

ADULT PRE-RELEASE HANDBOOK

**Pre-Release
Information for an
Informed Re-Entry
and a Successful
Transition**

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**MINNESOTA DEPARTMENT OF CORRECTIONS
ADULT OFFENDER
PRE-RELEASE HANDBOOK
FIFTH EDITION — 2010**

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<http://www.doc.state.mn.us/publications.htm>

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Introduction

As you prepare to leave prison, you will probably need help getting a job, finding a place to live, reuniting with your family, finding affordable health insurance, continuing chemical dependency, mental health or other treatment, and improving general life skills. About half of the offenders who leave prison, return to prison within 3-years. The best way to stay in the community and be a successful citizen is to “desist” from crime. So, what is desistance? Desistance is persistent positive self-discipline from criminal behavior and becoming a productive member of society.

The likelihood that an ex-offender will commit a new crime is highest a few months, weeks or even days after he or she is released. The initial period after release is thus the riskiest time for you. Establishing positive bonds and getting involved in relationships with others who are interested in your success is crucial. Participating in positive activities is another major factor in desisting from crime. It is critically important for you to develop a pro-social identity for yourself. Getting a satisfying job is important along with job stability.

This Pre-Release Handbook is structured as a guide to help you in evaluating your current situation and creating a plan for your future. The choices you make today and the goals you set will determine how your transition from prison back to your home will be. The information shared with you will allow you to evaluate how you plan to become a productive member of society and desist from criminal behavior. It is important for you to think about this subject matter in relation to what you want your future to look like.

Awareness is the first step to long-term change. It is essential that we be aware of what we see as success, what we would like to change in our lives, and what behaviors have gotten us to where we are now. Please approach this with an open mind. We generally get out of something just what we put into it. So allow yourself the chance to benefit.

If you have any questions or need more help with your transition process, please don't hesitate to talk with the transition coordinator or your case manager.

(Facility) Pre-Release Plan Worksheet

Name	OID
Scheduled Release Date	Case Manager

What are your plans when you get out of prison and return to the community? This worksheet is designed to help you start thinking about and planning your release. Much of the information you will describe here is covered in pre-release class. This worksheet will help you begin to work with your case manager to develop your release plan.

Identification

Please circle yes or no if you need this:

1. Social Security Card yes no (no charge)
2. Birth Certificate yes no (no charge) what state: _____
3. State ID yes no (\$18 or \$13.50 for a duplicate)
4. Drivers License Review yes no (no charge)
 - Renewal, if eligible = \$24. Must be valid-expired less than 1 year.
(Cannot be revoked)

Housing

Where are you going to live when you get out? There are many factors to consider when deciding where you are going to live when you first get out:

- Will your corrections agent (PO) approve where you plan to live?
- Is it in your county of commit?
- Will you be living around positive, supportive people or around negative influences?
- How do you plan to pay rent and utilities?
- Can you look for a job and/or get to work from where you plan to live?
- Can you get to your support group and/or treatment program from where you plan to live?

Use the space below to write down as much as you can about where you are going to live. Identify at least three different possibilities of where you might live when you first get out. Plan 1 should be a place that is “solid, or for sure.” Plan 2 and 3 are possibilities.

Plan 1:

Where: address or as much as you know:
Who lives there:
Possible issues:

Plan 2:

Where: address or as much as you know:
Who lives there:
Possible issues:

Plan 3:

Where: address or as much as you know:
Who lives there:
Possible issues:

Transportation

How are you going to get around once you are released? Do you have a driver's license? Can you get to where you need to go by bus? Will you own a vehicle? What is your plan for getting to the places you need to go? Will you depend on others for rides (and are they dependable)?

Use the space below to identify how you plan to get to all the different places you need to go.

Personal Needs

Think about how much money you will need to get started. Rent in the Twin Cities metro area can be expensive. Typically, you will need first and last month's rent plus damage deposit for a new move-in. On top of that, you still need to eat, buy work and/or interview clothes, get transportation, recreation, and personal hygiene items. Do you have other expenses such as childcare or child support

Housing	\$
Utilities	\$
Food	\$
Transportation	\$
Monthly Debts	\$
Insurance	\$
Recreation	\$
Other	\$
TOTAL	\$

Your gate money is not going to get you very far. Most individuals will quickly need more than the clothing and other items have when they leave prison. You will need to eat and get around. You might get lucky and find a job quickly, but there are no guarantees. A good savings plan now can help you figure out what kind of money you will need to get started on a life outside prison.

How much money do you have right now in your inmate account?	\$
How much money do you have in your outside savings/ checking?	\$
How much money do you have in other types of assets?	\$
Add it all up to figure out how much money you have.	\$

How much are you spending right now on your personal needs? Write down how much each month you spend on canteen and how you usually spend your money.

--

Employment

When you leave prison, you will find you have some ability, talent and skill for a variety of jobs. What are you looking for in a job?

- Good wages
- Benefits – vacation pay, health insurance, etc.
- Hours that suit your needs, not those of the employer.
- Work that you actually like doing.
- Opportunities for more training and advancement.

Every one of us is good at something. You may be well aware of your skills and talents, even if you have never seriously used them. In the space below, write down what you are thinking about where you would like your job to take you.

I am most interested in the field of:

_____ Construction	_____ Food service	_____ Repair/Maintenance
_____ Clerical	_____ Production	_____ Transportation
_____ Sales	_____ Retail	_____ Wood work/Carpentry
_____ Laborer	_____ Painting	_____ Plumbing
_____ Cleaning	_____ Hairdressing	_____ Lawn care
_____ Other, please identify _____		

Three jobs that would get me started in that field are:

1.
2.
3.

Three jobs that I can aim for are:

1.
2.
3.

Three ways I can start preparing for this type of work are:

1.
2.
3.

Recreation/Leisure Time

Boredom and lack of structure in your day are two of the biggest triggers for recidivism and relapse. While you are in prison, your day is planned out for you. Once you are on the outside, what are you going to do with your time? If you do not follow through on plans to participate in healthy and productive activities, you might get right back into a cycle of negative and destructive behaviors. Use the space below to identify healthy and productive activities that you can participate in once you are released. Try to think of activities you can start doing now and can continue doing once you are released.

What	Where	When	How often

Chemical Dependency Treatment/Aftercare

For many individuals, some form of chemical dependency treatment, aftercare and/or support group in the community will be helpful. For some of you, it may be mandatory. If you participated in a treatment program while incarcerated, you learned a variety of new attitudes, behaviors and skills. You will need to continue to practice those new skills, behaviors and attitudes when you are released in order to remain clean and sober. In the space below, identify treatment programs, aftercare programs, and/or support groups that you might attend in your community. If you need help with identifying these, please talk to the transition coordinator.

Chemical dependency treatment programs
Chemical dependency aftercare programs

Support System

Successful reintegration into the community often depends on having a good support system. A good support system is not just family and friends. A good support system includes a wide variety of individuals. Fill in the names of those people below. Identify the names of your supportive friends and family and their relationship to you. Include your agent, sponsors, AA/NA community support, family, friends, etc.

Name	Telephone	Relationship to you

Chapter 1: Identification

Proper identification is required to cash a check, take a driver's test, or get a job. Forms of acceptable identification are:

- **Birth Certificate**
- **Social Security Card**
- **Driver's License**
- **Valid Passport**
- **Marriage Certificate**
- **Court Order or Judgment**



Birth Certificate

A birth certificate provides proof of when and where you were born. A certified copy of your birth certificate can be useful when providing identity in certain situations, such as applying for a driver's license, retirement benefits, passport, or assistance programs.

You may request an application form and requirements for a certified copy of your birth certificate from your caseworker. Application information needed includes:

- **Your full birth name (first, middle, last)**
- **Date of birth**
- **City of birth (if known)**
- **Father's name**
- **Mother's name, including maiden name (as recorded at time of birth)**

There is a fee charged for the certified copy, but funding is available. Ask your caseworker for assistance and information.

Most states require your signature be notarized if you are requesting a copy of your birth certificate by mail. Notaries are available at all Minnesota correctional facilities. Once you are released, you may locate notaries in your community by searching the local Yellow Pages.

Social Security Card

Social Security is a part of almost everyone's life, no matter what your age.

If you never have applied for a Social Security card and are over 18, you must apply in person. If you would like a free duplicate card, you must request an application from your caseworker or transition staff. Your caseworker can send a form letter to accompany the application, verifying your name.

Minnesota State Driver's License and ID Card Requirements

To apply for a Minnesota driver's license, identification card, or instruction permit, you may present either:

A Minnesota driver's license, identification card, or permit that is current or:

- Expired for five years or less if it has a photo or,
- One year or less if it does not have a photo.

If you do not have one of these items listed above, you must present one **primary** and one **secondary** document. The primary document must contain your full legal name (first, middle, last) and the month, day, and year of your birth. ***Any document not in English must be accompanied by a qualified English translation.***

If the name on your Minnesota driver's license, identification card or permit has changed or the names on your primary and secondary documents do not match, you must also present proof of your legal name change(s). Acceptable proof consists of certified marriage certificates, certified divorce decrees, or other certified court papers. The divorce decree or other court order must specify the name change. Your identity and name change documents need to show a clear link between your primary and secondary documents.

The name on the Minnesota driver's license, identification card, or permit that is issued to you will be the name on the primary document or legal name change document.

If you are a temporary, United States resident, you may need to show additional proof of your lawful admission period, such as a form I-20, DS-2019, I-797, or other official immigration document or receipt.

If your license is stolen or lost, but still valid (and not within three months of expiring), you can get a duplicate by mail. Your request should be sent to the following address:

**Driver and Vehicle Services
445 Minnesota Street, Suite 175
St. Paul, MN 55101-5180**

Primary Documents

- Certified birth record issued by a government bureau of vital statistics or board of health in the United States, District of Columbia, Guam, Puerto Rico, or the United States Virgin Islands.
- Certificate of Birth Abroad (FS-545 or DS-1350) issued by the U.S. Department of State.
- Report of Birth Abroad of a United States Citizen (FS-240) issued by a U.S. embassy.
- Certified copy of an adoption certificate from a U.S. court.
- Valid, unexpired U.S. passport book or card.
- Secure, unexpired Minnesota tribal identification card.
- Unexpired, active duty, reserve or retired U.S. military identification card (Form DD-2 or Geneva Conventions Common Access Card),
- Valid, unexpired passport from a country other than the U.S. with an unexpired I-94 form or with an unexpired I-551 stamp.
- Canadian birth or naturalization certificate with an unexpired I-94 form attached. (Must be presented with a photo Secondary Document issued by a Canadian government agency.)
- One of the following valid, unexpired documents issued by the U.S. Department of Justice or U.S. Department of Homeland Security.
 - Employment Authorization card with photo (I-688 or I-766 series)
 - Permanent Resident or Resident Alien card (I-551 or I-151)*
 - *Federal regulations (8 CFR Sec. 264.5) state that cards issued before age 14 are not valid if the cardholder is age 14 or older (unless the card expires before age 16).
 - Re-entry Permit/Refuge Travel Document (I-327, I-571)
 - Certificate of Naturalization (N-550, N-570, or N-578)
 - Certificate of Citizenship (N-560, N-561, or N-645)
 - United States Citizen Identification card (I-179 or I-197)
 - Northern Mariana Card (I-873)
 - American Indian Card (I-872)

Notes: _____

Secondary Documents

- Another primary document.
- Photo driver's license, state identification card, or permit, issued by a U.S. state other than Minnesota, the District of Columbia, Guam, Puerto Rico, the U.S. Virgin Islands, or a Canadian province or territory, that is current or expired for five years or less.
- U.S. social security card (nonmetal) or Canadian social insurance card.
- Certified birth certificate from a government jurisdiction other than the U.S., the District of Columbia, Guam, Puerto Rico, or the U.S. Virgin Islands.
- Certified government-issued marriage certificate.
- Certified U.S. or Canadian court order with full name and date of birth.
- Certified secondary or post-secondary school transcript containing legal full name and date of birth.
- Current secondary school (grades 7-12) student identification card with student's name, photograph, and date of birth or unique identification number.
- Government employee photo identification card from a jurisdiction in the U.S. or Canada.
- Current identification card (DD-1173 or DD-214) issued by the U.S. Department of Defense.
- Unexpired color-photo permit to carry a firearm or concealed weapon, issued by a U.S. police department or sheriff.
- Current pilot's license issued by the Federal Aviation Administration.

Notes: _____

Understanding Chapter 1: Identification

1. What documents do I need to get photo identification?

2. Do I have the documents I need to get photo identification? If so, where are they located?

3. If not, how do I get an application form to get a certified copy of my birth certificate?

4. How do I get a form to request a duplicate of my Social Security card?

5. How do I get a form to request a duplicate of, or to renew, my photo identification?

Chapter 2: Life Skills

Life Skills: Stress Reducers

- Procrastination is stressful. Don't put off tomorrow what you can do today.
- Don't rely on memory, make lists, write down everything.
- Surround yourself with positive people.
- Don't just put it down — put it away!
- Become more flexible; laugh at yourself.
- Be prepared to wait; take reading material and read the time away.
- Do one thing at a time. Plan and prioritize.
- Forget about counting to 10. Count to 1000!
- Forgive. Forgive. Forgive.
- Turn “needs” into preferences. Our basic needs are food, water and keeping warm. Everything else is a preference. Don't get attached to preferences.
- Get up 15-minutes earlier in the morning. The inevitable morning mishaps will be less stressful.
- Get plenty of sleep.
- Relax daily and take time to do something you enjoy.

Life Skills: Low-Cost Leisure Activities

- **Take a class** (craft, adult education, self-improvement, etc.) — learning new things is a great way to relax, and when we accomplish something we feel better about ourselves, thus relieving stress.
- **Become involved in a cause** — volunteer.
- **Join a support group.**
- **Listen to music.** Music is used for fun, for releasing tension, for comfort, for getting away from yourself, and for uplifting the spirit, as well as inspiring you into action.
- **Read a book.**
- **Go to the library** — books, CDs, cassettes, videos, and sometimes even games, toys, and pictures can be borrowed from the library.



Life Skills: Resolving Conflicts

Everyone runs into problems at some point. Since things are not always perfect or ideal in any given situation, conflicts do happen. For example:

Conflict: A co-worker that you trusted tells other people at work something you asked that he keep to himself. You are angry at him, but still have to see him everyday. What would you do?

Conflict: Everyone (it seems) at work goes out drinking after work. You are trying to stay sober, and don't feel comfortable going along. When you try to explain that you don't want to go, they make fun of you and give you a hard time. What would you do?

Conflict: Your supervising agent is requesting to schedule an appointment with you during a time when you are at work. You don't want to miss work and you don't want to create any tension between yourself and your agent. What would you do?

Conflict: Your family has expectations of you that you are not certain you can meet, but you want to please them and show you are making positive changes. What would you do?

Conflict: You have a close friend who is participating in activities you think might be illegal. You are concerned and uncertain as to what you should do because you don't want to risk your freedom and put your supervised release in jeopardy. What would you do?

Conflict is an inevitable and natural part of everyday life and every workplace.

Where does conflict come from?

- Our personal fears and insecurities
- Misunderstandings in communication
- Lack of information or communication
- Need for control and predictability in our lives

What does it cost you?

- Creates stress and burnout
- Decreases your productivity
- Quitting your job
- Getting into fights at home with friends, family, and significant others
- Decreased physical well-being: tension headaches, increased blood pressure, or abdominal pain
- Decreased emotional well-being: stress, depression, mood swings, or irritability

EXERCISE: Assessing My Preferred Style of Conflict Resolution

Using the following scale, rate each item in the manner that best reflects what you actually do in a conflict situation. This is a self-assessment of your current style of conflict resolution. Be honest as to what you actually DO versus what you think you should do in a conflict.

5-Always 4-Usually 3-Sometimes 2-Rarely 1-Never

1		I go along with other's decisions rather than disagree.
2		I encourage others to give a little.
3		I point out what we agree on rather than dwell on things we disagree about.
4		I stand my ground
5		I go along with others – but after I tell them, I disagree.
6		I agree to things and hope they will work out.
7		I try to keep others from feeling bad in an argument.
8		I am concerned that we both get what we want.

9		I argue to get a portion of what I want.
10		I point out problems in the other person's logic.
11		I try to figure out "why" people want what they want, and "why" I want what I want.
12		I avoid people when they are angry.
13		I try to keep the peace.
14		I operate from a "give and take" position.
15		I have trouble admitting I am wrong.
16		I put the needs of others above my own.
17		I will "give a little to get a little" and expect the same of others.
18		I win arguments.
19		I keep my thoughts to myself rather than create a conflict.
20		I ask others to tell me what they want and I work with them to find solutions that satisfy both of us.
21		I do whatever I can to avoid hard feelings.
22		I am very concerned with how others feel.
23		I try to get the other person to compromise.
24		I clearly state what I want out of a situation and am open to coming up with options to help me get it.
25		I try hard to get others to see my logic and the advantages of doing things my way.
26		I seek to find a middle ground.
27		I go out of my way to avoid an argument.
28		I let others have their way.
29		I listen carefully to the other person to see if I understand their point of view.
30		I will go to extremes to win an argument when I am "right".

EXERCISE: Assessing My Preferred Style of Conflict Resolution
Scoring Key

Score the exercise using the following scoring key to determine your preferred style and your "backup" style. Your "back-up" style is the approach in which you scored second highest.

Confronting		Avoiding	
Item	Score	Item	Score
4		1	
10		6	
15		12	
18		19	
25		21	
30		27	
TOTAL		TOTAL	
Compromising		Collaborating	
Item	Score	Item	Score
2		3	
9		8	
14		11	
17		20	
23		24	
26		29	
Total		Total	

Accommodating	
Item	Score
5	
7	
13	
16	
22	
28	
TOTAL	

Preferred Styles
What is your preferred style? (Highest Score)
What is your “back-up” style? (Next highest Score)

Five Basic Responses to Conflict

1. **Confronting:** using aggression, passive aggression, or violence.
2. **Avoiding:** withdrawing or giving in.
3. **Accommodating:** smoothing or submitting.
4. **Compromising:** “splitting the difference.”
5. **Collaborating:** working to solve the problem.

What is a Hot Button?

