you will be prepared for the interview. Have a copy of your resume and your references. Make certain that you have prepared a few questions to ask the employer. If applicable, bring samples of your work, school transcripts or copies of letters of recommendation. And, of course, be sure that you have the correct address and time of your appointment.

Dress and grooming are important and often critical factors in an employer's hiring decision.

Despite an apparent trend toward more freedom of expression in today's society, many employers have dress codes.

With most employers, first impressions still count. Poor personal appearance and careless dress at an interview are major factors leading to the rejection of applicants.

Here is a grooming checklist to use before job interviews:

- Hair should be neatly combed, or appropriately arranged.
- Be clean-shaven or trimmed.
- Avoid tobacco, alcohol and highly-spiced foods, such as onions or garlic, prior to your interview.
- Teeth should be brushed and breath fresh.
- Wear clean clothing.
- Clothes should be pressed and neat looking.
- Shoes should be shined.
- Face, hands and fingernails should be clean.

Present your strengths

The most effective way to present your strengths at a job interview is to tell the employer what you can do for him/her and then prove what you can do by giving specific detailed examples of what you've done in your past. Here are the steps to developing strong answers that will convince the prospective employer that you're the right person for the job.

Think about which skills, abilities, experiences, training and attitudes the prospective employer might want and need. Think about what you have to offer in terms of the employer's wants and needs. These are your strengths. Think about specific examples from your past experience that demonstrate your job-related strengths.

Provide examples about specific problems, challenges, situations or skills that prove your job-related abilities, attitudes and skills.

Include specific details about for whom, when, where, what, how, and why.

Use numbers to show the employer how much, how many, how often, how long, how fast, etc., if possible.

Keep your examples brief (under a minute) and be sure they're related to the job.

Show results of your actions that benefited the employer.

Did you:

- Increase sales?
- Cut costs?
- Improve quality?
- Reduce production time?
- Improve customer satisfaction?
- Save money (etc.)?

Specific examples of what you've accomplished in the past will allow the employer to forecast what you might accomplish in the future. This is the key to presenting your strengths.

To help in identify your important skills, ask your Wisconsin Job Center for the publication, "Employment Skills" (DETJ-9446-P).



Be prepared for questions

Questions you will be asked will vary from employer to employer. However, there are standard questions most interviewers ask.

Two open-ended questions employers often ask to get applicants talking are, “Tell me about yourself,” and “What can I do for you?” These questions may be difficult because they are so broad. Your job is to avoid the temptation to give a general answer. Instead, direct your reply to show the employer how you are qualified for the position. Focus your answer on strengths — personal skills and abilities — which relate directly to the job available.

Answer all questions briefly and to the point. Some questions may be discriminatory. However, you may want to answer them. Remember, you should always answer so that you present yourself in the best possible way. Always try to relate the questions to the job for which you are applying.

The best way to relax and build self-confidence is: practice, practice, practice!

Frequently asked interviewing questions

Q. Tell me about yourself.

A. Indicate trustworthiness, stability, job-related interests and skills, as well as positive qualities.

Q. What are your future plans?

A. Express your desire to gain more on-the-job experience. Talk about wanting to become a valuable employee to the company. If you’ve heard that the company is good to work for, say so.

Q. Have you ever done this type of work before?

A. Never answer “no.” Mention similar types of tasks from past paid and unpaid experience, training or education. Talk about your ability to learn quickly or aptitude for the type of work.

Q. Why do you want to work here?

A. State your interest in the company and be positive in your response. Aspects to include are as follows:

- The good reputation of the company in the community.
- You would be proud to tell other people that you work here.
- Honest employer.
- Heard that the company appreciates good workers.
- Pleasant working conditions.

The important thing to mention is that you like this type of work and you feel that you can do a good job.

Q. What kind of machines, tools or equipment can you use?

A. Your answer should include all information on any machine related to the job and also any hobbies that require the kinds of skills you will need for this job. You should know the name of any type of equipment you have operated.

