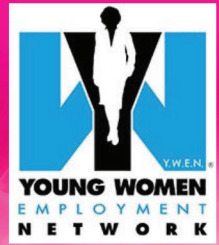


Tips For First Time EMPLOYEES



TAXES

Gross is before taxes ~ Net is after taxes
General Rule: 10% is deducted for taxes



SPENDING

Know the difference between Needs and Wants
NEED 40% WANT 20%



BANKING

Open a Checking and Savings Account
Strongly consider Direct Deposit



CREDIT

Obtaining goods/services based on trust to pay in future
Pay Bills On Time ~ Use Credit For Needs



INVESTING

Pay yourself first 10% of Net Income
Seek advice about a tax deferred account



SAVINGS

Money put away for specific goals
General Rule: 10% of Net Income



Interviewing Tips For Today's Youth



TELL ME ABOUT A TIME WHEN YOU

- 1.... were creative in solving A problem.
- 2.... overcame obstacles to achieve success.
- 3.... demonstrated strong leadership.
- 4.... handled a conflict situation.
- 5.... worked well under pressure.

QUESTIONS YOU SHOULD ASK

1. Have I answered all your questions?
2. Can you share how you have succeeded in the organization?
3. Do you provide training?
4. What is the wage being offered?
5. Can I contact you by phone or email?

**Write a thank you letter within 24
hours of the interview**

INTERVIEW CHECKLIST

- I have done extensive research on the company
- I understand the responsibilities of the position I'm interviewing for
- I am wearing appropriate clothes for the interview
- I can explain how I am a good time manager
- I can provide examples of taking direction well
- I can demonstrate how I have demonstrated leadership
- I will send a thank you letter to the interviewer