Things that trigger a strong emotional response in you — and particularly those things that make you angry, defensive, resistant, or in some manner push you over the edge of your self-control.

Exercise: Recognizing my “Hot Buttons”

Think about a recent situation where you found yourself getting upset and angry in your interaction with someone.

1. What was the immediate event that happened right before you became angry or upset?

2. What was it about that situation that made you upset or angry?

3. Formulate a concise description of your “hot button.”

How to Control your Hot Buttons

Hit the Pause Button: Try to say or do something that will help to slow down the situation to give yourself a moment to think, a moment to develop an appropriate response rather than an angry reactive response. This could mean, taking a deep breath and letting it out slowly, counting to three, asking the person to repeat the statement, taking a short break from the discussion “I have to go do _____ I’ll be right back.” “Give me a minute to think about that.” Hitting the pause button will help you to collect your thoughts and your emotions.

“Step Back”: This means taking an emotional and mental step back from the situation while it is happening. This requires you to emotionally detach from what is being said. Admittedly, this is difficult to achieve, but it is an effective way to maintain emotional control. Stepping back and observing the situation as if from a balcony will help you to get a clearer picture of what is being said and will help you to better control your response.

Acknowledgement: Let people know that their words are having an effect on you. Doing this lets them know that they may be going too far. It also gives them the opportunity to rephrase or soften what is being said. So feel free to say, “That really hurt.” “You’re making me upset.”

Self-affirmation: Sometimes hurtful words feed right into our deepest fears and insecurities. It can feel like an old wound was cut open. After the situation has ended, you need to do some self-healing by reminding yourself of your true skills, talents, knowledge, and goodness. It is important to do this because you need to get this poison out of your system and move on.

Humor: Deactivate your Hot Button by having a good laugh. At this moment, it is the hardest thing to do but it is the best medicine for you. So make a plan to only look at comedies that night or for as many nights as you need. Laughing will help your body release some “feel good” chemicals, lower your blood pressure, and relax your muscles.



Understanding the Situation

1. Identify the issue, its impact on you, and your feelings about it.
2. Distinguish between Concrete and Relationship problems. Deal with them separately.
3. Remember that people have different perceptions and interpretations of the same event. Do not assume that your perspective is shared by others. Check it out.
4. Choose your battles wisely. You cannot fight on all fronts simultaneously.
5. Ask yourself, "Is this very important to me? Do I have the time to resolve it collaboratively?"

Tips You Can Use to Understand the Situation and Enhance Interpersonal Interaction

- If you have something important to say, **WRITE IT DOWN**. Writing helps organize your thinking.
- Find **DISTRACTION FREE** environments and choose a time when both of you can focus on the issue without distractions. Do not try to do two things at the same time – such as have a conversation and answer phone calls.
- Use **OPEN-ENDED QUESTIONS** to invite dialogue and elicit information. Use closed questions to clarify specific information.
- Make sure your **NON-VERBAL COMMUNICATION** expresses the message you want to send. Your body language needs to be consistent with your words.
- Use the **PAUSE** button before you speak. Count to three after the other person has stopped speaking before you leap into the conversation.
- Good listening means **NOT ASSUMING** meaning or intent. Be wary about jumping to conclusions about the other person's message or intent.

- Ask for **CLARIFICATION** when you do not understand something. Requesting clarification does not mean that you are slow. It means that you sincerely want to understand *what is being said*.
- **RESTATE** in your own words what you think the person is saying and feeling about the issue. Trust the other person to correct you if you are not 100 percent accurate.
- **TAILOR** your message to your listener. Relate your message to the listener's frame of reference and priorities — as you understand them.
- Never try to tell a person that he or she does not feel the way they do – or try to talk them out of their feelings. Instead, offer **VALIDATION** for the person's feelings and perspectives.

Resolving Conflict Situations with Co-Workers

Initiate and Listen

- If you are aware that something is wrong, be the first to bring it up.
- Set the tone for the discussion by your calm attitude and willingness to discuss and resolve the situation.
- Initiate discussion at a place and time that is safe and good for all.
- Listen, Listen, Listen, and listen some more.
- Find out what is really being said — listen behind the words.
- You do not have to agree with everything that is said, but hear it out.
- Clarify what you are hearing — restate what you hear, ask questions.
- Respect differences in communication styles and cultural differences in approaching conflict.

Do not be a Trigger

- Avoid using language that triggers — reframe to neutral language.
- Use “I” rather than “You.”
- Do not over react — your attitude and actions will increase or decrease the conflict.
- Do not get sucked into side issues — ignore challenges. Focus on the issues.
- Be careful of your non-verbal communication. What is your body saying?

Set Respectful Limits

- Be clear about limits and consequences.
- Do not threaten. State facts, do not make the person feel threatened.
- If the discussion gets out of control, take a break, make an exit, and/or get help.
- Never use violence or physical means to set a limit.

Find Win-Win Solutions

- Generate solutions that meet the needs of each person.
- Know that the real needs might not be what is initially stated.
- Make sure everyone walks away with something.
- Use a fair process for deciding — even when you need to exert authority.
- Check in later — is the solution working, did the process of resolving the situation work?

Notes: _____

Understanding Chapter 2: Life Skills

1. How do you see yourself?

2. How do others see you?

3. What strategies do you use to change your attitude?

4. What are some positive things you can do to resolve conflict?

5. List some stress reducers that you can use.

Chapter 3: Housing

Finding a place to live will be difficult for some. For others, there will be no choice because of Department of Corrections requirements. Some may be mandated to a halfway house or required to return to the county where the crime was committed.

If you have no restrictions on where you live, think hard before deciding to move back into your old neighborhood. There may be people and activities there to pull you back into criminal behavior.

Some will have a supportive friend, relative, or family member to live with and housing may not be a major concern, while others will need to explore different options.

When looking for housing, keep in mind where it is located relative to your work, what transportation is available, and what stores are in the area.

Temporary Shelter Providers and Referral Agencies

- **United Way 2-1-1, formerly First Call for Help**, is a service that can assist you in finding temporary shelter like the ones listed below. Resources are accessible to you through the library transition resource center, the Internet (after your release), and by dialing 211 (cannot be called from offender phones) .
- **HousingLink** is an online resource that lists affordable rental housing information.
- **Community Action Agencies** provide services to reduce the effects of poverty in the community. Many provide energy assistance, winterization, housing, and emergency shelter services. These agencies are also a good source of information and referral for related services.
- **County Social Services Agencies** administer low-income financial assistance programs such as the Minnesota Family Investment Program (MFIP) and General Assistance, as well as other assistance programs such as Medical Assistance, Emergency Assistance, and Food Stamps. They may provide referrals for overnight shelter. There are strict state and federal guidelines for the above programs so immediate monetary assistance may not be possible.
- **Drop-In Centers** provide a variety of services, which may include food, clothing, and support. The centers serve as sources of information, and daytime shelter. Availability is limited to larger metro areas.
- **Emergency and Overnight Shelters** offer lodging for a short period of time (usually one or two nights) until other arrangements can be made through the county or other programs. You may use 2-1-1 (First Call for Help) to help locate these shelters. Metro-wide Engagement on Shelter & Housing (MESH) also offers a directory of shelters in the metro area that have immediate openings; call 1-888-234-1329 for this listing. There is no charge for staying at most emergency shelters. Some charity-sponsored shelters may require that you participate in their programs to use their shelter.
- **Salvation Army Units** provide shelter vouchers to individuals in need. They may also help out with meals and other essential needs.

Types of Housing

Transitional/Halfway Housing — some offenders are mandated to this type of housing as a condition of their release and to provide some structure as the offender adjusts to life on the outside. If space is available, others may also live there, provided they meet the shelter's guidelines. You may use 2-1-1 to help you locate transitional housing in your area or you may want to ask your caseworker for assistance.

- May provide shelter for up to one year.
- Expects you to be accountable at all times and cooperate with any programming identified by the referring agency.
- Provides opportunity to ease back into the community by gaining employment, accumulating savings, developing a plan of working toward independent living, and establishing community support services.
- Includes support services (such as counseling and job search help) in addition to food and shelter.
- Provides you time to save money for your own place. Costs will depend on services provided.

Sober Housing — is NOT a treatment program and usually will not accept sex offenders.

- Provides long-term support, allowing residents to stabilize and develop healthy relationships with other people pursuing similar goals.
- Generally, the only requirements are sobriety and lawful means of paying bills. Often, there is no second chance — a resident who “uses” one time will be evicted.
- Is sometimes less expensive than an apartment and makes saving money for more independent living easier.

Notes: _____

Getting Started — You're getting out of prison soon. Finding a landlord (or employer) who can look past a criminal record is a tall order. Whether you have a place to live or not, there are some things you need to think about. The information in this chapter will help guide you through the rental process.

How Much Money do I Really Have to Spend on Rent?

Serious problems can result when you move into a place and you cannot afford the rent. If you cannot make the rent payments or you continually pay your rent late, the landlord may ask you to leave. If you get formally evicted, it will be even tougher to rent in the future. Before you commit to renting an apartment or home, it's a good idea to take stock of what you can afford for rent and how much money you have to spend. To make good spending decisions, you need to know the difference between things you need to buy and things you want to buy. In addition (no pun intended), it is wise to find ways to save money as well.

So, it is important for you to create a realistic budget that will give you an idea of how much money you have coming in and how much money is going out. Only then will you be in a position to determine what you can really afford to spend on rent. Besides rent, you'll be spending money on food, electricity, gas, telephone (cell phone), transportation, cable, clothing, entertainment, laundry, and much more.

My Budget — Making significant progress on achieving your financial goals means knowing your income sources and where your money goes. The worksheets in the Money Management chapter of this handbook will help you develop a budget.



To Have a Roommate or Not to Have a Roommate —

There are a number of reasons why you might choose to live with a roommate. First, after determining your budget, you've found that you cannot afford to live on your own. You need to live with a roommate so they can share in the cost of your rental. Second, companionship may be another reason. Many people like to live with other people. Also, by choosing the right roommate, you'll have someone who will support your new crime-free lifestyle.

Choosing the right roommate can make for a great living arrangement. But . . . choosing the wrong roommate can be a nightmare. There are many reasons why choosing the wrong roommate can be a disaster including:

- Your roommate is untrustworthy.
- Your roommate is not "clean and sober."
- Your roommate does not support a crime-free lifestyle.
- Your roommate doesn't pay his/her share of the bills.
- You and your roommate thought you were in love . . . you're not. Your roommate likes to party; you don't.
- One of you is a "neat freak." The other is "messy."

The list can go on and on. Keep in mind, different people have been raised in different living environments and not everyone is compatible. Moreover, not everyone is willing to "adapt" to another person's likes and dislikes. You already know that small disagreements can grow into larger problems when you're living in close quarters.

So, what's the trick to finding the perfect roommate? Unfortunately, there is no easy answer to that question. You need to put some serious thought into choosing the right roommate. The important thing to keep in mind is that you should size the person up regarding compatibility *before* you move into a place together. They should do the same with you! Be honest with each other. Ask a lot of questions. Discuss your likes and dislikes. Then, if you decide to move in together, keep the dialogue open after you become roommates. Good communication is the key to good relationships.

Criminal History —

One of the biggest issues facing ex-offenders is housing. Federal law allows public housing agencies to deny eligibility to almost anyone with a criminal background. Additionally, private landlords have discretion in selecting tenants to live in their housing units, but they cannot discriminate against protected classes (i.e., based on race, ethnicity, or religion). Ex-offenders are not a protected class. Some private landlords are not willing to become involved with the issues they may face having an ex-offender living in their units regardless of the history.

Because many ex-offenders find housing difficult as they re-enter the workforce, job searching becomes complicated and much harder to use for suitable results. What happens is that many ex-offenders become homeless or rotate back to criminal activity within the first year.

Most ex-offenders return to families or friends in their old neighborhoods. Often, this is the environment that helped them get into trouble in the first place. Others are no longer welcome home or don't want to return. They come out and they've got some "gate" money. They don't have a job. They cannot afford first and last month's rent and damage deposit, which is huge. So they drift, from the homeless shelter to the couch of a friend to a low-rent hotel. That leads to instability and chaos in which small — and sometimes large — crimes flourish.

Many cannot return home because offenders convicted of drug crimes are barred from public housing. So how do you, as an ex-offender, get yourself around this enormous problem?

- Know that there are alternatives to housing roadblocks

Here are a few suggestions which may help:

Supportive Housing Programs and housing projects that house ex-offenders have long waiting lists (6-months or longer). Make application as soon as you can, even if the timeline doesn't work for you, apply anyway. Your name will eventually make it to the top of the list and you can always turn *them* down.

- HousingLink is a primary distributor of affordable housing information to service agencies, housing providers and policymakers in the Twin Cities metropolitan area and selected regions in Greater Minnesota. Their mission is to connect people and communities to information that supports the resolution of their affordable housing issues.

- HousingLink's on-line directory has a free, searchable database of affordable and accessible rental housing options. You can search by rent options, location, amenities, and more (<http://www.housinglink.org/hlist/Default.aspx>).
- Talk to your family and (positive) friends. They can do a lot of leg work for you and (hopefully) provide you with some housing leads.
- Check bulletin boards at grocery stores, AA/NA clubs, community centers, libraries.
- Talk to folks at the half-way houses in the community you are returning to, or nearby community; they often have affordable housing leads.
- Locate the Goodwill or Salvation Army chapter in your community. They often provide transitional housing and have housing leads.
- Locate a hotel which charges by the week.
- Locate rooming houses, dorms, or the local YMCA/YWCA.
- Check with local non-profit programs or church ministers for ideas or aid.
- Check with local missions or the local government assistance offices.

Selecting the Right Place for You —

Finding the best rental unit to suit your needs won't happen without a little work on your part. There are many factors to consider so you won't run the risk of getting into a very bad living situation if you don't take the time to weigh the various possibilities.

Obviously, location is the primary concern. It is important for you to live near your work. Is public transportation an issue? How close do you want to live to activities you enjoy? Are grocery stores or laundromats nearby? Is living near relatives or friends important to you?

After weighing your location priorities and deciding upon the area you plan to live, the budget you developed will play a key role in your decision-making. Here's a list of considerations:

- Do I rent an apartment or house?
- How many bedrooms and bathrooms do I need?
- Is there a backyard, side yard, patio, deck?
- Does the property allow pets?
- Is the place air conditioned?



Where do you find properties that are available to rent? Your best bet is to ask family and friends for recommendations. You can do a search on the Internet, and check out newspaper classified ads. Most communities have free magazines and newspapers dedicated to listing local rental properties. Check for them in the library, coffee shops and grocery store lobbies.

As you zero in on a specific property, consider:

- Does the building and neighborhood appear safe (look for off-street lighted parking lot connected to the property, security door on the property, possible illegal activities)?
- Are the property's grounds and common areas kept clean and attractive?
- Do the property units appear maintained (look for working windows with locks, toilets that flush, faucets that don't drip and have good water pressure, no bad odors, etc.)?
- Is the property in your price range?

Remember to check out the landlord. Consider asking other current tenants and neighbors about the landlord. You can make a call to the Better Business Bureau to see if there have been any complaints against the landlord or property.

Completing the Rental Application —

All landlords will require you to complete a rental application as part of the screening process. Rental applications provide landlords with your background information. Completing one is similar to completing an employment application. The rental application will typically ask for your:

- Social Security and/or driver's license number.
- Employment and income history.
- Credit information
- References from former landlords, employers, friends.
- Any past evictions, criminal history or bankruptcies.

Tip: Consider visiting the property and talking with the landlord before you complete a rental application. Find out if they'll accept someone with your criminal history. It is probably better *not* to pay an application fee. Because of your criminal history, it will be easy for them to reject your application and keep the application fee. You might consider having written references from previous landlords, employers, friends and a copy of your credit report and criminal history to share. This might give you the edge you are looking for.

Tenant Report

The Tenant Report is a written or oral communication by a tenant screening service. The report consists of information about the prospective tenant's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or lifestyle. The tenant report is used to approve or deny tenancy.

The Rental Agreement: Spelling it Out —

When the landlord notifies you that your rental application has been approved, the next step is to sign a rental or lease agreement. The agreement will detail what the landlord is agreeing to provide and what is expected of you. It is critical that you read the agreement carefully. If there is something you don't understand, ask the landlord for clarification. Ask for a copy in advance so you have time to read it. You might want to ask a friend or family member whom you trust to review the agreement with you. Rental Agreements are often filled with legal jargon. Don't let yourself get overwhelmed. Simply take the time to review the document and ask for help if needed.

Monthly or Yearly Lease: What's the Difference?

Rental Agreements are usually monthly or yearly. A monthly rental agreement (referred to as a "month-to-month" agreement) will state the length or time between rental payments (once a month). Monthly agreements *do not* state a specific termination date, like six months or a year. Consequently, monthly rentals expire each month. They are automatically renewed when the landlord receives a new rent check from you. The person ending the tenancy must give the other "proper notice." The length of the notice and what form it must take will be stated in the rental agreement. If the agreement doesn't state a notice requirement, written notice must be given on full rental period plus one day before the tenancy's end. For example, a tenant with a month-to-month tenancy who wants to leave at the end of February would have to give written notice no later than January 31.

In contrast, a lease agreement will specifically state how many months or years the agreement is in effect. The tenant agrees to be responsible for renting the property and the landlord agrees to make it available to the tenant for the entire length of the lease. In general, the landlord cannot require the tenant to move out of the property before the lease expires. If the tenant decides to leave the property prior to the lease expiring, the tenant is still responsible to pay the agreed upon monthly sum until the lease expires.

Both the monthly rentals and yearly leases are defined by unique features as described below:

Monthly Rental Agreement —

- Will state when the rent is due and the amount.
- Will state how much notice the tenant must give the landlord if he or she decides to move out.
- Will state how much notice the landlord must give the tenant if he or she decides not to rent to the tenant any longer or if he or she decides to change the terms of the agreement.

Yearly Lease Agreement —

- Will state when the rent is due and the amount.
- Will state how many months or years the lease is in effect.

Of course, monthly rental agreements and yearly lease agreements contain many additional provisions as well. It is important to know that most oral monthly rental and yearly lease agreements are legal. However, because there is no way of proving “who said what,” ***it is advisable that all agreements be in writing.*** This should include any “side agreements.” For example, when a landlord says, “Oh, yeah. I’ll throw that in.” Or, “We’ll fix that before you move in.” Don’t be shy; ask that the terms of all “side agreements” be in writing.