- Q.** Can you work under pressure and deadlines?
- A.** If the employer asks this question, it probably means that's part of the job. Your answer should assure the employer that you can work under pressure and deadlines. You should cite examples on previous jobs or related experience when it was necessary to work under such conditions. For instance, if you have ever worked in a restaurant, you can mention lunch hour pressures when you had to serve many customers in a short period of time. Assure the employer that you were always able to do the job without becoming agitated.

If you have been a student, you could mention that you often had to work under the pressure of completing reports by a certain time or while studying for and taking exams. Or if you worked at any type of production job, you can mention that you often had to fill an order in a short period of time or on short notice and that you were always able to put in the extra effort necessary to meet the deadline.

- Q.** Why did you leave your last job?
- A.** If it was a legitimate reason, be brief and factual. State that the company had a layoff and you didn't have enough seniority. Whatever the reason, a single explanation will do.

If it was an unsatisfactory reason (for example, you were fired), explain in a positive manner how the situation was or has been corrected.

Do not say negative things about your previous employer. Also, do not say you left your job because you didn't get along with your boss. The interviewer may do business with the other company and/or may have personal friends there. It is also too easy for an employer to assume that because you didn't get along with your previous boss, you won't get along with your new one.

Mention all good things about your last job even if you didn't like working there. If you say negative things about your last job, the interviewer might think you will tell people bad things about this company too and not hire you for that reason.



- Q.** What was your employer's opinion about your work?
- A.** The best thing to do is provide a copy of an open letter of recommendation. If you don't have this letter, simply say that you always got along well with the employer and if contacted, you are sure a good recommendation would be given.

If you feel you would not get a good recommendation, be brief and positive explaining the reasons.

- Q.** What are your career objectives?
- A.** Indicate your desire to learn new things, gain more experience and increase your value to the company. If you know that this is the type of place which advances from within, state your desire to learn your job well and that you want eventually to achieve a position of higher responsibility within the company. If you don't know about the advancement policies, do not state a specific position you are hoping to advance to because the employer may think you will be dissatisfied with the position that is open. Instead, simply say that you hope to become the best person the company has in that area.

Q. How long do you plan to stay with this company?

A. Simply say that you are not planning on moving, getting married, having a baby, or going back to school, etc., and since you can't see any reason why you wouldn't stay with it for many years, you expect you would be very happy with this job.

Q. What are your salary requirements?

A. Depending on the job, your qualifications, and your self-confidence, either:

1. State that you feel whatever the employer suggests would be fair, if it is based on your experience, qualifications, and the company's set salary rate.
2. Give the employer a salary range based on your qualifications, but make sure to let the interviewer know that it is flexible, depending on the duties and responsibilities of the job.
3. Ask the employer what wage range was paid in the past for the position.

If possible, have the employer offer you the job before discussing wages. Be careful about mentioning a wage figure below or above the standard rate. If you mention a figure below the standard wage, you may wind up with less than you could have received. And, if you ask for more than a standard wage, you may not get the job.

Q. What is your greatest strength?

A. Mention something that is related to the job, and explain how it would be useful to the company. You want to present yourself as a good worker (being on time, efficient, organized, work until the job gets done, take pride in your job, etc.).

Q. What is your greatest weakness?

A. Turn a weakness into a strength. Examples: "I see a project through to completion even though it requires working extra hours" or "I tend to be overly organized."

Q. How do you describe yourself?

A. Indicate positive attributes that the employer would want you to have. Examples: friendly, honest, punctual, efficient, organized, responsible, cooperative, hard-working, creative, dedicated, intelligent, energetic, cheerful. Never indicate anything negative.

Q. What do you know about our company?

A. Your answer should include information about the history of the company and the product(s) they produce or service(s) they provide. For information, check with the library reference desk or your Wisconsin Job Center.

Q. What have you been doing between jobs?

A. Express the constructive things you have done, such as schooling, volunteer work, and temporary employment. You need to leave the impression you have been active and not idle between jobs.

Q. How many days of work or school did you miss last year?

A. Attendance records are important to employers, so if you are uncertain about the exact number of days missed, give a conservative estimate. If you missed the days due to a certain illness, tell the employer that you have recovered and therefore it would not interfere with your employment. It is good if you can present a note from your physician that you are recovered.