Keep in mind that the monthly rental agreement and the yearly lease agreement is a contract. Consequently, both sides are bound by what is contained within that agreement. Do not sign an agreement that has blank spots that have space for writing in information. If there is nothing to be written in, cross it out and both you and the landlord initials that space to show that there is nothing added. Make sure you get a copy of the agreement. As a matter of fact, it is wise to keep a folder of all correspondence, lease agreement, rent receipts, etc., for future reference.



Who's Responsible for the Utilities?

Utilities are a major consideration for any new tenant. You need to know who's responsible for paying the various utilities. You need to be able to at least estimate the cost of these utilities before agreeing to rent a property. Keep in mind that your rent payment is only one portion of your monthly housing expense. If the utilities on your new rental property are expensive, you may not be able to afford it over time. Here are some examples of utilities you may be responsible to pay:

- Electricity
- Gas
- Water
- Sewer
- Telephone
- Garbage/recycling
- Cable



Usually, tenants are responsible for utilities that “fluctuate,” based upon tenant use, such as electricity, gas, telephone and cable. The landlord is usually responsible for “fixed-price” utilities, like sewer, water, garbage. However, “who covers what” can vary from one property to the next. So it's up to you to make sure you find out what you will be responsible for and make sure it is written into the rental or lease agreement.

Deposits and Fees —

There are typically a number of deposits and fees that you will have to pay to the landlord. Generally, the deposits will be returned to you at some point if you meet certain conditions. On the other hand, fees typically are costs that are not refundable.

The most common deposit is the security (damage) deposit. Landlords charge tenants security deposits to protect themselves from financial loss. There is no limit to the amount a landlord may require as a security deposit. A landlord can increase the amount of the security deposit at any time during a “month-to-month” tenancy, but only if the tenant is given proper advance written notice (generally one rental period plus one day).

It is important to note that all or part of your security deposit may not be returned to you under certain circumstances. Make sure these circumstances are clearly defined in the written rental agreement. Examples include a tenant's failure to make final payments upon move out, damage to the rental unit beyond normal wear and tear, or a tenant's failure to leave a unit as clean as when they moved in.

Within 21 days of the end of your tenancy, a landlord must return a tenant's security deposit plus four percent interest, or give the tenant a written explanation as to why the deposit (or any part of the deposit) will not be returned. If the landlord does not return the deposit in the time allowed, the landlord must pay the tenant an amount equal to two times the amount of the deposit wrongfully withheld, plus interest. Please note that the security deposit cannot be used by the tenant to pay the rent.

Other common types of deposits and fees include:

Holding Deposit: This is a deposit that a tenant pays to a landlord if the tenant cannot move into a rental unit right away. In making the deposit, the tenant agrees to rent the unit and the landlord agrees not to rent the unit to anyone else for a specified period of time. Be sure you have a written agreement that spells out how the deposit will be refunded and if the deposit is refundable if you should change your mind and not rent the unit.

Pet Deposit: If you have a pet, many landlords require an extra deposit to cover potential damage caused by pets.

Application Screening Fee: This is a fee which a landlord may charge to cover his or her cost of obtaining credit or reference information about you prior to move in.

Remember: it is very important that all deposits and fees be spelled out in advance and in writing. Make sure you insist on it!

The Move-in Process —

Before you move in, you need to inspect the unit along with the landlord and agree to the overall condition of the unit prior to move-in.

The Walk-through Process —

Your rental agreement should contain a provision for inspecting your new rental unit prior to moving in and as you move out. You and your landlord should inspect the unit together and agree on its condition. Some landlords may provide an inventory checklist to be used during the walk-through. The checklist is to be filled out and signed by you and the landlord. A sample checklist is provided with this workbook.

The checklist itemizes various items in your unit room-by-room, such as sink, counter surfaces, light fixtures, stove, etc. With each item you will note what the condition is at the time of your move-in. The same checklist will be used when you move out, and the condition will again be noted. After the move-in inspection is completed and you and your landlord sign the checklist, be sure to get a copy for your files.

Things To-Do List —

There are a number of things you need to take care of upon moving in. Check with the landlord to determine what your responsibilities are and what the landlord's responsibilities are. Your To-Do list might include:

- Contact the utilities companies to have the service put in your name.
 - ◊ Electric company
 - ◊ Gas company
 - ◊ Telephone company
 - ◊ City or County water/sewer/garbage service
 - ◊ Cable company
- Notify friends, family and creditors of your new address and phone number.
- Initiate newspaper service (if desired).
- Check to see that your name is placed on your mail box (if required).
- Complete change-of-address forms at the post office.

During your first month of tenancy, it's a good idea to introduce yourself to your neighbors and promote open lines of communication with them which can go a long way in avoiding unwanted disagreements in the future.



Tip: It is wise to purchase renter's insurance to protect yourself against theft and fire. As a renter or tenant, you need to only insure the personal possessions such as furniture and any other moveable items that belong to you. All of the other fixed items in the residence, which belong to the landlord and/or owner, are totally his or her responsibility. This is one of the reasons that renter's insurance is usually quite reasonably priced and affordable to where it doesn't break your budget. The renter's insurance premium only needs to cover your personal possessions that you have brought to the property. If the policy will break your budget, you may want to consider seeking out a lower cost rental unit to where you will have enough money left over to obtain the policy.

Since renter's insurance policies are usually quite affordable they can usually be obtained through many insurance agents right in the phone book yellow pages or you may want to search online to compare rates. Some agencies will indicate right in their ads that they sell renter's insurance, but usually agents who sell homeowners insurance policies will also sell renter's insurance as well.

It will be much easier to compare rates and get a more accurate quote if you prepare yourself before you make the calls for estimates. You will definitely want to make a list and take pictures or videos of all of your personal property items that you desire to cover with the renter's insurance policy. It's a good idea to separate your possessions into categories on your list and you should make a separate category for electronics, furniture, and miscellaneous household items. You should write down anything of value, no matter if it is something that is used everyday in your household or if it's stored in the garage, basement, or attic.

Incredibly, the majority of renters do not have any type of renter's insurance policy

Rules to Live By: Tenant's and Landlord Responsibilities

Once you move into your new home, you need to know your basic rules and responsibilities. Where do you find out about these rules, rights and responsibilities? A great place to start is your rental agreement.

Most landlords use very standardized rental agreements. They are typically very thorough and detail your legal rights and responsibilities, as well as those of your landlord. Certain rights and responsibilities are simply a matter of Minnesota law. The Office of the Minnesota Attorney General has an excellent publication titled: *Landlords and Tenants Handbook: Rights and Responsibilities*. There's one available in the Transition Coordinator Resource Library right here in the prison. You can also find one you can download for free on the Internet (<http://www.ag.state.mn.us/consumer/housing/default.asp>). Other rights and responsibilities may be unique to your agreement with your landlord. Again, it is very important to carefully read and understand your rental or lease agreement.

Tips for being a Good Tenant

Here are a few things that that you need to be aware of to be a good tenant:

1. **Guests:** One of the most common reasons a landlord moves a tenant towards eviction, beyond nonpayment of rent (which is common sense no matter what the intelligence level), is behavior of your guests. It is important for you to understand the fact that *you* are responsible for *your* guests' behavior *at all times*. Even if you don't want them there, even if you're not in the building at the time. The reason that individual is in the building (defecating in the hallways or screaming up to your window) is because of *YOU*. To remove that problem, the landlord must remove *you*. In order to prevent this, you can either keep your new home a secret from old relationships, or if this is not an option, move through the legal process to show your landlord you sincerely want to cure the problem, etc.
2. **Subleasing:** This also has to do with your guests. You are *NOT* allowed to have anyone that is not named on the lease live with you, no matter the situation. If a relative is coming into town for a few weeks to a month, let the landlord know. It is vital that you are open and honest with your landlord. Landlords often tell those coming out of transitional housing, or well-monitored housing with front desk etc, that this is your home, you may have guests, but anyone staying here longer than a week, they will ask both of you to leave *UNLESS* you speak with the landlord prior to the extended visit.
3. **Pest control:** Many apartment complexes fight the bed bug situation. Landlords will evict people because they are not only unwilling to work with them to remove the problem, but they are keeping the problem a secret. *MOST* pest control issues are not a housekeeping issue and should not be shame-based, especially bed bugs. If you do not tell the landlord what the situation is, "I am getting bitten," or "I noticed a funny bug under my sink" then the tenant is at stake for eviction or paying a large amount of fines if others become infested etc.

4. **Communication**: Communication is critical with your landlord – as in any other relationship. Tell your potential landlord up-front about any poor previous rental history or criminal history. It is guaranteed they will find everything out anyway. If you are open-and-honest, they will be more likely to work with you and help you in the process. Even if you don't qualify for their building, they will have other connections. These connections can work in your favor or against you. While renting, letting your landlord know about your financial hardships: perhaps you can't pay rent on time this month but you can pay it on the 10th. Let your landlord know prior and they may waive the late fee. Landlords dislike court, it's a significant amount of money and it's a stressful waste of time. If you are open with your landlord, you could avoid the fees and the legal ramifications by agreeing to leave the apartment in good condition on your own terms. Don't be afraid to sit down and talk with your landlord about your options. It will only get worse by avoiding them.

The housing market fluctuates. When vacancies are plentiful, renters are a commodity. Landlords need you. Sell yourself by being open, honest and professional. Convincing your potential landlord that you will be a great tenant and benefit to the building might just result in your signing your name on the lease.

The Eviction Process: What You Should Know

Landlords cannot forcibly remove tenants. In order to evict a tenant, a landlord must first bring an ***Eviction Action***, or what used to be called ***Unlawful Detainer*** action against the tenant. This is a legal proceeding conducted in district court. To bring such an action the landlord must have a legitimate reason. According to Minnesota law, legitimate reasons can be nonpayment of rent, other breach of the lease or cases where the tenant has refused to leave after notice to vacate has been properly served and the tenancy's last day has passed. In general, if a tenant does not pay rent on the day it is due, the landlord may immediately bring an Eviction Action, unless the lease provides otherwise.

With proper written notice a landlord can end a month-to-month tenancy unless the landlord is limiting a tenant's right to call the police for emergency assistance, or retaliating or discriminating against the tenant. Definite term leases can only be ended according to the notice specified in the lease, or if there has been a significant breach of the lease and the lease allows eviction for breach.

There are a number of steps both landlords and tenants must take in an Eviction Action:

1. The landlord must file a complaint against the tenant in district court. At least seven days before the court date the landlord must have someone else serve the tenant with a summons ordering the tenant to appear in court.
2. A court hearing must take place within seven to 14 days after the court issues the summons. At the hearing, both tenant and landlord will be asked to give their sides of the story. The judge will then deliver a decision. If the judge decides the tenant has no legal reason for refusing to leave or pay the rent, the judge will order the tenant to vacate the rental unit. If necessary, the judge will order a law enforcement officer to force the tenant out. If the tenant can show immediate eviction will cause substantial hardship, the court shall allow the tenant a reasonable period of time - up to one week - in which to move. A tenant may not seek or receive a delay based on hardship if the tenant is causing a nuisance or seriously endangering the safety of other residents, their property, or the landlord's property.

If the Eviction Action has been brought only because the tenant owes rent, and the landlord wins, the tenant can still "pay and stay." To pay and stay, the tenant must pay the rent that is past due (in arrears) plus interest (if charged), plus a \$5 attorney fee if an attorney represented the landlord, and finally, any "costs of the action." Costs of the action means the filing fee (now about \$245) plus the process server fee, plus witness fees if one was subpoenaed (called) for trial; costs do not include other legal or similar fees for handling/processing the case as those are capped at \$5.

The court may give the tenant up to a week to pay the court costs. If a tenant has paid the landlord or the court the amount of rent owed, but is unable to pay the interest, costs and attorney's fees, the court may permit the tenant to pay these amounts during the time period the court delays issuing a Writ of Recovery (eviction order).

Following a motion by the tenant, the court may find that the landlord's eviction case is without merit. The judge may then decide to expunge (remove) the eviction case from the court record. If a tenant screening service knows that an eviction case file has been expunged, the tenant screening service must remove any reference to that file from data it maintains or disseminates.

It should be understood that only a law enforcement officer can physically evict a tenant. The landlord cannot do this. A Writ of Recovery - which is issued at the time the decision is handed down - must be posted on the premises at least 24 hours before the actual eviction. The law enforcement officer can show up to perform the eviction anytime after the 24 hours have expired.

Eviction for Illegal Activities

Every oral or written residential lease now includes a requirement that the following activities will not be allowed on the premises: making, selling, possessing, purchasing or allowing illegal drugs; illegally using or possessing firearms; allowing stolen property; or allowing prostitution or related activities. A tenant violating this law loses the right to the rental property. An Eviction Action filed by a landlord for these reasons will be heard within five to seven days (rather than the usual 7 to 14 days.)

If illegal drugs or contraband valued at more than \$100 are seized from the property, the landlord, upon being notified, has 15 days to file to evict the tenant, or ask the county attorney to do so.

The tenant has a defense against eviction if the tenant has no knowledge of, or reason to know about, the drugs or contraband, or could not prevent them from being brought onto the premises.

The Move-out Process

When it's time to move on, there are some important things to know about the move-out process. Most renters will need a substantial portion of their deposit refunded in order to afford the move to their next place of residence. If you expect to receive a refund of your deposit money, it is important that you refer to your rental or lease agreement and meet the conditions outlined.



Giving Proper Notice

Your rental agreement will spell out the process for giving proper notice of your intention to move out. Check your agreement to see how many days notice you are required to give. Your notice, whether required by the rental agreement or not, should be given in writing. This will help avoid any disputes. Simply write a short note to your landlord stating that you intend to move out of your rental unit. You should state the date of the notice and the date you intend to move out. It is important to keep a copy for you records. It is best to deliver the notice to your landlord in person. If this is not possible, mail it by certified mail with return receipt requested.

For Month-to-Month Agreements

If there is no provision in the lease stating how much advance notice must be given to end the tenancy, the law says written notice must be received by the landlord at least one full rental period before the last day of the tenancy. This means the day before the last rent payment is due.

For example, if a tenant who pays rent on the first day of each month (in a month-to-month agreement) wishes to leave at the end of June, the tenant must inform the landlord in writing on or before May 31. This is because May 31 is one day before the June rental period begins. No matter when during June the tenant actually leaves, the tenant is responsible for the entire month's rent. If the tenant or landlord misses the proper notice deadline - even by a day - the notice is void (no good) and the tenancy continues as if no notice was given.

The effective date of the notice is the date it is received. If the notice is mailed May 31, it will not be received by the other party until at least June 1, and will be ineffective to end the tenancy by June 30. The proper notice provision also applies to the landlord. If the landlord wants to end the tenancy, he or she must give the tenant advance written notice the day before that last rental period begins. If the landlord misses the deadline, the notice is defective and the tenancy is automatically extended for another month. The landlord must provide the tenant a second proper, written notice to vacate the rental property at least one day before the last rental period begins.

Yearly Lease Agreements

Procedures for ending the yearly lease agreement are generally written into the lease. Tenants with a definite term lease have to pay for the entire term no matter when they leave, unless the landlord agrees to accept new tenants who would take over the remaining payments. But some term leases have provisions allowing the tenant to “break” the lease. Often in such cases, the tenant is required to pay a “break-lease” fee - a sum of money and/or the tenant’s security deposit.

Some definite term leases spell out what kind of notice is needed to end the tenancy when the lease ends. Typically this is a written notice presented 30 to 60 days before the lease ends. Often such a requirement is part of an automatic renewal provision. Automatic renewal means if the tenant does not give notice he or she can be held to an additional period of time - for example, one or two months.

But if the automatic renewal is for an extra two months or more, the landlord must give the tenant written notice and call the tenant’s attention to the automatic renewal provision. If the landlord does not, the automatic renewal provision cannot be enforced. The renewal notice must be given either by personal service or by registered or certified mail. It must be received by the tenant 15 to 30 days before the tenant has to give the landlord written notice to vacate. The tenant may not use the security deposit as the last month’s rent.

Cleaning Up and Clearing Out

As your move-out day approaches, it is important to schedule your time carefully. Keep in mind that you must get all your belongings moved out and still leave time to clean your rental unit before turning over the keys to your landlord by the day stated in your notice. This can get a bit crazy, especially if you’re trying to coordinate with a specific move-in date at your new residence, attempting to get friends lined up to help with the move, and doing it all around your work schedule.

It is important that you be out of your rental unit on the day stated in your notice. Your landlord has probably already rented the unit to another person who may need to move in. Remember, if you plan to get a refund of your deposit money, you must clean your rental unit and leave it in the same condition as when you moved in (except for normal wear and tear). After cleaning the unit, you should schedule a final walk-through inspection with the landlord. This is a good time to take another look at the inspection list you used during your move-in walk-through inspection.

Things To-Do List - Again

Just like when you moved in, there are a number of things you need to take care of upon moving out.

- Contact the utilities companies to have the service discontinued at the rental unit you are moving out of (and possibly started at your new residence).
 - Electric, gas, and telephone company
 - City or County water/sewer/garbage service
 - Cable company
 - Notify friends, family and creditors of your new address and phone number.
 - Submit a change-of-address card with the post office so that your mail will be forwarded to your new residence.
- Leave a forwarding address with your landlord for your deposit money return.



SAMPLE LEASE OR RENTAL AGREEMENT

By this agreement made at _____, MN

on the _____ day

of _____, 20____, the Landlord _____ and the

Tenant _____

1. PROPERTY

The landlord hereby leases to Tenant for the term of this agreement

a. the property located at:

No.	Street name	Unit #
City	State	Zip

And

b. the following furniture and appliances on that property:

--

2. TERM

The term of this lease is for _____, beginning on _____, and ending on _____.

At the expiration of said term, the lease will automatically be renewed for a period of one month unless either party notifies the other of its intention to terminate the lease at least one month before its expiration date.

(or)

At the expiration of said term, the lease will expire unless the tenant gives a written notice at least 15 days before the termination date of the lease. Thereafter, the lease will automatically be renewed for periods of one month until either party notifies the other of its intention to terminate the lease. The notice of termination will be in writing and will be effective on the next rental date no less than 30 days after the date of the notice.

3. RENT

Tenant agrees to pay rent in the amount of _____ per month, each payment due on the _____ day of each month and to be made at:

Address:

4. UTILITIES/SERVICES

Landlord agrees to provide the utilities and services indicated:

electricity _____ gas _____ water _____
garbage collection _____ snow removal _____ other _____

5. DEPOSIT

Tenant has paid a deposit of \$_____ of which Landlord acknowledges receipt. Upon regaining possession of the property, Landlord shall refund to Tenant the total amount of the deposit less any damages to the property, normal wear and tear expected, and less any unpaid rent.

6. REFUND PROCEDURE

Forwarding Address: Tenant shall provide Landlord with a forwarding address at which the Landlord can send him/her the deposit refund.

Landlord shall return the entire deposit to Tenant within 21-days after retaking possession; or shall return so much of the deposit as exceeds any damages done to the property during the Tenant's residence, normal wear and tear expected, and any unpaid rent. If the Landlord returns any amount less than the full deposit, he/she shall also provide a written itemized list of damages and charges.

Tenant maintains the right to sue Landlord for any portion of the deposit not returned to him/her which the tenant believes he/she is entitled.

7. INVENTORY CHECKLIST

The Tenant is provided with an Inventory Move-In Checklist attached to this lease. The Tenant shall note the conditions of each item on the checklist and return a copy to the Landlord within 10-days after taking possessions. If the Landlord objects to inclusions of any item, he/she shall notify the Tenant in writing within 10 days. The Tenant and Landlord shall note the condition of each item on the checklist after the Tenant returns possessions to the Landlord and shall give a copy to the other party.

The Landlord may not retain any portion of the Security Deposit for damages noted in the Move-Out Checklist to which the Landlord did not object.

8. THE PARTIES ALSO AGREE

- A. Tenant shall not sublet all or any part of the premises, nor assign this agreement or any interest in it without the landlord's prior written consent which will not be unreasonably withheld.
- B. The Landlord may not enter the premises without having given tenant at least 24-hours notice, except in case of emergency. Landlord may enter to inspect, repair, or show the premises to prospective buyers or tenants if notice is given.
- C. Tenant agrees to occupy the premises and shall keep the same good condition, and shall not make any alternations, improvements, or additions in or about the premises without the written consent of the landlord.
- D. Landlord agrees to regularly maintain the building and grounds in a clean, orderly, and neat manner.
Landlord further agrees not to maintain a public nuisance and not to conduct business or commercial activities on the premises.
- E. Tenant agrees not to use the premises in such a manner as to disturb the peace-and-quiet of other tenants in the building. Tenant further agrees not to maintain a public nuisance and not to conduct business or commercial activities on the premises.
- F. Tenant shall, upon termination of this Agreement, vacate the premises, remove all personal property, and leave the premises in the same condition that it was received, except for normal wear and tear , and other damages beyond the Tenant's control.

G. Additional Terms:

H. Any alternations to this Agreement shall be in writing and signed by all parties. We, the undersigned, agree to this Lease:

LANDLORD

Signature

Typed Name

Address

TENANT

Signature

Typed Name

Address

Signature

Typed Name

Address

INSPECTION CHECK-LIST

Landlord/Property Manager Name:	Amount of Security Deposit
Tenant Name:	Date Paid:
Address of Rental Unit:	

This form is designed to assist in recording the condition of a rental unit upon moving in and moving out. To be most useful, it should be completed in the presence of the property owner/landlord **and** the tenant. You should both keep a signed and dated copy for your records. You will be using this check-list when you move out to help you document the condition of the unit to get your damage deposit back.

For each line item, either check "OK" or describe any problems present.

Move-in Condition			Move-out Condition	
<i>Kitchen</i>	<i>OK</i>	<i>If not OK, describe problems</i>	<i>OK</i>	<i>If not OK, describe problems</i>
General Cleanli-ness				
Sink				
Counters				
Light fix-tures				
Cabinets				
Oven/range				
Refrigera-tor				

Outlets				
Walls & Ceiling				
Floor				
Windows				
Other (describe)				
Bath-room	OK	<i>If not OK, describe problems</i>	OK	<i>If not OK, describe problems</i>
General Cleanliness				
Toilet				
Sink				
Tub or Shower				
Mirror				
Water-proof floor				
Walls & Ceiling				
Outlets				
Window or fan				
Other (describe)				
Living Room	OK	<i>If not OK, describe problems</i>	OK	<i>If not OK, describe problems</i>
General Cleanliness				

Walls & Ceiling				
Floor/ Carpet				
Light Fix- tures				
Outlets				
Windows				
Other (describe)				

For each line item, either check "OK" or describe any problems present.

Move-in Condition			Move-out Condition	
<i>Bed-room #1</i>	<i>OK</i>	<i>If not OK, describe problems</i>	<i>OK</i>	<i>If not OK, describe problems</i>
General Cleanli- ness				
Walls & Ceiling				
Floor/ Carpet				
Light Fix- tures				
Outlets				
Windows				
Other (describe)				

Bed-room #2	OK	<i>If not OK, describe problems</i>	OK	<i>If not OK, describe problems</i>
General Cleanliness				
Walls & Ceiling				
Floor/ Carpet				
Light Fixtures				
Outlets				
Windows				
Other (describe)				
Other Room	OK	<i>If not OK, describe problems</i>	OK	<i>If not OK, describe problems</i>
General Cleanliness				
Walls & Ceiling				
Floor/ Carpet				
Light Fixtures				
Outlets				
Windows				
Other (describe)				

Miscellaneous	OK	<i>If not OK, describe problems</i>	OK	<i>If not OK, describe problems</i>
Heating system				
Water pressure				
Entry doors				
Locks				
Smoke detector				
Fire extinguisher				
Other (describe)				

Use the space below to note any disagreements to the checklist

I was present at the time of the inspection, and agree with the checklist, except as noted in the space above.

Move-in	Move-out
Date	Date
Landlord Signature	Landlord Signature
Tenant Signature	Tenant Signature

Chapter 4: Education

Furthering your education will help you develop a variety of transferable and marketable skills. Knowledge and skills in the areas of problem solving, speaking/listening, math, science and technology, management, critical thinking, medical and human service are important in the job market. Knowledge and skills in all of these areas can be obtained by taking classes.

Adults go to school for a variety of reasons. Some go for academic reasons, such as to earn their high school or GED diploma, or attain the skills necessary to enter post-secondary education at a college or university. Some want to master basic academic skills to help their children succeed in school. Some adults go to school for financial reasons. They may want to attain employment, better their current employment, and/or exit public assistance and become self-sufficient. Many want to learn to speak and write the English language or become United States citizens. Many are looking to gain self-esteem, personal confidence and a sense of personal and civic responsibility.

Adult Basic Education

The mission of Adult Basic Education (ABE) in Minnesota is to provide adults with educational opportunities to acquire and improve the literacy skills necessary to become self-sufficient and to participate effectively as productive workers, family members and citizens.

These programs are generally free or very inexpensive.



The ABE programs offered in Minnesota are:

- ***GED (General Educational Development diploma):*** These diploma programs are provided for eligible adults who lack a high school diploma. The GED is the national high school equivalency program that includes a set of 5 tests; Math, Reading, Writing, Social Studies, and Science.
- ***Adult Diploma:*** This program is provided for eligible adults and leads to a high school diploma from a sponsoring Minnesota school district.
- ***ESL (English as a Second Language):*** Instruction is provided for those whose native language is not English. It is sometimes referred to as English Language Learning (ELL). ESL classes, from pre-literacy level to the advanced level, help students develop speaking, listening, reading, writing, and grammar skills to communicate effectively in English within their workplaces, communities, and families.
- ***Basic Skills Enhancement:*** These programs are provided for students who need goal-specific elementary– or secondary-level basic skills such as work-related math, functional literacy (e.g. banking skills), reading, or writing assistance.
- ***Work Readiness/Workforce Preparation:*** This program builds the literacy skills students need to obtain, retain, or improve their employment. Workforce Education provides basic academic and literacy skills to students who are already employed by a specific business, industry, or company — typically provided at the student’s place of employment. Employment Readiness programs include general employability skills and instruction in soft skills that are essential in the workplace.
- ***Citizenship/Civics Education:*** This program is provided to prepare Minnesota non-citizens for U.S. citizenship. Includes application preparation and English language instruction. Civics Education includes content related to general civics knowledge and participation in a democratic society.
- ***Family Literacy:*** These programs are provided for adults and their children. This features instruction for adults in literacy, instruction in parenting, and educational/developmental services for children.

To be eligible for ABE, an individual must be 16 or over, not enrolled in secondary school, and functioning below 12th grade level in any of the basic academic areas including reading, math, writing and speaking English.

Call the Minnesota Literacy Council's (MLC) Adult Literacy Hotline at 1-800-222-1990 to find classes or one-to-one tutoring for adults. MLC helps adult learners find convenient programs in the Twin Cities or across the state. Phones are staffed from 8:30 a.m. to 4:30 p.m., Monday through Friday. For after-hours calls, leave a message on the voicemail and you'll get a call back on the next business day.

Education While You Work

Apprenticeships: Practical On-The-Job Education

Many jobs, especially in the construction trades, offer apprenticeships. An apprentice works at the occupation he or she wants to learn. The apprentice learns "on-the-job" and receives pay increases as their skills increase. Acquiring an apprenticeship can be competitive, and some who obtain an apprenticeship may work full-time for less than half the salary that the job will eventually pay. In addition, some employers will pay their apprentices to take classes.

Typically, it takes about four years to complete an apprenticeship and earn journeyman status and salary. At last count, there were roughly 10,500 apprenticeships representing 105 occupations training in Minnesota. Apprenticeship training is available in selected trades at correctional facilities. Apprenticeship training does not guarantee job placement upon release. Hiring decisions and credit for on-the-job training remains the final decision of the employer and associated union, but training does improve your opportunities and likelihood of finding employment in the trade.

For more information contact:

Minnesota Department of Labor and Industry Apprenticeship Unit
443 Lafayette Road North
Saint Paul, Minnesota 55155

Part-Time Student Options

After getting released from a correctional facility, most offenders need to focus on getting reestablished so that they can support themselves and/or their family. This does not mean that you cannot continue your education. It is possible to work a job and attend school part time. Many schools offer evening and weekend programs, and these programs often qualify for financial aid.

Post-Secondary Education

Acceptance and Enrollment

Each school may have different enrollment requirements for enrollment in their programs. As a rule, colleges and technical schools require a high school or GED diploma. In Minnesota, most community (2-year) colleges require an Accuplacer test to determine your readiness for college-level coursework. Four year colleges and universities generally require an ACT or SAT score, which will demonstrate your knowledge and/or potential in a broad range of academic subjects.

When applying for college, students will probably need a copy of their high school transcript or GED certificate. It may involve contacting the high school for a copy. To obtain a copy of a GED certificate earned in Minnesota, a written signed request by the GED graduate can be submitted to GED Testing, 1500 Highway 36 West, Roseville, MN 55113-4266. The request for record(s) (transcript and/or diploma) should contain the following:

- Your date of birth
- The last four digits of your social security number
- The name under which you took the GED tests
- The approximate year you took the GED tests
- The address to which the transcript should be sent

There is no charge for the service at this time. Requests are filled as soon as possible and mailed out within 2-3 working days of receipt.

Most schools will have you speak to an advisor to help set up your class schedule. You may need to take additional placement testing.

Talk to your education unit staff about researching college options. When you have identified the school to which you'd like to apply, write to the college for an application and complete it as directed. You may need to visit the school for an interview once your application has been returned.

An education isn't how much you have committed to memory, or even how much you know. It's being able to differentiate what you do know and what you don't.
Anatole France (1844—1924)

Paying for Higher Education

Financial Aid

Higher Education is expensive. Private schools tend to cost more than public schools. Four-year colleges usually cost more than trade and technical schools. Most people do not have enough money saved to pay for college so they might need to ask for assistance from family, work full- or part-time, apply for loans, and/or earn a scholarship in order to pay the tuition.

When you receive a grant or a scholarship, an institution gives you money to pay for your schooling. Usually the money is paid directly to the school. You do not have to pay anything back if you receive a scholarship or grant. The best way to find out about scholarships and grants is to contact the Financial Aid Office at the school you want to attend.

To get a loan for your education you will also have to demonstrate need. Getting loans is not as competitive as getting grants or scholarships. After you graduate you will have to pay back your loans and any applicable interest.

FAFSA — Free Application for Federal Student Aid

Completing the FAFSA form is the first step in the financial aid process. You can fill out the FAFSA form while still in prison. The Education unit or Transition Coordinator can help you access the FAFSA form.

Read the information titled “What is FAFSA?” on the side of the form and “What Does Your School Want You to Know?” on the other side of the form. Make sure that you complete and submit your FAFSA months before the semester in which you hope to attend. When you decide on a school, contact the school and/or review their admissions information to see if the school requires additional forms for Financial Aid. After filling out and mailing the FAFSA form, you will receive a Student Aid Report (SAR) by mail. If the SAR has any errors, correct the mistakes and send corrections to the address indicated on the form.



The federal government considers financial need to be the cost of attending school minus the “expected family contribution.” Individuals filling out this form are reporting how much money they make and have saved, and how much their immediate family makes. If an individual and/or the individual’s family have a high income or a lot of money saved, he or she will be eligible for less financial aid.

In order to be eligible for financial aid, adult men must be registered for Selective Service. Be aware that a drug conviction may make you ineligible for some types of financial aid. Situations are handled on a case by case basis. More information may be requested to determine eligibility. Be sure to answer every question on the FAFSA and all other forms honestly and completely. Skipping questions or leaving sections blank are likely to cause your application to be rejected.

Work Programs

Many schools offer work/study programs where you work part-time and go to school part-time. The money earned while working at a job provided by the school will help pay for tuition.

Student Loans

These loans are provided to students and, depending upon the rules connected to each type of loan, may be used to pay for the tuition, books, fees, and in some cases, housing and personal expenses. The most typical student loan programs are:

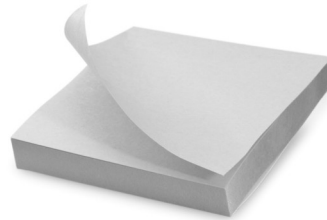
- Federal Subsidized Stafford Loan Program
- Federal Unsubsidized Stafford Loan
- Federal Direct Student Loans
- Federal Parent Loans for Undergraduate Students (PLUS)
- Federal Perkins Loan Program
- Minnesota Student Educational



In addition, veterans of United States military service may be eligible for:

- Veteran's Education Assistance Program
- Montgomery GI Bill
- Operation Desert Shield/Desert Storm Veteran's Programs
- National Guard Benefits
- Minnesota Educational Assistance for War Orphans and Veterans

Notes: _____



Life is only this place, this time, and these people right here and now.
Vincent Collins

Understanding Chapter 4: Education

1. What programs/topics are offered in Minnesota ABE?

2. What is an apprenticeship?

3. What specific tests are necessary to take in order to qualify for college?

4. What is the name of the federal financial aid form?

5. What steps must be taken to get a grant or scholarship?

Chapter 5: Transportation

As you prepare for your return to the community, it is very important that you plan how you are going to get around. Having access to reliable forms of transportation is essential. Going without wheels can create all types of anxiety. Not just as transportation to work, but transportation almost anywhere. Given that many ex-offenders are not released with a car, having transportation is a necessity to finding almost any employment. There are many modes of travel to consider. Modes of transport include automobiles, bicycles, buses, trains, and people. Because regular or reliable transportation is often unavailable in rural areas, there may be limits to work opportunities, advanced education or vocational training, proper health care, or recreation. In short, they aren't able to participate in their communities if they can't get to where they need to be. Let's explore the different means of transportation.

Walking/Bicycling — You can make your plans so that you live within walking or bicycling distance from work, shopping, and your family and recreational activities. If you are going to live a long distance from your work or recreation, you will need motorized transportation.

Carpools — Typically, you'll save hundreds of dollars a year in commuting expenses, including gas, oil changes, tires, repairs, and parking fees. In addition, you'll have the opportunity to read, study, work, or relax on the days you don't drive. You'll arrive at work better prepared to face the day. For example, you can carpool every day or just a couple days a week. One person might drive all the time, with the passengers contributing gas and parking money. Carpools can pick up their riders at their homes or everyone could meet at a convenient location, including any of the region's Park & Ride lots.

The Bus — If you are going to the Twin Cities or some larger urban areas in Minnesota, you will be able to take the bus. All cities with bus systems have free bus schedules available.

The Twin Cities bus system has a website at www.metrotransit.org and hotline at (612) 373-3333 which helps you plan trips, get news, help, schedules, and bus passes.



Riding the Bus

Fares & Passes

This table from Metro Transit's website lists Twin Cities' bus fares. All rides within the downtown zone are 50¢. Buying a "SuperSaver" card will also save you money. If you are taking more than one bus ride or will be back on the bus soon, request a transfer. Transfers are good for rides on any metro bus within two and one-half hours after you purchase your ticket. SuperSaver 31-Day passes and Stored Value Cards are prepaid fares that save you money. The Super-Saver 31-Day Pass may be purchased at any time and is good for unlimited rides on buses or trains for 31 consecutive days beginning the first time you ride. The price of a 31-Day Pass is based on 42 rides at a discounted rate, every ride you take after 42 is, in-effect, free.

The bus accepts \$1 bills and U.S. coins, including \$1 coins. Bus fare boxes and drivers cannot make change.

Fare Type	Fare (as of August 1, 2010)
<i>Bus</i> The base fare is charged for local and limited-stop buses. Higher fares apply during rush hours.	\$1.75 \$2.25 rush hours (Mon.-Fri.: 6-9 am & 3-6:30 pm) (except holidays)
<i>Express Bus</i> Express buses travel on freeways for at least four miles. On many express buses leaving downtown areas or the University of Minnesota campus during rush hours, fares are collected as customers leave the bus.	\$2.25 \$3.00 rush hours
<i>Light Rail</i> Fares for rides on light rail are the same as for non-express buses.	\$1.75 \$2.25 rush hours
<i>Northstar Line</i> Northstar fares are determined by where you're boarding, whether you're traveling to/from downtown or between suburban stations and day of the week. There are no rush-hour fares for Northstar trains.	\$3.25 to \$7.00 depending on station

Fares are subject to change. IDs required for Seniors, Youth, and Persons with disabilities.