Q. When are you available for work?

A. Express willingness to begin as soon as possible. If uncertain about whether you want to accept the position, establish a reasonable time to inform the employer of your decision.

Q. Why would we hire you instead of someone else?

A. Explain all the qualities you have that would make you an asset to the company. Examples include the following:

- Good attendance and punctuality
- Personal attributes, such as friendliness, honesty and efficiency
- Work qualifications and any additional skills you have
- Work fast with very few errors
- Get along well with supervisors
- Willingness to work extra hours

You may say you like this type of work, are good at it, and think you would work harder at it than other people would.

Q. Do you have any questions?

A. An interviewer will often ask if you have questions. Have some questions prepared before the interview. It's a good opportunity to clear up any details, gain insight into the company, and show your interest in the position and the company.

Here are some examples of questions to ask during the interview:

- Will I work alone or with other people?
- Who do I report to — directly and indirectly?
- What are the greatest challenges you think I may face in this company?
- What are the key tasks and responsibilities for this position?
- How does your company plan to grow / expand in the next few years?
- May I see the area where I would be working?
- May I speak with one or two employees?
- Why is this company a good place to work?
- Do you have any company literature I could take with me?
- Is there any probationary period?
- Who will evaluate my performance? When? How?
- What can you tell me about the new products/services the company is planning to introduce?

- What is the company's position within the industry?
- What are the challenges this company / department are facing?
- Can you describe a typical work day?
- Where does the position fit into the organizational structure?
- How would you describe the working atmosphere of your company?
- What are some things you feel could be improved by the person you hire?
- Why have you gone outside the company to fill this position?
- Is this a new position?
- How would you characterize your leadership style?
- Could you describe how this job relates to the overall goals of the department and the company?
- What are some of the more important objectives that you would like to see accomplished on this job?
- Does your company encourage participation in community projects?
- Will there be overtime / travel?
- What benefits does the company offer?
- Do you have a bonus plan, stock options, profit sharing, expense accounts?
- What is the transfer policy within the company?
- What opportunities for professional development are offered?
- Why did the last person leave this job?
- What strengths or abilities would the ideal candidate for this position possess?
- Would you describe the job duties?
- How many people have held this position in the last two years?
- What kind of equipment, machines, tools will I be working with?
- Is there anything I can do or study to get a head start on learning this job?
- What hours will I be working if hired?
- What is the normal pay range for this position?

To close the job interview

People remember what they see first and what they hear last.

- Do you feel I have the qualifications you are looking for?
- Is there any additional information you would like to know about me?
- Is there any area in which you feel I fall short of your requirements?
- When are you planning on making a hiring decision?
- Shake hands.
- Tell the employer you look forward to hearing from him/her.

Close the interview positively.

Before the interview is over, let the interviewer know that you really want the job and that you have something to contribute.

Be sure the interviewer has a telephone number where you can be reached during the interviewer's business hours for at least the next few days. If you are currently employed, you may wish to set a time when you can call the interviewer back.

Sense when the interview is over and leave. Don't linger in the doorway with unnecessary questions.

Be effective in your follow up

After you leave the interviewer's office, take a few minutes to mentally review and decide how you did. Review this pamphlet again, and decide what to do differently, if anything, in your next interview.

Also, mail a thank you note/letter to the employment interviewer as soon as possible after the job interview. The purpose of the note/letter is to restate your interest in the job. It also serves to remind the interviewer of you and to give the interviewer a positive impression. The note/letter may be neatly typed or handwritten. It may be on note paper or personal stationery. Always address the note/letter to the person who interviewed you. Be sure to center the text on the paper, even if the note/letter is very brief.

If you have not heard from the interviewer after a reasonable time, check back to see if he or she has been unable to contact you.

Even if you don't get a job offer, let the company know you are still interested in working for them and that you would like to be considered for other job openings.

Sample Thank You Note

July 21, 2012

Dear Mr. Jones,

Thank you for the opportunity to interview for the accounts payable/bookkeeping position.

I am very interested in the job and feel that I have the skills and qualifications you desire. I enjoyed meeting you and learning about your company, and I look forward to hearing from you soon.

Sincerely ...

Sample Thank You Letter

1234 Fifth Avenue
Luck, WI 54853
715/555-6789

July 21, 2012

Mr. Bob Jones
Black Company
112 Oak Street
Oakwood, WI 53711

Dear Mr. Jones,

I would like to reiterate my interest in the accounts payable/bookkeeper position which we discussed today. I was impressed with the varied duties of the job, the computerized bookkeeping equipment, opportunities for advancement and services the company offers.

I believe I have the necessary qualifications for the position. My five years bookkeeping experience, combined with my accounting degree, make me a qualified candidate for the accounts payable/bookkeeping position at the Black Company.

Thank you for the consideration shown me today. It was a pleasure meeting you.

Sincerely,

[Substitute what impressed you about the job, the department, the company, etc.]

[You may note your: training and/or education; successful background in (field or expertise); particular interest, avocation in the service or product provided by the employer; personal attributes needed for the job]

Interviewing Do's and Don'ts

Your actions, words and attitudes often influence the way other people think about you. What you do or don't do in the interview can make the difference in getting the job.

The following list of tips offers common sense guidelines for the interview and can also be used in other parts of your job search.

Do:

1. Get information about the company/organization ahead of time.
2. Practice answering difficult, illegal, or "too personal" questions.
3. Get a good night's sleep the night before so you will be mentally alert for the interview.
4. Dress appropriately and appear well-groomed.
5. Have some money with you. You may need to make a phone call or buy some coffee.
6. Bring an extra resume, list of reference, small notebook and pen.
7. Arrive 10 to 15 minutes early to use the rest room, find offices, allow for unexpected traffic problems and to RELAX!
8. Treat all secretaries and receptionists politely — they are important allies.
9. Express enthusiasm. Smile and offer a firm handshake upon meeting the interviewer or other staff; speak clearly and directly, and vary the tone of your voice.
10. Remember and correctly pronounce the names of people you meet (or are speaking with over the phone).
11. Sit up straight, maintain good eye contact, lean slightly forward in your chair. Show a sincere and polite interest in the job as well as in the interviewer.
12. Answer interview questions completely.
13. Listen to the interviewer. This will avoid asking questions that have already been covered. Also, take time to clarify any questions you are asked that you don't understand.
14. Sell your qualifications rather than your need for a job.
15. Use "please" and "thank you" when appropriate. This courtesy should be extended also to anyone else involved in your job search.
16. Ask questions in the interview.
17. Indicate your interest in the job by saying, "I hope you will consider me for this job," or, "I am very interested in this position because ..."
18. Thank the interviewer when the interview is done.
19. Jot down your impressions (after you leave) of the interview and what you might do differently next time.
20. After the interview, make a follow-up phone call or send a thank you letter.





Don't:

1. Bring relatives, friends or children.
2. Ask questions only about pay and benefits.
3. Act as if you have to have this job no matter what.
4. Interrupt. If you have questions or need clarification, wait for a logical break in the conversation to speak.
5. Bring up personal matters (personal problems, financial matters, health issues). Focus on your qualifications for the job.
6. Criticize former employers and co-workers.
7. Give petty excuses such as: "That work was too hard," or, "The people I worked with were not nice."
8. Lose sight of the effect you are having on the interviewer.
9. Chew gum, smoke, play with your hair, or constantly adjust your clothes. These actions are a definite distraction.
10. Read any papers or handle any item on the interviewer's desk.
11. Bring anything bulky to the interview such as: books, shopping bags or overly large briefcases.
12. Take notes during the interview without permission.

Why didn't I get that job?

Often an employer will not notify you if you did not get the job, and you will be wondering what went wrong. Many employers often tell people that they "hired someone more qualified" and that may be the truth in some instances. But often this is just a statement used to conceal the real reason why you did not get the job.