Transfers — Transfers give you unlimited rides on buses and trains — for 2½ hours. Ask for one when you pay your cash fare. Transfers are automatically embedded on fare cards and rail tickets. To transfer from bus to rail using a SuperSaver Stored Value Card, you must ask the bus driver for a rail transfer.

SuperSavers



SuperSaver 31-Day Passes and Stored Value Cards are pre-paid fares that save you money. For the same savings along with faster boarding and reusable convenience, upgrade to a Go-To Card.

Which SuperSaver Should I Buy?

If you take the bus or train nearly every day, the SuperSaver 31-Day Pass is a great deal. Its price is based on 42 rides per month at the discounted rate. If you take the bus less than five days per week, a Stored Value Card may work best for you.

Please note: Stored Value Cards cannot be used on trains. If your trip begins on a bus and you transfer to a train, purchase a Go-To Card. SuperSaver 31-Day Passes (including Mobility) are no longer sold online or at Metro Transit Stores. SuperSavers continue to be available by mail or at over 150 fare retailers.

Do SuperSavers Have Expiration Dates?

Stored Value Cards may be used on buses at any time. The SuperSaver 31-Day Pass may be purchased at any time and is good for unlimited rides on buses or trains for 31 consecutive days beginning the first time you ride.

Note: You must activate your 31-Day Pass on a bus before using it on a train.

I ride during rush hours and non-rush hours. Which SuperSaver should I buy?

If you use Stored Value Cards, the fare box reader on the bus will automatically deduct the correct fare for the time you board so there are no worries about carrying several cards and change. However, if you use 31-Day Passes, we recommend buying a pass for the lower fare and adding coins to the fare box when you ride at a higher fare. Stored Value Cards cannot be used on trains (see above).

Does one SuperSaver save me more than another?

No. Each saves you money on every ride. However, since the price of a 31-Day Pass is based on 42 rides at a discounted rate, every ride you take after 42 is, in effect, free.

Can I use my Stored Value Card to ride the train?

Sorry, Stored Value Cards cannot be used on trains. If your trip begins on a bus and you'll transfer to light rail, use your Stored Value Card to pay your bus fare and ask the driver for a rail-only transfer. Show the transfer (along with your Stored Value Card) to the police officer, when asked. Your rail-only transfer is good for 12 hours so keep it and use it for your return trip on the rail line, then pay your bus fare using your Stored Value Card.

What do I do when my card has less than the current fare left on it?

Stored Value Cards work just like cash. You can insert your card into the reader and any remaining value will be deducted from it. The reader's display will show the remaining fare needed. Then add the difference in cash, or simply insert another Stored Value Card.

Can I pay for a friend with my Stored Value Card?

Yes. If you are paying for others and planning to transfer, tell the driver before you insert your card into the reader. The driver will then issue individual transfers for each person in your group.

31-Day Pass Good for unlimited rides for 31 days from the first time used. (as of August 1, 2010)		
Cash Fare	Pass Price	Savings
\$1.75	\$59.00	\$14.50
\$2.25	\$85.00	\$9.50
\$3.00	\$113.50	\$12.50
\$.75	\$31.50**	-
**\$31.50 Pass available only to persons with limited mobility, who must show proper ID for purchase and use. For information on certification, call Customer Relations at 612-373-3333.		

Taxi Cab

Taxi cabs charge per trip, not per person. If possible, ride/share with family and friends. Cabs also charge for waiting, sometimes up to \$25 an hour. Cabs are the most expensive, so check the bus routes before calling a cab or call the bus hotline to see if one runs through the area.

Taxi Information in Minneapolis and St. Paul (as of 07/11/2009)

Meter Rates

\$2.50 for the first 1/5th mile or less
\$2.35 for each additional mile
\$24.00 for wait time per hour
Add \$2.75 for fares originating as MSP Airport
Excess luggage charge may apply

Approximate Fares

From MSP Airport to Downtown St. Paul: \$26.00 - \$32.00
From MSP Airport to Downtown Minneapolis: \$32.00 - \$38.00

Cab Companies and Phone Numbers

Minneapolis —

Yellow Taxi: 800-TAXICAB / 800-829-4222
Green & White Taxi Co: (612) 522-2222
Roadstar Taxi: (612) 529-2100
Diamond Cab: (651) 642-1188
Airport & Town Taxi, 612-721-0000
Blue & White Taxi, 612-333-3333
Green & White Taxi, 612-522-2222
Rainbow Taxi, 612-333-1615
Minneapolis Taxi, 612-998-1555

St. Paul —

Airport Yellow Taxi, 651-644-3212
City Wide Cab Co., 651-489-1111
Diamond Cab, 651-642-1188
Green & White Taxi, 651-222-2222
Gold Star Taxi, 952-881-4444
Suburban Taxi, 952-884-8888

Buying a Car

At one time, a brand new car was a better value than a used vehicle in terms of overall dependability. However, cars are built so much better and last so much longer that buying new mostly means the extra money goes for depreciation and that new car smell. For about half the cost of a new car, you can buy a seven- to eight-year-old used vehicle in good condition that still offers years of service and includes many standard safety features.

The most important thing about buying a used car is that you know everything about the history of the car, including:

- the number of previous owners
- if the car was ever involved in an accident
- any previous mechanical problems
- the maintenance history of the car

One of the largest benefits of buying a used car is that you can often get a great deal and in many cases, the car you buy may even be relatively new. Successful used car buyers often are just as happy with their used car as new car buyers are with a new vehicle. But remember, the most common car-buying horror stories do involve the purchase of used cars. When you have a good idea of what kind of car best fits your needs and budget, you can begin your research on used cars.

Keep in mind that classified listings are used by both dealers and individuals to sell used cars. Some dealers even post their used cars on used car Web sites. Person-to-person transactions through people you know, or via online and print classifieds can be a good option if you want to avoid a dealership. If you do decide to purchase a used car, there are four tasks that will increase your odds of success:

If you're in the market for a used car, you might want to check out one of the following guides. These handy handbooks will provide you with valuable pricing information.

- N.A.D.A. Official Used Car Guide
- Kelley Blue Book Used Car Guide: Consumer Edition
- Consumer Reports Used Car Buying Guide
- Edmunds.com Used Cars and Trucks Buyer's Guide

Have a mechanic put the car up on a lift for a full inspection and to check for damage – anything that might indicate a previous accident or possibly flood damage.

1. Run a **Vehicle History Report** to get a full history of the car. You can get a Vehicle History Report at CARFAX.com. It will include everything you need to know about the car including:

- if it was ever salvaged, stolen or recalled
- the number of previous owners
- if it ever failed inspection
- if someone tried to create a fraudulent odometer reading

2. Never sign an **"As is"** statement. Many used car dealers will mix that in with the other paperwork you'll be asked to sign. As with anything that requires a signature, **READ BEFORE YOU SIGN**. You should have at least 30 days to make sure the car is in good condition. If you sign an "As Is" statement, once you drive the vehicle off the lot, anything that goes wrong is your problem.

3. Have your own **financing** and **loan approvals** ready before you go to buy the car.

If you follow these simple instructions, your used car-buying experience should go smoothly. Remember that buying a used car from a dealership is similar to buying a new car from a dealership. You want to be armed with all the relevant information before you buy any car, new or used.

Insurance Costs

Buying auto insurance for your car can be a confusing, time consuming, and expensive ordeal if you approach it with no knowledge of the products and services that you will be paying so much of your hard-earned cash for.

It is important to choose the best insurance company and policy for your current circumstances. Devoting a little time for research up front, and reviewing your policy annually or as your situation changes, will help ensure that you are getting the best deal possible for auto insurance.

Auto Insurance can protect you from the financial costs of an accident or injury, provided you have the proper coverage. Yet many people are unclear about what their insurance policy covers until it is too late. They may have difficulties settling a claim or face rate increases or termination of coverage.

Auto Insurance Is...

Protection. Insurance is a way of transferring risk for a loss among a certain group of people. You, and others, pay premiums to an insurance company to be reimbursed if you have an accident. The amount you can collect and under what circumstances are outlined in your policy.

Required. Under most circumstances, a licensed vehicle in the state of Minnesota must have liability, personal injury protection, uninsured motorist, and underinsured motorist coverage. These types of coverage are described below.

Varied. The State of Minnesota has established minimum policy requirements. Many people, however, choose options that exceed these minimum requirements, thereby increasing the cost of the policy.

Who Is Covered?

You are covered by the policy in your name. Any relative living in your home, who does not have a policy of his or her own, is covered by YOUR policy. This includes a spouse, children, or a minor in your custody or the custody of a relative. A driver using your car with your permission, who is not covered by another policy, will be covered by your policy.

What Are the Types of Coverage?

Personal Injury Protection (PIP) provides basic economic loss benefits. If you are injured in an accident, this portion of your policy pays you and members of your household, within the stated limits, for medical expenses, lost wages, and replacement services. These costs are paid no matter who is at fault. This is what is known as “NO FAULT” coverage.

Liability covers claims to your policy from another driver. It is also the portion of your policy that covers damages to another’s vehicle, within the stated limits, when an accident is your fault.

Underinsured coverage pays, within stated limits, only for medical claims of those covered by your policy. These benefits are in addition to your PIP benefits and are used when the other driver is held responsible for the accident and does not have enough liability coverage to cover your medical claims.

Uninsured pays for your medical expenses after you have exhausted your PIP benefits and when the other driver is held responsible for the accident but is not covered by insurance.

The above types of coverage are required; the following are optional:

- **Collision** covers damage to your auto when you are involved in an accident with another vehicle or object.
- **Comprehensive** covers a loss that is NOT the result of a collision. This usually includes fire, theft, falling objects, or an accident involving a deer.

What about coverage when you loan your car to a friend?

What if you loan your car to a friend, and he or she has an accident? If any of your friends who are driving your automobile have an automobile insurance policy, their injuries will be covered under their own policy, not yours. If they are not covered under their own policy, and no one in their household is covered under a policy, the basic economic loss benefits will be paid from your policy.

Who pays for damage to the car, however, is not quite so simple. Your car will always be covered under your own policy as long as the policy carries comprehensive and collision coverage. Under certain circumstances, however, the policy covering the other vehicle may pay for damage to your car. Check your policy under the definition of “your covered auto.”

What Is No-Fault Coverage?

- No-Fault coverage is widely misunderstood. Many drivers believe that their insurance company will cover ALL losses in an accident, regardless of who is at fault. But “no-fault” coverage applies ONLY to expenses resulting from injuries sustained in an accident. Here are some other facts about no-fault:
- No-fault is a Minnesota law. It was established to help ease the burden of courts and to ensure prompt treatment for accident victims.
- No-fault is the Personal Injury Protection (PIP) on your policy, sometimes referred to as Basic Economic Loss Benefits.
- No-fault covers your medical costs, wage loss, replacement services such as housekeeping, and in the event of death, \$2,000 of funeral expenses.
- No-fault claims are first made on your own PIP. If expenses then prove greater than the PIP limit on your policy, or you attain specified thresholds, you may make a claim against the other driver’s liability coverage if the other driver is found to be liable.
- Minimum no-fault coverage is \$40,000. That amount is available to each person injured in an accident; \$20,000 is allowed for medical expenses and \$20,000 may be used for non-medical expenses. Coverage beyond these minimum amounts may be purchased.
- No-fault usually does not apply to accidents when you are riding your motorcycle or snowmobile. You must purchase a separate insurance policy covering these vehicles, and the policies will not include personal injury protection. PIP coverage for snowmobiles or motorcycles can, however, be purchased separately.
- No-fault claims must be made within six months of the accident. You must include proof of expenses, complete an application for benefits, and submit to a medical examination if requested. Bills should be submitted to the insurance company as they come in.

How to Shop for Insurance

Decide on the coverage you need and want before you shop

Although you must insure your vehicle to the minimum standards previously described, you do have some options. Before you begin shopping, decide on the policy limits you need for each kind of coverage and the deductibles you can afford. For example, if your deductible is \$500 for collision coverage and you have an accident, you must pay the first \$500 before your insurance company will pay for the remainder of the loss.

You may wish to purchase additional coverage rather than the minimum prescribed. Deciding on the type and amount of additional coverage you want before you talk to an agent or company will allow you to compare “apples to apples.” Discounts can differ from company to company in type and amount. Make your comparison on how these discounts affect the final cost.

Call several agents

There are two types of agents: those that represent a single company (captive agents) and those that represent a number of companies (independent agents). Each will be able to provide you with a quote for insurance coverage. Make sure you know which company the agent is obtaining the quote from. If you have questions about a company or agent, please call the Department of Commerce Consumer Response Team (CRT) at 651-296-2488 or 800-657-3602.

Ask about surcharges

As noted above, an insurance company may affix a surcharge to your policy if you make a claim or receive a ticket for a traffic violation. Ask about the company’s surcharge policy, under what conditions it is applied, and how the amount is determined. When comparing rates of insurance companies, the seemingly lowest rates may not be, once the surcharge is factored in. Some insurers don’t have surcharge plans; some forgive first accidents, tickets, and similar violations; and most companies will vary in the amount of their surcharge.

Every company is required to provide the policyholder with a surcharge disclosure statement, prior to accepting the initial premium payment. Once a policy is in effect, an insurance company cannot change a surcharge plan without first mailing or delivering a copy of the new Surcharge Disclosure Sheet to the insured.

Cancellation & Nonrenewal of a Policy

Within first 59 days. Minnesota law prohibits any person being denied an insurance policy on the basis of employment status, status as a tenant, or for not previously having an auto insurance policy (unless the person was legally required to have one). Except for these reasons, an insurance company can cancel an insurance policy for any reason within 59 days of issuing it.

Cancellation or reduction of coverage during the term of the policy. After the first 59 days, an insurance company cannot cancel a policy during the policy period except for the reasons summarized below; a complete itemization of causes for cancellation are contained in Minnesota Statutes Chapter 65B.15. Minnesota law also requires that the policyholder be notified of the cancellation and reasons for it.

- Nonpayment of premium.
- The policy was obtained through a misrepresentation.
- If the insured knowingly made a false or fraudulent claim and aided another in presenting a false claim.
- Failure by the insured to disclose any accidents or traffic violations within the preceding 36 months or to disclose any requested information on the written application that would affect acceptance or the risk rating.
- Failure to disclose that the insured is the subject of a lawsuit or refused to cooperate in a claim investigation.
- Failure to identify another person in the household who would be insured under the same policy.
- Has health problems such as epilepsy or heart attacks and does not provide a physician's written statement that despite these problems the insured can safely operate an automobile.
- The insured automobile is so defective that its operation might endanger public safety or it is used for particular purposes that increase risk.

Nonrenewal of a policy. At the end of the policy period, the insurance company might choose not to renew the policy for any of the reasons listed above. In addition, there are other reasons a company may choose not to renew. These include failure of the insured to provide necessary underwriting information requested by the insurance company. The request must be in writing, be sent twice, and state why the information is needed; the second request must inform the policyholder that the policy will not be renewed unless the information is provided.

Another reason for nonrenewal is the termination of an insurance company's contract with an agent. The company can drop the policies carried by that agent, *except* in the case of drivers 65 or older. These drivers must be informed that they have the right to continue their policy.

The collection by the insured of a certain number of *points* is another reason for nonrenewal. Points are assigned based on auto violations or accidents, and a total of two points acquired by one insured on a single vehicle is sufficient to warrant nonrenewal.

The Point System: A reason for nonrenewal

Minnesota Rules, Chapter 2770, prescribe the following point system:

Four points are assigned for each of the following:

- Leaving the scene of an accident without stopping to report.
- A felony involving the use of a motor vehicle, including manslaughter, criminal negligence, or assault originating out of the use of a motor vehicle.
- Theft of a motor vehicle.
- Any violation that results in the suspension or revocation of a driver's license, such as Driving While Intoxicated, and unlawful driving after your license has been suspended or revoked.

Two and one-half points are assigned for:

- Reckless driving.

One and one-half points are assigned for:

- Careless driving.

One point is assigned for:

- A "chargeable" accident in which the insurer pays more than \$500, not including payment made under uninsured or underinsured coverage. A chargeable accident is defined as an accident in which the insurer makes payment under bodily injury, property damage, or collision coverage, but there are several exceptions. See Minnesota Rules 2770.7700 for a complete definition.
- An open bottle violation.

Three-fourths point is assigned for:

- The second and each subsequent speeding violation during the three years preceding the renewal date.

One-half point is assigned for:

- The first speeding violation during the three years preceding the renewal date.
- A chargeable accident in which total payment by insurer is \$500 or less.
- Allowing someone in your car to have an open bottle.
- All other violations.

Points for nonrenewal

Following is the schedule for the number of points that must be accumulated before a policy will not be renewed:

<i>Number of household vehicles Insured by the same insurer</i>	<i>Number of points required to non-renew</i>
1	2
2	3
3	3 ½
4 or more	4

Notes Regarding Chapter 4: Transportation

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Chapter 6: Living Under Supervision

Most individuals released from Minnesota correctional facilities will have supervised release, wherein the convicted individual is directly supervised by a supervision agent upon their release from prison. The person responsible for the monitoring and supervising of a convicted individual is called a Corrections Agent.

Under the conditions of supervised release, the convicted individual must report regularly to his or her assigned agent. The ex-offender must not only present himself or herself regularly to the agent, but he or she must also abide by all the rules and conditions set by the Commissioner of Corrections. Such rules and conditions may include random drug testing and requesting permission before leaving a certain area or geographic region. Any changes in residency or employment must also be reported to the agent.

Other conditions may be imposed upon the ex-offender related to the nature of the offense committed. A person who has been convicted of a predatory offense (i.e., sex offense, kidnapping) is required to register with the Bureau of Criminal Apprehension for a period of time, usually ten years, in the area where he or she is residing.

Types of Release

About 95 percent of all offenders sent to prison will ultimately be released to the community in one form or another. The following categories define the method of release.

- **Supervised Release (M.S. 244.05)**: Unless an offender has been sentenced for a crime that prohibits release the judge imposes a determinate sentence that sets prison time and time on release. Upon entry into prison, a Supervised Release Date is set and it is based on the offender serving two-thirds of the imposed sentence in prison and one-third on Supervised Release. This date can change if the offender has discipline infractions in the prison.
- **Intensive Supervised Release (ISR) (M.S. 244.05; 244.13)**: This is a specialized category for offenders being released on Supervised Release. It is a level of supervision that is determined by the offender's current offense and assessed risk. This level of supervision is reserved for those offenders presenting high risk to the community. The standards of supervision are contained in statute.

- **Work Release (M.S. 241.26; 244.065):** Work Release is available to select offenders who meet the Work Release Selection Guidelines and who are committed to the Minnesota Department of Corrections. Department policy requires offenders to have served at least one-half of their term of imprisonment. Department policy further requires inmates to be within eight months of their supervised release date.

Work Release is an extension of the limits of confinement and affords an offender the opportunity to transition to work and establish permanent employment. The Work Release Program provides a continuum of care by connecting offenders to appropriate resources in the community as a follow-up to institutional programs. It also provides an opportunity for the offender to establish positive support networks with family, friends and the community and establish a stable residence at the time of their release to Supervised Release Status.

The Work Release unit administers contracts with county jails, jail annexes and community correctional residential facilities to house and provide programming to work release offenders throughout the State of Minnesota.

Offenders participating in work release must adhere to strict rules as established by the Department of Corrections and the contracting facility. Offenders may be terminated from the program and returned to a MN Correctional Facility or lose privileges, depending on the severity of any rule infraction.

- **Community Phases of the Challenge Incarceration Program (CIP) (M.S. 244.172):** Selected non-violent offenders are allowed to participate in the CIP program at the Minnesota Correctional Facility (MCF)-Moose Lake/Willow River and the MCF-Togo/TC. Upon completion of this six month program these offenders are released to intensive supervision.
- **Expiration:** Offenders otherwise eligible for release may be kept in prison for the entire term of the sentence if they have significant and ongoing discipline problems. Some offenders also may be assigned expiration if their supervised release is revoked and it is determined that another release would be inconsistent with public safety.

- **Parole:** As a general process, parole was eliminated in Minnesota in 1981. Sentencing Guidelines (determinate sentencing) replaced this discretionary release in favor of a more certain prison sentence. Parole still exists for offenders committing crimes prior to 1981 and for life sentences that are granted release by the Commissioner of Corrections.

You, your caseworker, and supervision agent will develop a release plan, including an approved residence and conditions of release. You have a responsibility to find a residence by informing your caseworker of any possible address locations that would be available to you upon release. If you are aware that you have personal identification documents (such as driver's license, birth certificate, or social security card) in your file, be sure to remind your caseworker or send a note to the records unit to have these documents included with your release paperwork.

Be sure that you understand the conditions of release before you are released.

If you have any questions, ask your caseworker. Before you leave prison, you will be signing paperwork that states you have been read, and had explained to you, the conditions of release and that you fully understand all the rules, regulations, and conditions in the document. At the time you actually leave prison, you will receive copies of these documents.

Tips for Being Successful While on Supervision

- **ASK QUESTIONS.** Your case manager and agent will be able to explain your conditions of release and answer your questions.

- **COMMUNICATE.** Your agent cannot read your mind. If you are experiencing problems, call your agent. Do not wait until your issue becomes a huge problem and you are facing return to prison. Your agent will want to work with you if you are upfront and honest about every situation.
- **ASK FOR HELP.** We all need help from time to time. Make the call and let your agent know you need some help.
- **YOU WILL BE MAKING SOME TRANSITIONS.** Things may not move as fast as you wish. Be patient. Things in your community may have changed. Be flexible. Find a support network, ask your agent if you do not have one.
- **EMBRACE CHANGE.** We all know that change is hard. But you now have the opportunity to get and keep your freedom. Understand what got you to prison and make a plan to change that behavior and lifestyle.

More Tips for Success

1. Report to your agent as directed — even when you’ve made a mistake.
2. Abide by conditions of release.
3. Have a positive attitude — use positive self-talk.
4. Have achievable goals in your life.
5. Learn to say no.
6. Stay in touch with supportive friends/family.
7. Take time to think things through before acting.
8. Take life in small bites — one day at a time.
9. Follow your relapse prevention plan.
10. Stay away from high-risk situations.
11. Believe in yourself and your ability to succeed.
12. Stay involved with all support meetings.
13. Maintain your support system.

A person without a plan for the day is lost before he/she starts.

Lewis K. Bendele

Notes:

Standard Conditions of Release

These standard conditions apply to all offenders being released from a Minnesota prison.

- *The offender must go directly to the residence specified and report to the agent/designee by telephone or by personal visit within 24 hours of release or as specifically directed by the agent/designee.*

If an offender is mandated for residential placement, the offender will be transported directly to the residential facility as specified and will immediately report to the staff on duty.

If the offender fails to report as directed, a fugitive warrant will be issued (as per department policy 106.150, "Warrants") and the offender may be returned to custody up to expiration of sentence.

- *The offender must reside at the approved residence and may not change residence until approved by the agent/designee. The offender will keep the agent/designee informed of his/her activities. Daily activities must be constructive and include those designed to obtain/maintain employment and/or attend a treatment or education program as directed by agent/designee.*

The offender will at all times follow the instructions of the agent/designee.

The offender will refrain from the use or possession of intoxicants and will not use or possess narcotics, alcohol, or other drugs, preparations, or substances as defined by Minnesota Statutes, Chapter 152, except those prescribed for the offender by a licensed physician or approved by the agent/designee.

The offender will not possess or allow in his/her residence any drug paraphernalia or mood altering substances not prescribed by a physician. The offender will submit to breathalyzer, urinalysis, and/or other approved methods of chemical analysis as directed by the agent/designee.

- *The offender must not purchase or otherwise obtain or have in possession any type of firearm or dangerous weapon.*

- *Conviction of petty misdemeanor, misdemeanor, gross misdemeanor, or felony punishable by fine or confinement; Repeated convictions of traffic offenses other than parking; Involvement in any activity defined as criminal by any municipal, local, state, or federal law constitutes a violation of release and may result in revocation. Acknowledgement in the form of a confession under oath in open court before a judge may be considered a conviction for the purpose of this condition. A finding of probable cause by a court of competent jurisdiction; A signed criminal complaint; A grand jury indictment, will all be considered grounds to hold the offender in custody unless and until the offender is found not guilty.*
- *The offender will inform the agent/designee, either by direct or indirect contact, within 24 hours of any court appearance and/or contact with law enforcement.*
- *The offender will not leave the State of Minnesota without written approval from the agent/designee and then only under the terms and conditions prescribed in writing.*
- *The offender will not engage in any assaultive, abusive, or violent behavior, including harassment, stalking, or threats of violence.*
- *The offender will not have direct or indirect contact with victim(s) of current or previous offense(s) without prior documented approval of agent/designee.*
- *If restitution is ordered as part of the sentence, the offender will make payments as directed by the agent/designee.*
- *The offender will submit at any time to an unannounced visit and/or search of the offender's person, vehicle or premises by the agent/designee.*

A request to restructure the conditions of release contained herein must be submitted in writing by the offender to the agent/designee. The Executive Officer of Hearings and Release or designee will have the final authority to grant or deny restructuring of the above conditions of release and any such changes will be set forth in writing.

There are a number of special conditions that may be added or designed specifically for the individual offender. These special conditions may include but are not limited to: residential placement, intensive supervision, electronic monitoring, day reporting, special programming, limitations on activities, and limitations on contact with specific individuals and/or groups of individuals. There are also special conditions for offenders released to another authority, such as ICE or an interstate transfer.

It is important to note that if you abscond from supervision, your time stops from the time the warrant is issued until you are arrested for being in violation of your conditions of release. The amount of days that you were “on the run” will be added to the end of your sentence.

Intensive Supervised Release (ISR) Phases

These phases are structured for offenders being released on ISR status.

Phase 1: four months or one half of the time remaining until expiration of sentence, whichever is less. During this phase, the offender will be on strict house arrest (a schedule will be determined for job seeking, school, work, and/ or verifiable religious activities).

Phase 2: four months or one third of the time remaining until expiration of sentence, whichever is less. During this phase, the offender will be on modified house arrest.

Phase 3: two months or one third of the time remaining until expiration of sentence, whichever is less. During this phase, the offender will be subject to daily curfew instead of house arrest.

Phase 4: two months or until expiration of sentence. During this phase the offender will continue to be subject to daily curfew.



Notes:

Supervision Fees

Most jurisdictions charge supervision fees, but the fees can differ depending on your supervising agency. Ask your agent about your fee when you are released. Supervision fees may be waived under certain circumstances, but waivers also differ across jurisdictions, so talk to your agent if you would like to explore that option.

Within the Minnesota Department of Corrections, supervision fees are assessed at the rate of \$300 per file number. For example, if you have one file with multiple counts it is \$300, if you have 3 different files open you will be charged a \$900 supervision fee. Supervision fees are assessed at the time you are placed on supervised release. If your sentence is executed and the fee was not paid it will be submitted for revenue recapture. If at sentencing you are sentenced directly to prison, you will be assessed the supervision fee when you are placed on supervised release.

All payments must be made by money order or cashier's check to the agent or agent support staff. The supervision fee may be waived under certain circumstances. If the releasee has a restitution obligation too large to be paid over the course of the supervision term or if the releasee does not have the monetary resources, the agent may recommend the releasee to community work service (CWS). Every hour of CWS is worth \$5 off the fee obligation so approximately two hours of CWS every month would cover the cost.

Registration/Predatory Offender

Pursuant to M.S. § 243.166, Subd. 1b, any person charged with, petitioned for, or Court Martialed for a violation of, or attempt to violate, or aiding, abetting or conspiracy to commit any of the following crimes and convicted of, or adjudicated delinquent for that offense **or** for an offense arising out of the same set of circumstances is required to register.

List #1:

First Degree Murder	609.185	Clause 2 only
Kidnapping	609.25	
Criminal Sexual Conduct in the First Degree	609.342	
Criminal Sexual Conduct in the Second Degree	609.343	
Criminal Sexual Conduct in the Third Degree	609.344	
Criminal Sexual Conduct in the Fourth Degree	609.345	
Criminal Sexual Conduct in the Fifth Degree	609.3451	Subd. 3 only
Criminal Sexual Conduct in the Sixth Degree	609.3453	
Indecent Exposure	617.23	Subd. 3 only
False Imprisonment	609.255	Subd. 2 only
Soliciting <u>a minor</u> to engage in prostitution	609.322 or 609.324	
Soliciting <u>a minor</u> to engage in sexual conduct	609.352	
Using <u>a minor</u> in a sexual performance	617.246	
Possession of pictorial representations <u>of minors</u>	617.247	
Predatory Crime and sentenced as a Patterned Sex Offender	609.108	
Comparable violations of the Uniform Code of Military Justice		

Comparable Federal Offenses		
Comparable Offenses from other states		
Offenders from other states who enter Minnesota to work or attend school		
Civil Commitments	253B.185 or 526.10	
	(or a similar law in another state)	

Pursuant to M.S. § 243.167, anyone previously *convicted of or adjudicated delinquent for an offense listed on List #1*, was not required to register at the time of conviction or release from imprisonment because the registration law did not apply to them at that time, is required to register if they commit a “Crime Against a Person” on or after July 1, 2000, and are *convicted of an offense listed below* (List #2).

This section also applies to offenders who we previously registered, but whose registration period has expired, if the offender commits a “Crime Against Person” after July 1, 2000.

Conviction From List #1	+	Conviction from List #2	=	Required to Register
-Or-				
Finished Initial Registration Period	+	Conviction from List #2	=	Required to Register Again

List #2

Unlawful Possession of a Firearm	609.165	
Murder in the First Degree	609.185	
Murder in the Second Degree	609.19	
Murder in the Third Degree	609.195	
Manslaughter in the First Degree	609.20	
Manslaughter in the Second Degree	609.205	
Assault in the First Degree	609.221	
Assault in the Second Degree	609.222	
Assault in the Third Degree	609.223	

Assault in the Fourth Degree (<i>committed on or after 08/01/05 only</i>)	609.2331	
Assault in the Fifth Degree	609.224	Subd. 2 or 4 only
Domestic Assault	609.2242	Subd. 2 or 4 only
Domestic Assault by Strangulation (<i>committed on or after 08/01/05 only</i>)	609.2247	
Use of Drugs to Injure or Facilitate a Crime	609.235	
Aggravated Robbery	609.245	
Kidnapping	609.25	
False Imprisonment	609.255	
Criminal Sexual Conduct in the Fifth Degree	609.3451	Subd. 2 only
Tampering With a Witness	609.498	Subd. 1 only
Burglary in the First Degree	609.582	Subd. 1 only
Indecent Exposure	617.23	Subd. 2 only
Crime Committed for Benefit of a Gang	609.229	Felony Level Only
Malicious Punishment of a Child	609.377	Felony Level Only
Harassment; Stalking	609.749	Felony Level Only
Unlawful Possession of a Pistol or Semiautomatic	624.713	Felony Level Only
Military-Style Assault Weapon		

You are expected to register the following:

- Primary Residence
- Secondary Residence
- Telephone (Home, Cell)
- MV / LP#
- School information
- Employment information

- Homeless offenders need to register within 24-hours of becoming homeless.
- Homeless offenders need to report any changes within 24-hours to law enforcement.
- Homeless offenders must provide in detail where they are sleeping.
- Homeless offenders must report weekly to law enforcement between 9 a.m. to 5 p.m. until a residence is secured.

Predatory Offender Registration (POR) offenders must disclose their status to any hospitals, nursing homes, group residential housing facility upon admittance –facility must notify patients.

Offenders have 10-days to return the annual verification letter from BCA

POR starts over based on any period of jail time for new convictions or revocations for new offenses committed

Who is required to register for life?

Conviction Resulting in POR	+	Second Conviction Resulting in POR	=	Lifetime POR
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Or any of the following convictions after August 01, 2000:

- 1st Degree Murder (M.S. 609.185 Clause 2)
- 1st Degree CSC (M.S. 609.342 Subd. 1; a,c,d,e,f,h)
- 2nd Degree CSC (M.S. 609.343 Subd. 1; a,c,d,e,f,h)
- 3rd Degree CSC (M.S. 609.344 Subd. 1; a,c,g)
- 4th Degree CSC (M.S. 609.345 Subd. 1; a,c,g)
- Or a comparable federal offense or comparable offense in another state

It is *YOUR* responsibility to know what these laws are and how they affect you. Ignorance of the law is no excuse. Failure to comply with these laws has serious consequences, and in many states failure to register is a felony.

It is also important to note that many offenders will be required to register for a period of time up to, and including, lifetime registration. This varies from state to state and according to the offense committed. While you are under supervised release, your agent will assist you in getting properly registered. However, after you are off supervision it is YOUR responsibility to keep your registration current and comply with all applicable laws if you relocate to another state.

It is important to note that if you are found in violation of your release, the registration period starts over.

Frequently Asked Questions about Registration

1. If a register offense is expunged from my criminal record, am I still required to register?

Pursuant to M.S. 609.04 Subd. 4, a conviction for which registration is required may not be expunged.

2. Why isn't a risk level assigned to every offender?

The State of Minnesota began registering predatory offenders in 1991. Community notification did not take place until January 1997. Only those offenders who have been sentenced to prison and released after January 1, 1997, have been assigned a risk level. In other words, there are over 8,000 offenders who were registered prior to the community notification law taking effect.

3. What if a citizen requests information on a registered offender ?

Information in the Predatory Offender Registration (POR) database is managed by the Bureau of Criminal Apprehension (BCA). This information is available to law enforcement agencies only. The amount of information regarding predatory offenders that can be provided to citizens is determined by the risk level assigned to an offender by the Department of Corrections. A risk level 3 permits the local law enforcement agency to conduct community notification meetings.

4. *What if I am homeless and cannot provide an address for registration?*

Effective June 3, 2005, registrants who do not have a primary address are required to report to the law enforcement agency with jurisdiction where they will be staying to complete the Weekly Check-In Form. On the form, the registrant will be required to describe the location where they will be staying with as much specificity as possible. Registrants are required to report to the law enforcement agency within 24 hours of when they no longer have a primary address. The registrant will be required to return to the law enforcement agency on a weekly basis, between the hours of 9 am and 5 pm to complete the Weekly Check-In Form until a primary address is obtained. If the registrant begins staying at a new location he/she is required to report to the law enforcement agency with jurisdiction in the new location within 24 hours.

5. *Am I still required to register even after my supervision has expired?*

Yes, you are required to register for 10 years or the duration of your supervision, whichever is longer. Most offenders are required to register for additional time on probation after supervision has been expired.

6. *What if I receive a legal name change?*

If you receive a legal name change, your supervising agent must forward a certified copy of the court record to the BCA Predatory Offender Registration Unit so that your file can be updated. Future information forwarded to the BCA should reflect both your current and previous names. You must sign all BCA documents using your legal name.

Understanding Chapter 6: Supervised Release

1. How many hours do you have before you need to call your agent/designee upon release?

2. What paperwork will you be signing upon release from the institution?

3. Can you leave the State of Minnesota?

4. If you abscond (go on the run) from supervision, what will happen to your sentence?

5. Who is responsible for knowing the laws of registration?

6. List 3 ways to succeed in your supervision program.

A. _____

B. _____

C. _____

Chapter 7: Family

Just as you had to adjust to life in prison, you will have to adjust to life as you return to a free world. You cannot expect to feel comfortable in the real world for quite a while, but the following suggestions will help.

- Begin by appreciating the small things that others take for granted — such as privacy, being able to come and go as you please, etc.
- Avoid talking about life behind bars as your only conversation topic. Practice making “small talk” about daily happenings instead. Begin visualizing positive ways to react to possible situations.
- Don’t try to catch up on what you have missed; you cannot relive time lost.
- Be patient — know that you have to take small steps toward a new way of living.
- Gradually you will feel more “here” than “there” (prison).

Family Relationship Changes

You can’t expect to just walk back into a family’s life without adjustments on both sides. A partner may have learned to do things around the house (budgeting, grocery shopping, car repair, etc.) that you did before. Once you return, who does them?