Listed below are some reasons that you may want to review:

Lack of preparation

- Did you do all your homework and find out all the information about the employer's business before the interview?
- Did you practice answers to questions the employer may ask?
- Did you talk too much — or too little?

Employment history

- Was it truthful?
- Did you explain gaps in working?
- Is your resume current?
- Have you given work references which will support your work record?

Background Education / Training Skills

- If you did not have the background the employer says is needed, have you had an adequate amount of education and on-the-job training that could have been presented?

Salary

- Were you realistic?
- Did you show flexibility and the desire to "earn" promotions and raises?
- Did you consider any benefits such as insurance, company car, or schooling/training opportunities?

Over-Qualified

- Did you express a definite interest in the company?
- Did you indicate specific skills that would apply to this position?
- Do you need to generalize your resume?

Job Hopping

- Does your work record consist of many short-term jobs? (Exceptions may be summer/seasonal work between school terms.)

Relocation

- Were you flexible and realistic? For instance, jobs in retailing and marketing often require frequent relocation.
- Did you indicate your willingness to travel, as needed?

Long Unemployment History

- Did you work at odd jobs or short term jobs while you were searching for work? If so, list those jobs to indicate your willingness to work.

Schooling

- Have you made a sincere attempt to continue education or diversify your knowledge?
- Did you indicate applicable training while you were working on your previous jobs?

Personality Conflict?

- Did you take an instant dislike to the interviewer? (This may not be the place for you to work productively.)
- Did you indicate personality conflicts on previous jobs indicating a reluctance to work cooperatively?

Potential for Advancement

- Did you emphasize that you are dependable, willing to work hard, and a long-term employee?

Interested

- Did you ask intelligent, inquiring questions showing a genuine interest in the employer's business?

Language

- Did you use proper English?
- Did you speak clearly and present your answers concisely and completely?
- Did you avoid arguments?

Appearance

- Did you look your best?
- Grooming and appropriate dress?

Punctual

- Did you report to your interview on time — or before the scheduled time?
- If you were unavoidably detained, did you place a follow-up call with a reasonable explanation?

Stress

- Did you leave your problems at home? (Conflicts with family, minor illnesses, transportation or financial problems.)
- Did you prepare for a possible “stress” interview where the employer deliberately tries to provoke your anger to judge your effectiveness in dealing with his/her clients or customers?

Courtesy

- Did you remember your manners — please and thank-you?
- Did you send a follow-up “thank you for the interview” note?



Discrimination

If you are not hired, you may believe it was because of employer discrimination. Certain types of discrimination are prohibited by various local, state and federal laws.

All employers in Wisconsin must comply with the state's Fair Employment Law, which is administered by the State Equal Rights Division, 201 E. Washington Avenue, Madison, WI 53702, or 819 N. 6th Street, Milwaukee, WI 53203. That division has information which explains this law, and staff there can answer questions you may have.

Keep Learning

Don't get discouraged if you are not hired after your first interview. It should have been a useful experience and can give you more confidence for your next interview — if you consider it a learning experience. Don't blame yourself. Realize that an employer's decision not to offer you a job does not mean you have been rejected as a person.

Don't forget.
Getting a job is a full-time job.

Use the keys to successful interviewing to unlock the doors in your job search.



Interviewing Checklist

Keep a record of the expenses you encounter in your job hunt, since some may qualify for income tax deductions.

Contact federal and state tax officials for information on conditions and qualifications.

Preparation:

- Learn about the organization.
- Have a specific job or jobs in mind.
- Review your qualifications for the job.
- Prepare answers to broad questions about your self.
- Review your resume.
- Practice an interview with a friend or relative.
- Arrive before the scheduled time of your interview.

Personal Appearance:

- Be well groomed.
- Dress appropriately.
- Do not chew gum or smoke.

The Interview:

- Relax and answer each question concisely.
- Respond promptly.
- Use good manners. Learn the name of your interviewer and shake hands as you meet.
- Use proper English — avoid slang.
- Be cooperative and enthusiastic.
- Ask questions about the position and the organization.
- Thank the interviewer when you leave and, as a follow-up activity in writing.

Test (if employer gives one):

- Listen closely to instructions.
- Read each question carefully.
- Write legibly and clearly.
- Budget your time wisely and don't dwell on one question.

Information to Bring to an Interview:

- Social Security card.
- Government-issued identification (driver's license).
- Resume.
Although not all employers require applicants to bring a resume, you should be able to furnish the interviewer information about your education, training, and previous employment.
- References.
Employers typically require three references. Get permission before using anyone as a reference. Make sure they will give you a good reference. Try to avoid using relatives.



Sample Interview Questions

The interview is your chance to show an employer your unique qualities and it is also the time you can ask more about the employer, the company culture and the job you are applying for. Before you interview be sure to find out all you can about the company so you understand who they are, and also so the interviewer knows you care.

Interviews can be stressful; the best way to manage that stress is to be prepared. If you are ready to answer the questions below you will be prepared for most of the questions that might come up.

There are many variables that make finding a job even more complicated if you have a criminal record. How much should you disclose and when should you disclose it? How do you explain your criminal record and still land a job? How do you address it during an interview? We explore these questions and more at the end of this document.

Possible Interview Questions: About the Job and the Company

- Why did you apply for this job?
- What experience, skills and characteristics do you possess to do the job?
- Why do you think you are the best person for this job?
- Why should we hire you?
- What have you learned about our company?
- How do you see your role in joining this or any company?
- Describe good customer service.
- Describe handling a challenge with a co-worker
- Are you willing to travel?
- Do you have any limitations that would inhibit you from doing this job?
- How long do you think you would like to be employed by this company?

Possible Interview Questions: About You

- Tell me about yourself.
- What are you passionate about?
- What is your greatest strength? What is your greatest weakness?
- What do you do when you're angry?
- If you know your supervisor is wrong about something, how would you handle it?
- Describe a difficult work situation and how you dealt with it.
- Describe your work style.
- How would you describe the pace at which you work?
- How do you handle stress and pressure?
- Tell me about how you worked effectively under pressure.
- What motivates you? Are you self-motivated?
- What are your salary expectations? (if it is not listed with the job posting)
- What types of decisions are difficult for you? What types are easy?
- If you could relive the last 10 years of your life, what would you do differently?
- If the people who know you were asked why you should be hired, what would they say?
- Do you prefer to work independently or with others?
- Tell me about your ideal work environment.
- How do you evaluate success?
- What are your career goals? How do you plan to achieve these goals?
- Give an example of a goal you reached and tell me how you achieved it.
- Give an example of a goal you didn't meet and how you handled it.
- Give an example of how you set goals and achieve them.
- How do you handle a challenge?



Possible Interview Questions: Your Work History

- Tell me about ___ company listed on your resume.
- What were your duties, responsibilities, expectations...for the position and as an employee?
- What challenges did you face? How did you handle them?
- What did you like about this job? What did you dislike about this job?
- What was your biggest accomplishment at this job? At any job?
- What were your favorite and least favorite aspects about the people you worked with, including supervisors?
- What attributes do you like to see in a supervisor?
- What do you expect from a supervisor?
- Tell me a little about your favorite and least favorite supervisor.
- Why did you leave this job? (why did you quit or why were you fired?)
- Have you been in a position when you did not have enough work to do? What did you do with your time?
- Have you made a mistake? How did you handle it?
- Have you ever dealt with company policy you weren't in agreement with? How?
- Have you gone above and beyond the call of duty? If so, how?
- When you worked on multiple projects how did you prioritize?
- How did you handle meeting a tight deadline?
- What do you do when your schedule is interrupted? Give an example of how you handle it.
- Tell me about a difficult situation with a co-worker? How did you handle it?
- Tell me about your experience working with a team.
- Have you motivated employees or co-workers? Tell me about it.
- Give me an example of when you did and when you didn't listen.
- Have you handled a difficult situation with a co-worker? How?
- Have you handled a difficult situation with a supervisor? How?
- Have you handled a difficult situation with another department? How?
- Have you handled a difficult situation with a client or vendor? How?