Children may get used to living without their mom or dad. You may be rejected as a disciplinarian/parent or role model because of your “ex-con” status or just because you haven’t been around.

Your children aren’t the same as when you left — don’t try to treat them the way you did before you left. You can’t treat a child like you would an infant, or teenager like you would a child. Show your children that you care about their needs, are interested in what they are doing, and that you are willing to spend time with them.

A divorce or child custody proceeding may have occurred and significantly affected the family as you once knew it.

Your relationships with your parents will change, or maybe already has changed, because of aging.

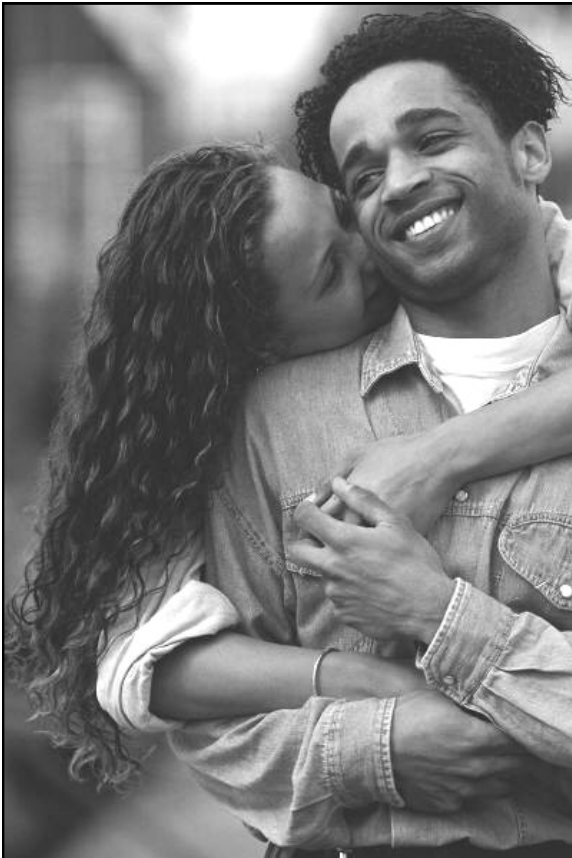
Show your family that you understand how you have hurt them

Allow members of your family to share painful memories with you.

Admit you were wrong.

Ask for forgiveness.

If asked about your incarceration, answer questions honestly. **Do not tell people it was “no big deal.”** Acting “tough” about your experience does a serious disservice to your family and friends. Let them know that being incarcerated is no way to spend your life. As your family learns to trust you, they will be able to start treating you like your crime and imprisonment didn’t happen.



Notes: _____

Former Friends/Associates

Let go of a negative past and look forward to a positive future.

That may mean no longer associating with old friends that have not changed. If your former associates are still using drugs, violence, and stealing, you need to find new friends.

Don’t be pulled back into your former lifestyle!
Remember that it’s YOU who comes back to prison!

Rebuilding the family can be likened to a spider's web

“Although it is made of thin, delicate strands, the web is not easily broken. However, a web gets torn every day by the insects that kick around in it, and a spider must rebuild when it gets full of holes.” — E.B. White

Your Parents

Will you be living with your parents following release? Is their advancing age becoming a factor in your relationship with them? If so, it is essential that you prepare yourself for a changed, more supportive role with them. You may even find yourself caring for other relatives and friends.

Families are a primary source for the care giving of an older adult. In fact, the National Alliance for Caregiving estimates that one in four households are providing care for someone who is at least 50 years old and has a disabling condition.

Will you be a Caregiver?

You may be a spouse, son or daughter, neighbor, close friend, or distant relative that is helping someone maintain their independence. You may be young or old yourself. It doesn't really matter your relationship or your age. As a caregiver, you are making concessions and personal sacrifices to provide care for another person. The 21st century will be marked by a dramatic increase in the size of the older population as the baby boomer generation ages and helps elders and, in turn, will need assistance.

The job of care giving can evolve slowly, over a long period of time, or suddenly, in the case of an accident or an illness. Care giving can mean having an elder live with you, or live hundreds of miles away, with you dealing with issues from a distance.

*What people say behind your back
is your standing in the community.*
Edgar Watson Howe

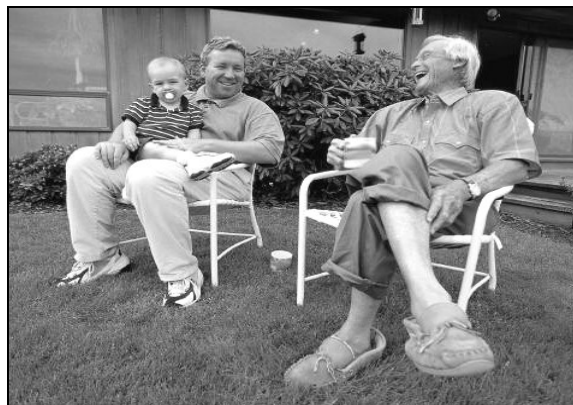


Take this simple test to see if you identify yourself as a caregiver

- Will you do errands like shopping, telephoning, arranging for healthcare?
- Will you travel to and from your relative's home more often than usual?
- Will you provide social activities?
- Will you supervise medications and arrange medical visits?
- Will you listen, talk, and provide emotional support?
- Will you supervise others who provide direct care?
- Will you maintain two homes — your own and that of your relative?
- Will you assist in personal care like lifting, bathing, dressing, or feeding?
- Will you manage financial/legal affairs?

If you answered “yes” to one or more of these questions, you are a caregiver. The wide range of needs defies definition. Whether you provide around-the-clock assistance or are just becoming aware of the needs, you are still a caregiver. You are responsible, to some degree, for another person's wellbeing. At any point on the continuum of care giving, the challenges and demands can become too great. It can cause emotional and physical exhaustion, depression, marital and family problems, as well as work conflicts.

One solution is to access resources to help you in this job. Locally, an entry point is the **Senior Linkage Line (1-800-333-2433)**. It is an easy to find community resources and support in Minnesota. If you live a distance from your family member, the national toll-free line **Elder Care Locator (1-800-677-1116)** can locate resources in the area where they reside, as well as local area agencies on aging. They can direct you to local resources in your area that will support your efforts to do a successful job of care giving.



**More information on eldercare and aging is available
in the transition resource center.**

Seven Characteristics of Strong Families

The following are simple reminders as to what is important in keeping a family strong. You aren't expected to have all characteristics in your family, but begin by concentrating on one or two:

1. Appreciation

At least once a week show appreciation to your children or spouse when they are being good or you see your relationship growing stronger.

2. Democratic Decision-Making

It is important to involve all members of the family in making decisions.

3. Flexibility and Openness to Change

Change is unavoidable.

4. Communication

Family members share their feelings, hopes, dreams, fears, joys, sorrows, experiences, and needs. We communicate by our words, with our bodies, and by our behavior.

5. Shared Values

Values provide direction and meaning to life — parents have to know what they expect of their children and how to communicate this clearly.

6. Quality Time Together

The family bond is valued and efforts are made to make time for family activities and interaction.

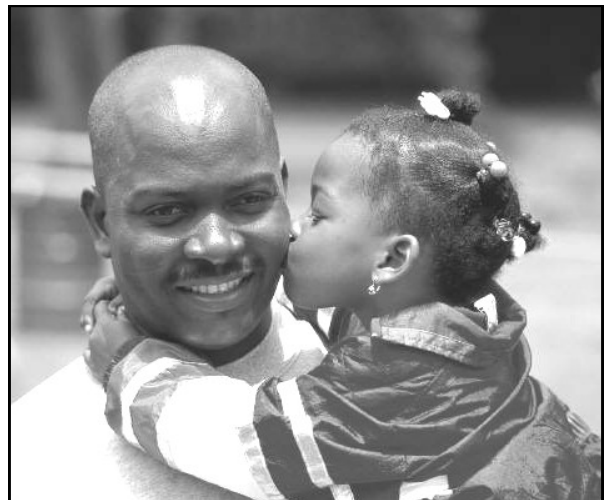
7. Connection with Others

Building and maintaining supportive relationships between family members and others in the community helps families cope with stress and crises.

Source: *Building Family Strengths: A Tool Kit for Families* — University of Minnesota Extension Service

*To love others, we must first
learn to love ourselves.*
Anonymous

Notes: _____



Tips for Incarcerated Parents

Establish and maintain a positive relationship with the other parent of your child. Even if your relationship has ended, try to find ways to connect respectfully for the sake of the children.

Make a plan of how you can connect with each of your children and follow the plan.

Be honest with your children regarding why you aren't living with them, but respect their ability to understand, depending on their age.

Let children know how important they are to you, but remember they may not necessarily respond as you might want. They may be angry because you did something wrong and cannot be there with them.

Be prepared to make amends, and say you are sorry.

Take your time. Don't expect big changes from family members overnight.

As much as possible, find ways to support your children emotionally, financially, and spiritually.

Be consistent in your approach and contact schedule. Your children need to be able to rely on you to call or write regularly.

Observe family celebrations, special occasions, and cultural events from the inside.

Make gifts, if you are able, using the classroom, carpentry, craft, or metal shop.

Create a game to play long distance. Make up a story for the children to finish. Draw pictures and make them into a coloring book that tells a story. It may help if they have a stuffed animal to hug or talk to when they miss you.

Focus on cleaning up any outstanding legal problems before your release, especially things like unpaid fines and tickets which can affect your driver's license. If you have court-ordered child support obligations, contact the child support officer assigned to your case.

Develop a realistic plan to reconnect with your child after you are released.

Connect with others inside who share your situation as a parent behind bars trying to connect with their children.

Don't be afraid to ask for counseling from the prison psychologist, chaplain, or your caseworker.

If possible, take some time to read about becoming a better parent. Look in the library transition resource center for parenting information.

If your offense history includes victimization of children, you may have restrictions prohibiting contact with them. Abide by these rules.

Child Support

The information in this section has been compiled with the cooperation of the Minnesota Child Support Enforcement Division of the Minnesota Department of Human Services. This resource gives you general information about child support and is not legal advice. Since child support is a serious issue, you may wish to contact an attorney.

- Every child needs financial and emotional support.
- Every child has the right to this support from both parents.
- Devoted parents can be a loving and supporting force in a child's life. Even when parents don't live together, they need to work together to support their child.
- You make the difference in your children's lives.
- Regardless of economic status, education, race, or cultural background, many people lack one important skill — how to be a parent. In previous generations, the most critical qualification of being a good parent was being a good provider. Children also need parents as nurturers, teachers, and role models.
- Children whose parents are actively involved in their lives do better in school than children who don't have both parents around. They are less prone to depression, have better social skills, and are more likely to become good parents themselves.
- Millions of children never get a chance at life. Children who aren't taught any morals and values, are neglected by their parents, or live in homes affected by drugs and alcohol face barriers in life. Typically, these are the children that grow up with no sense of responsibility and feelings of low self-worth. They end up abusing drugs and alcohol, committing serious crimes, and going to prison.
- You can prepare and give your child a better life regardless of your age, education, or income level by learning how to relate to your child in positive, healthy ways.

Notes: _____

What is Child Support?

Child support is money parents pay to support their children. The court orders the support. The support may be part of an interim, temporary, permanent, or modified court order in a legal action, which could include:

- Divorce or legal separation
- Paternity action
- Child custody action
- Separate child support action

Most support is collected by withholding income from parent's paychecks.

With income withholding, employers collect child support payments and send the funds to the Minnesota Child Support Payment Center. The state processes and sends the payments, either by check or electronic transfer, to the person the support is owed to.

How is the amount of child support determined?

In Minnesota, child support is determined using the guidelines established in the state law. Child support guidelines are based on monthly income.



*Do what you can,
with what you have,
where you are.*
Theodore Roosevelt

Notes: _____

Guidelines for Setting Child Support

Child Support — Guidelines

Basic support is determined using guidelines established in Minnesota law. An income share method is used that considers the income of both parents, the number of children, and the cost of raising a child at different income levels. The court may deviate from guidelines to encourage prompt and regular payment of **child support** and to prevent either parent of the **joint children** from living in poverty. A child support order will have provisions for basic support, **medical support**, and **childcare support**.

Child support guidelines are reviewed every four years by the Minnesota Department of Human Services and are set by the legislature.

Gross monthly income

Gross income includes any form of monthly income received, but does not include:

- A child support payment received by a parent
- The income of a parent's spouse
- Public assistance benefits

A child's Social Security or Veteran's Benefits based on a parent's eligibility are included in that parent's income.

Child support and spousal maintenance payments ordered by the court for a **non-joint child** or a former spouse are deducted from gross monthly income.

If a parent is determined to be voluntarily underemployed or unemployed, potential income may be used to determine the parent's income.

There is a Child Support Guidelines Calculator available on the Internet which can be used to **estimate** the amount of support that may be ordered on a case. It is not a guaranteed determination of support, but rather a tool which will calculate a support amount based on the information that you input.

There is a link to the web calculator and a more complete definition of terms that can be found at **www.dhs.state.mn.us**. Follow the quick links to child support on the right.

The court has the final authority in determining the child support amount ordered. If you have specific questions about child support guidelines, you should contact your county child support worker or an attorney.

Who establishes support orders?

The child support office or a parent may ask the court to issue a support order. The court generally orders the non-custodial parent to provide support for the child who is living with the other parent. An order may also be issued if the child is living with another relative or is in foster care. The court will set the amount of support the parent must provide.

Can a child support order be changed?

The two ways a child support order can be changed are through modification and cost-of-living adjustments. Minnesota child support orders are generally adjusted by a cost-of-living adjustment every two years.

Modification

Either parent may request, in writing, that the child support office review the child support order. The request should state reasons for the review. County child support staff determines whether the existing order meets review requirements. If it does, the staff may complete the review and present the modification request to the court. If the requirements for review are not met, the county child support office notifies the parent who requested the review. If the parent still wants the review, the parent can file a motion asking the court to review the order.



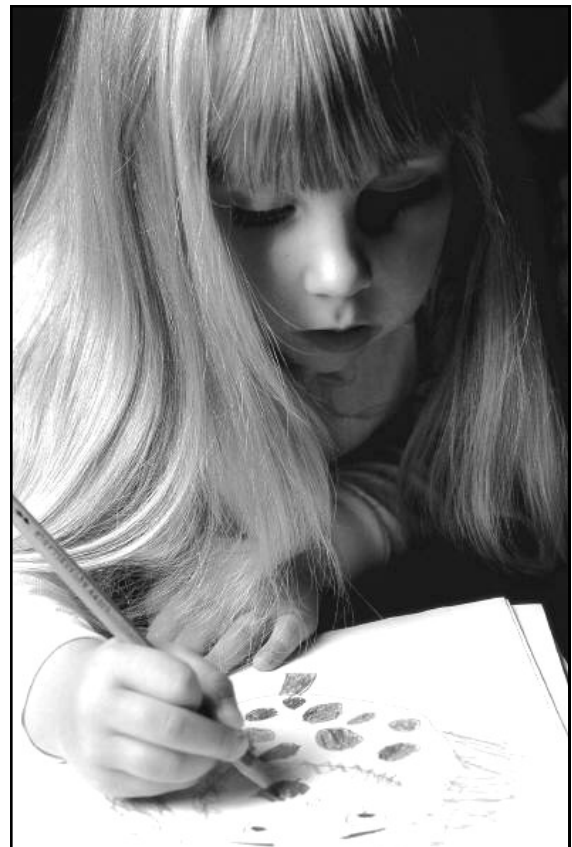
Court orders can be changed if there is:

- A substantial increase or decrease in either parent's earnings.
- A substantial increase or decrease in the financial need of a parent or child.
- A change in a child or parent's cost-of-living.
- A change in court-ordered custody.
- A change that makes the terms of the original order unreasonable or unfair.

There is a substantial change in circumstances if:

- Based on the non-custodial parent's income, changing the current order would result in a child support amount that is at least 20 percent and at least \$75 higher or lower than the current order.
- Medical support provisions are no longer workable.
- Health coverage ordered is not available to the child for whom the order is established.
- The current order is for a percentage of income, not a fixed dollar amount.
- Extraordinary medical expenses for the child occur.
- There are changes in childcare needs because of work or education needs of custodial parent.

Notes: _____



Child support services include:

- Locating parents.
- Establishing parentage.
- Establishing and enforcing court orders for child support, medical support, and childcare support.
- Reviewing and asking the court to modify orders for support when appropriate.
- Adjusting support orders based on the cost-of-living index.
- Enforcing support orders.
- Working with other states to enforce support orders.
- Collecting and processing payments.

These services are available to:

- Parents of minor children if one parent does not live with the child.
- Parents who pay court-ordered child support.
- People who have court-ordered, physical custody of a minor child.
- People who receive public assistance for a minor child who lives in their home.



*You're either part of the solution
or part of the problem.*
Eldridge Cleaver

Notes: _____

Help for Both Parents

Either parent, with or without custody of their children, may get child support services.

Parents can apply for services at their child support office. They are charged a one-time fee of \$25. When you apply for services, you also agree to pay a one-percent cost recovery fee on your payments or on your obligation and an annual \$25 fee if you meet the fee criteria.

Parents who receive public assistance for a child whose other parent does not live with them are automatically referred for services. They are not charged a fee.

Child Support Offices do not help with:

- Divorces
- Visitation and custody
- Spousal maintenance (alimony)
- Legal advice or counseling

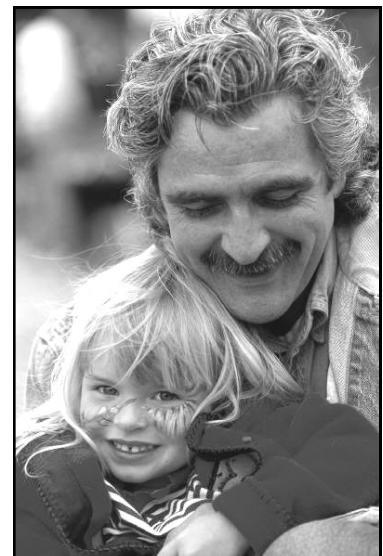
Child Support Offices use these and other tools to enforce support orders:

- Intercepting federal and state income tax refunds, state property tax refunds and lottery winnings.
- Reporting unpaid child support to credit bureaus.
- Requiring employers to report new hires to a state office to match with child support obligations.
- Suspending driver's, occupational, and recreational licenses.
- Denying passports.
- Obtaining contempt of court orders.