Possible Interview Questions: Incarceration

- Why were you incarcerated?
- What did you learn from that experience?
- Do you have challenges or limitations that could affect your work schedule?
- What have you been doing to prepare for employment since you came home?
- Were you employed or in school when you were incarcerated? If so, tell me about your work. Tell me about your education.

Illegal questions:

- What is your age?
- How many children do you have? Are you pregnant?
- How much do you weigh? How tall are you?
- Do you live with anyone? Who?
- Are you married or in a relationship?

Legal alternatives:

- Are you over 18 years old?
- Can you lift 60 pounds?
- Is there anything that might interfere with your work schedule?



Related to Your Criminal Record

An employer may not ask questions about a previous arrest or conviction. They may ask if you have been convicted of specific crimes if they are relevant to the position being applied for. An employer may not refuse employment to someone just because they have a criminal record.

Lisa Pollan, site coordinator at LIFT-DC, says they encourage formerly incarcerated clients to collect "evidence of rehabilitation." This evidence should prove to employers that the client has changed since their offense and is now a responsible member of society. Evidence of rehabilitation can include:

- letters of recommendation from employers or advocates
- proof of training program completion/certificates (including during incarceration)
- participation in a mentoring or support group

For Job Applications, LIFT-DC counsels clients to do the following:

- **Only answer what is asked:** If a question asks if you have been convicted of a felony, you can say no if you only have misdemeanors. If a question asks if you have been convicted of a felony in the last seven years, and you were convicted 10 years ago, answer no.
- **Answer truthfully:** A company may hire ex-offenders but have a policy of terminating anyone who lies on an application.
- **Demonstrate change:** If you answer a question about your record by writing, "Yes, but I got my GED while I was incarcerated," you show that you are educated, focused and want to make positive changes in your life. You can also attach a written explanation of your situation, and proof of your rehabilitation.

Check out LIFT-DC for more tips on interviewing! <http://www.liftcommunities.org/>

From the National Reentry Resource Center:

<http://www.nationalreentryresourcecenter.org/faqs/employment-and-education#Q8>

How should job-seekers respond to questions regarding past convictions?

- Acknowledge the previous mistakes in a concise and businesslike way
- mention any relevant skills or interests developed while in prison or prior to entering prison
- reinforce a commitment and an interest in the new job, by stating, for example, "I'm more mature now and my top priority is to work at [company] to use my abilities, focus on the work, and make a fresh start."

Applicants should be familiar with their criminal history to answer accurately specific questions on job applications and in interviews.

Race/Religion

An employer may not ask you about your religion but it may come up if they ask you what days/times you are available. An employer may not judge you for being a part of any race or religion but may decide not to hire you if you are unavailable for any crucial time for the position you are applying.



Windows to Work

Thank You Letter Worksheet

Directions: A thank you letter is designed to reiterate your interest in the position, to summarize why you would be a qualified candidate for the job, and to leave a positive impression with the interviewer. The thank you letter is a brief note and should be personalized for the individual who interviewed you. Additionally, it is an opportunity to show the company that you are interested in working for them, even if you were not offered the original job for which you interviewed. Only a small percentage of applicants send a thank you letter following a job interview. That means that the majority of applicants miss out on this last opportunity to impress the interviewer and make sure their name is remembered!

Thank you letters should be sent out within 24 hours of the interview, but not more than 2 days, by US Mail, hand-delivery, or email. It can be typed or hand-written, but the important thing is to write it! The following is a helpful format when writing a thank you letter:

Paragraph 1 – Express your appreciation for the job interview. Reiterate your interest and how you will fit the position.

Paragraph 2 – Tell the employer again about those skills you possess that the employer is looking for.

Paragraph 3 (optional) – Add strength to what you may have determined was a weak point in your interview. OR, use this area to address something(s) you may have forgotten to mention at the interview.

Paragraph 4 (final paragraph) – Thank the addressee for the opportunity he/she has given you by allowing you to interview, and for considering you for the position. Indicate what you anticipate is the next step (i.e., “I look forward to hearing from you regarding this position. I feel I am a perfect fit for it.”).

You can later use this worksheet to develop a typewritten thank you letter that can be sent to an employer following an interview.

Windows to Work

Interview Preparation Worksheet

Directions: The interview is your opportunity to show an employer how you are uniquely qualified for a particular job. You will have the chance to provide examples of your skills and abilities, and to ask questions of the employer. Additionally, the interview provides you with an opportunity to clarify (and expand upon) information in your resume and/or job application. Interviews can vary greatly, however if you conduct research on the company and familiarize yourself with the interview process, you will be prepared for most of the questions that might arise. This worksheet is not intended to be a complete list of questions you may be asked during an interview, however it is meant to prepare you to answer some of the most common interview questions. For further examples of what may be asked during an interview, and suggestions about how to answer difficult questions, please refer back to your materials.

-
1. How do your education and experiences qualify you for this position?

2. Give me a specific example of a problem you have encountered while at work and how you dealt with it.

3. What do you see as your strengths? How about your weaknesses?

4. Why should I hire you for this position?

5. On your application under the section about past convictions, you indicated we could discuss during the interview. Can you please expand upon this?

6. Do you have any questions for me?

Windows to Work

Mock Interview Evaluation Worksheet
STAFF USE ONLY

Directions: After you conduct a mock interview with a Windows to Work participant, please take a few moments to evaluate his/her performance. Try to be as objective as possible, and document what went well and what could have gone better, based on your observations. Your feedback will help tremendously as this individual prepares to release to the community.

Participant Name: _____

1. Did he/she seem well-prepared? Which questions was he/she well-prepared for?

2. Which questions did he/she seem unprepared for?

3. What verbal and/or nonverbal cues did he/she provide before, during, and after the interview?

4. What is your overall evaluation of his/her interview?



Windows to Work

Mock Interview Self-Evaluation Worksheet

Directions: After your mock interview, take the time to evaluate your performance. Try to be as objective as possible, and document what went well and what could have gone better. Pay careful attention to how you felt and any nonverbal feedback you may have received. Honest self-evaluation is critical to improving future outcomes. Interviewing is similar to any other endeavor in life: the more you practice, the better you perform!

1. How did you feel *before* the interview? Were you nervous or excited? How could this have been better?

2. Do you think you made a good first impression? If so, why? If not, why?

3. Which questions were you well-prepared for?

4. Which questions were you unprepared for?

5. What verbal and/or nonverbal cues did *the interviewer* provide during (and after) the interview?

6. What verbal and/or nonverbal cues were *you* providing during (and after) the interview?

7. Is there anything you wish you would have said (or did) during the interview, but didn't?

8. Is there anything you said (or did) during the interview that you wish you wouldn't have?

9. What is your overall evaluation of your performance during the interview?

Optional Activities and/or Resource Materials

- View and/or attend Equal Employment Opportunity Commission presentation (learning about fair hiring practices)
- DWD Resume Writing – A Basic Guide; publication DETJ-9433-P:
<http://www.wisconsinjobcenter.org/publications/>
- DWD Prove It!; publication DETJ-9526-P
<http://www.wisconsinjobcenter.org/publications/>
- DWD Hidden Elements of Interviewing; publication DWSJ-9484-P
<http://www.wisconsinjobcenter.org/publications/>
- FairShake Interview Tips publication
<https://www.fairshake.net/>
- DWD Questions Questions Questions; publication DWSJ-9406-P
<http://www.wisconsinjobcenter.org/publications/>
- Top Ten Interview Questions worksheet/homework (page 273)



TOP TEN INTERVIEW QUESTIONS - Personalized Responses -

1. Tell me about yourself.

2. Why did you leave your last job?

3. Why do you want to work for this company?

4. What are your strengths?

5. What are your weaknesses?

6. What are your goals? or Where do you want to be in five years?

7. What has been your most significant achievement?

8. How would your last boss and/or co-workers describe you?

9. Why should we hire you?

10. What are your salary expectations?