*We have to do with the past only as we can
make it useful to the present and the future.*

Frederick Douglass

Notes: _____



What Incarcerated Parents Need to Know About Child Support

- It is your responsibility to notify your child support office that you are incarcerated.
- Do not assume that your child support office knows you are incarcerated.
- If you have a court-ordered child support amount due each month, you are responsible to pay that amount.
- If you do not pay the full amount each month, the child support office considers the unpaid amount past due. The past due amount is called arrears.
- If you cannot pay the full amount of the court-ordered child support, you must request a review of your case. You must request this review in writing. Do this as soon as possible, as a change in your child support amount can only be from the date of the motion forward.
- The county support officer assigned to your case will determine if your current financial situation meets the requirements for review.

Child Support Checklist — Preparing for Release

Before release, check the status of your driver's license as it relates to child support. Let your transition coordinator know if it is suspended because of child support issues.

Find out how to contact your county child support worker(s), or better yet, contact them and let them know your release plan; things like where you will be living, if you will be residing with your children, if there are any restrictions on employment, and on your ability to resume paying your support obligation.

Read your child support court order. Determine how your support obligation is ordered to resume. Is there a review hearing set up? Will one be scheduled? Will the child support resume at the prior court-ordered amount, and if so, will you be able to meet that obligation?

Communication with the county child support agency as you transition is key. Don't be afraid to ask questions.

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Understanding Chapter 8: Family and Friend Relationships

1. What are your expectations in terms of interacting with your spouse/ significant other and children? Explain.

2. What are your family's expectations? Are those realistic? Why or why not?

3. What are some ways that you can show your family that you understand how you have hurt them?

4. What changes have you made in yourself to prepare for rebuilding relationships.

5. What are some activities you can do to create "quality time?"

6. Whose responsibility is it to notify the child support office that you are incarcerated and released?

7. What do you do if you cannot pay the full amount of child support?

8. Can child support orders be changed?

Chapter 8: Restorative Justice

Restorative justice is a different way of thinking about crime and our response to it. It focuses on the harm to people and communities caused by the crime. It also requires offenders to take responsibility for their actions and to assume a role in remedying the harm, often using creative forms of making amends.

Restorative justice enables the victim, the offender and affected members of the community to be directly involved in responding to the crime. They become central to the criminal justice process that aims at offender accountability, reparation to the victim and full participation by the victim, offender and community.

The restorative process of involving all parties – often in face-to-face meetings – is a powerful way of addressing not only the material and physical injuries caused by crime, but the social, psychological and relational injuries as well.

Offenders are provided opportunities and encouragement to understand the harm they have caused to victims and the community and to develop plans for taking appropriate responsibility. When a party is not able, or does not want to participate in such a meeting, other approaches can be taken to achieve the restorative outcome of repairing the harm.

Examples of Restorative Justice Practices include:

- Community service projects
- Victim, or community impact panels
- Victim empathy groups or classes
- Financial restitution to victims
- Family group conferencing
- Peacemaking circles
- Victim-offender mediation and dialogue

The measure of success in Restorative Justice is not how much punishment has been inflicted, but rather how much harm to the victim, community, and offender has been repaired. Offenders in denial for years about the harm they caused, who never considered the victims, who previously had no empathy for victims, can change and grow by having a chance to hear of the harm, to accept responsibility, to apologize and to try to make amends to the victims of their offense.

Victim, Offender & Community Meetings

Meetings between victims, their offenders, and members of the affected community are important ways to address the relational dimension of crime and justice. The following three methods are hallmarks of restorative justice. Each method requires that the offender admit responsibility for the offense and is limited to parties who volunteer to participate.

- **Victim offender mediation.** This is a process that provides an interested victim the opportunity to meet his offender in a safe and structured setting, engaging in a discussion of the crime with the assistance of a trained mediator. The goals of victim offender mediation include: permitting victims to meet the offender on a voluntary basis, encouraging the offender to learn about the crime's impact and to take responsibility for the resulting harm, and providing victim and offender the opportunity to develop a plan that addresses the harm.
- **Family or Community Group Conferencing.** This process brings together the victim, offender, and family, friends and key supporters of both. The goals of conferencing include: giving the victim an opportunity to be directly involved in responding to the crime; engaging the offender's support system for making amends; positively shaping the offender's future behavior; allowing the offender and the victim to connect to key community support.
- **Peacemaking or Sentencing Circles.** This is a process designed to develop consensus among community members, victims, victim supporters, offenders, offender supporters, judges, prosecutors, police and court workers on an appropriate sentencing plan that addresses the concerns of all interested parties. The goals of circles include: promoting healing of all affected parties, giving the offender the opportunity to make amends, giving victims, offenders, family members and communities a voice and shared responsibility in finding constructive resolutions, addressing underlying causes of criminal behavior, and building a sense of community around shared community values.



Repairing the Harm Caused by Crime

All of the restorative justice processes – victim offender mediation, community or family group conferencing, and peacemaking or sentencing circles – ends with an agreement on how the offender will make amends for the harm caused by the crime. Four kinds of reparation frequently appear in these agreements.

- **Apology:** An apology can be written or verbal. The two parts of apology are acknowledgement and affect.
 - ◇ Verbal: With *acknowledgement*, the offender accepts responsibility for hurting the victim by his/her actions. The offender also accepts that there was real harm caused by this conduct.
 - ◇ *Affect* goes beyond acknowledgement of guilt to showing remorse for what he/she has done. For victims witnessing the offender express remorse can be very healing for them.
- **Written:** Apology letters often seek to communicate acknowledgement of fault, injury, responsibility, insult and/or pain caused. It is offered by an offender to victims and relates to a specific incident. The letter will not offer excuses or request forgiveness or pardon. Once the letter is written, it will be checked and re-checked by a neutral mediator. The reason being is to first: *do no harm*.
- **Restitution:** is the payment by an offender of a sum of money to compensate the victim for the financial losses caused by the crime. It is justified in a restorative perspective as a method of holding offenders accountable for their wrongdoing, and as a method of repairing the victim's injury. Restitution can be determined in the course of mediation, conferencing or circles; it can also be ordered by a judge.
- **Changed Behavior:** At the most basic level, changed behavior by the offender means not committing crimes. This is why negotiated agreements will include elements such as changing the offender's environment, helping the offender learn new behaviors, and rewarding positive change. Attending school and not hanging out in old haunts are ways to change the environment. Completing chemical dependency treatment, anger management classes, and educational and job training programs are ways that offenders can learn new behaviors.

- **Generosity:** Sometimes the outcomes of restorative processes suggest that victims and offenders may move beyond simply balancing the books. Offenders may offer to perform services that are not related to the crime or the victim, but that are understood by the victim as evidence of a sincere apology. For example, the offender may agree to perform community service at an agency the victim chooses.

Victim Awareness

All of us have been a victim of a hurtful act at some time in our lives. Each year, many people have property that is stolen from them or suffer from physical injuries because someone assaulted them. Many of these people are deeply upset about what has happened to them and may face many months or years of pain before their lives can feel “normal” again. A good way to help you understand how victims felt when you hurt them is to remember how you felt when you were victimized. If you remember the pain and feelings you experience, you can understand how victim(s) felt. To feel another person’s pain and to take responsibility for that pain is very difficult to do. But doing so is an important step towards the Restorative Justice concept which values:

- Truth-telling
- Accountability
- Making amends (reparation)
- Opportunities for healing for all parties.

Understanding Restorative Justice

1. What is an example of Restorative Justice?

2. What are the three hallmark methods of restorative justice

3. Restorative Justice focuses on how much punishment can be inflicted on an offender.
a. True? or b. False?

4. What is one way **YOU** can demonstrate Restorative Justice?

5. What is victim awareness?

6. What are the four kinds of reparation found in agreements on how the offender will make amends for the harm caused by the crime?

A.

B.

C.

D.

Chapter 9: Health

Are you aware that your physical health can have a profound impact on your transition from prison back to the community? When you are tired, run down, and generally don't feel well, you are not inclined, in most cases, to take the necessary steps towards getting your life on track.

Similar to your physical health, your mental health is also important. Being in tune with your emotions and thinking patterns play an important role in your successful transition back into the community.

Managing your physical and mental health require an awareness of life skills. Think about how you cope with certain situations, how you problem solve, and how you communicate with others.

This chapter will focus on health and life skills, which can provide for you some ideas worth thinking about as you navigate the path of your transition.

1. Good Physical Health:

- Relaxes muscles where tension has accumulated.
- Improves health and endurance.
- Clears minds.
- Improves self-image.
- Builds resistance to fatigue.
- Positively channels stress.
- Eat a variety of foods.
- Maintain a healthy weight.
- Drink plenty of water.
- Select a diet low in fat, saturated fat, and cholesterol.
- Choose a diet with plenty of vegetables, fruits, and whole grain products.
- Consume salt and sugar in moderation.



2. A Healthy Mind:

- Increases self-control and ability to handle stressful situations (ACT instead of REACT).
- Helps control muscle tension by recognizing the difference between tense and relaxed.
- Increases total body awareness.
- Choose how stress can affect you — make it a wise choice.
- Be responsible for your own self-talk, emotions, and outcomes. Everything we do, everything we say, is the result of our thinking.
- Negative thinking is a heavy burden — it literally bends the body and drains energy every bit as much as carrying a heavy weight.

3. Essential Life Skills:

- Decreases wear and tear on your body.
- Reduces stress.
- Become involved with something positive.
- Resolve conflict.

Physical Health: Exercise

It has been shown that frequent physical activity reduces your risk of heart disease and high blood pressure, as well as depression. Staying physically active will help you keep your weight down and feel better about yourself. Any level of exercise, from a mile walk three times a week to daily running, has conditioning value and can simply make life more enjoyable.

Here is a visual display of how much and what types of exercises are good for you. A lifetime commitment to routine exercise is physically healthy and a safe choice for something to do in your free time.

3-5 Times per Week

Aerobic Exercise (20+ min)

- Brisk Walking
- Bicycling

Recreational (30+ min)

- Soccer
- Basketball

Cut Down on:

- Watching TV
- Sitting for more than 30 minutes at a time

2-3 Times per Week:

Leisure Activities

- Yard Work
- Baseball

Flexibility and Strength

- Stretching/Yoga
- Push-ups/Curl-ups

Every Day

- Walk the dog
- Work in the yard
- Walk to the store
- Walk to the mailbox
- Take the stairs instead of the elevator



What types of physical activity do you enjoy?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____

Physical Health: Lifelong Health Concerns

Here are some things to do to reduce your risk of disease.

1. Quit smoking or chewing tobacco.
2. Check your cholesterol. If it is too high, follow your doctor's advice on a diet and/or medication.
3. Check your blood pressure. Treat it if it is high. Treating high blood pressure helps prevent heart problems and strokes.
4. Be physically active. A regular program of exercise reduces your risk of a heart attack by 35 to 55 percent. Try to get at least 20-30 minutes of moderate physical activity on most days.
5. Maintain a healthy weight. Being overweight increases your risk of developing diabetes, hypertension, and high cholesterol, which in turn increases your risk of heart disease.
6. Practice moderate or no consumption of alcohol.
7. Get plenty of rest.

Physical Health: Low-Cost Leisure Activities

Here are some activity ideas you can do to reduce your risk of disease by staying physically active.

1. **Spend time outdoors:** A walk in the park, neighborhood, or wilderness relaxes you and increases energy at the same time.
2. **Play sports:** Join a community team or simply play with family or friends.
3. **Exercise**
4. **Yard Work** (even in a small space) relieves tensions, promotes exercise, and soothes nerves.

Physical Health: Getting a Physical

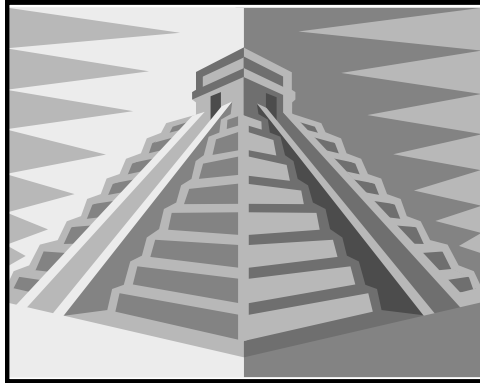
If you have questions or concerns about immunizations once you are released, please contact your healthcare provider or city or county health department.

You may also dial 2-1-1 to obtain assistance.

- All adults require tetanus and diphtheria immunizations at 10-year intervals.
- All adults aged 65 or older, as well as anyone aged 2-64 who have diabetes or chronic heart, lung, liver or kidney disorders, need protection against pneumococcal disease. Normally only one immunization is needed, which is good for life.
- Influenza vaccination is recommended for older adults, pregnant women, and persons with chronic diseases. This vaccine is given yearly, due to new strains of the virus not covered by previous vaccines.
- Hepatitis B vaccine is recommended for adults in certain high risk groups.

Physical Health: Eating Right

A healthy diet is the building block of a healthy life. The illustration below shows the basic food groups necessary for good nutrition.



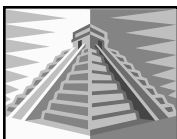
MyPyramid.gov

STEPS TO A HEALTHIER YOU

GRAINS Make half your grains whole	VEGETABLES Vary your veggies	FRUITS Focus on fruits	MILK Get your calcium-rich foods	MEAT & BEANS Go lean with protein
<p>Eat at least 3 oz. of whole-grain cereals, breads, crackers, rice, or pasta every day</p> <p>1 oz. is about 1 slice of bread, about 1 cup of breakfast cereal, or ½ cup of cooked rice, cereal, or pasta</p>	<p>Eat more dark-green veggies like broccoli, spinach, and other dark leafy greens</p> <p>Eat more orange vegetables like carrots and sweet potatoes</p> <p>Eat more dry beans and peas like pinto beans, kidney beans, and lentils</p>	<p>Eat a variety of fruit</p> <p>Choose fresh, frozen, canned, or dried fruit</p> <p>Go easy on fruit juices</p>	<p>go low-fat or fat-free when you choose milk, yogurt, and other milk products</p> <p>If you don't or can't consume milk, choose lactose-free products or other calcium sources such as fortified foods and beverages</p>	<p>Choose low-fat or lean meats and poultry</p> <p>Bake it, broil it, or grill it</p> <p>Vary your protein routine — choose more fish, beans, peas, nuts, and seeds</p>

For a 2,000-calorie diet, you need the amounts below from each food group. To find the amounts that are right for you, go to MyPyramid.gov.

Eat 6 oz. every day	Eat 2½ cups every day	Eat 2 cups every day	Get 3 cups every day; For kids ages 2 to 8, it's 2	Eat 5½ oz. every day
Find your balance between food and physical activity <ul style="list-style-type: none"> Be sure to stay within your daily calorie needs. Be physically active for at least 30 minutes most days of the week. About 60 minutes a day of physical activity may be needed to prevent weight gain. For sustaining weight loss, at least 60 to 90 minutes a day of physical activity may be required. Children and teenagers should be physically active for 60 minutes every day, or most days. 			Know the limits on fats, sugars and salt (sodium) <ul style="list-style-type: none"> Make most of your fat sources from fish, nuts, and vegetable oils. Limit solid fats like butter, stick margarine, shortening, and lard, as well as foods that contain these. Check the Nutrition Facts label to keep saturated fats, <i>trans</i> fats, and sodium low. Choose food and beverages low in added sugars. Added sugars contribute calories with few, if any, nutrients. 	



MyPyramid.gov
STEPS TO A HEALTHIER YOU

U.S. Department of Agriculture
Center for Nutrition Policy and Promotion
April 2005
CNPP-15

USDA

Dental Health

Remember to follow these tips to maintain a healthy smile:

Brush your teeth carefully at least twice every 24 hours. Ideally, you should brush after every meal. At the very least, brush once a day and always before you go to bed.

Floss your teeth daily. Flossing cleans those areas your toothbrush can't reach.

Eat a well-balanced diet.

Don't smoke or chew tobacco. It promotes serious dental problems such as gum disease and oral cancer.

Check your gums regularly for signs of disease — red, puffy gums or gums that bleed even slightly when you brush or floss. Notify your dentist if any of these signs appear.

If you wear full or partial dentures, clean your dentures daily. Be sure to remove stains and plaque that may build up and irritate your gums. Also remember to take your dentures out when you sleep to help your gum tissue stay healthy.

See your dentist regularly for checkups and professional cleanings.

Notes: _____



Physical Health: Sexually Transmitted Diseases (STDs)

The term STD is not specific for any one disease, but represents more than 25 infectious organisms spread through sexual activity and the dozens of disease symptoms they cause. STDs are almost always spread from person to person by sexual contact. Some STDs such as Hepatitis B and C, virus infections, and HIV infections are also spread by blood-to-blood contact, particularly among intravenous drug users through contaminated needles. Pregnant women with infections may pass their infections to infants before birth, during birth, or through breast feeding.

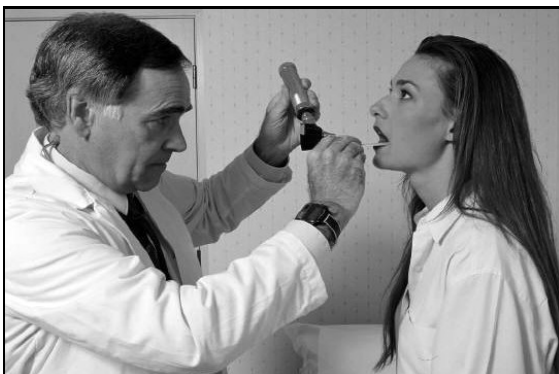
If you:

- Are afraid you might have a sexually-transmitted disease;
- Have questions about tests or treatments; or
- Need to find a doctor or clinic;

Call the **National STD Hotline** at **1-800-227-8922**. Trained health professionals are available to answer your questions and provide referrals 24 hours a day, seven days a week. All calls are private, personal, and confidential.

Physical Health: Human Immunodeficiency Virus (HIV) & Acquired Immunodeficiency Syndrome (AIDS)

The only way to determine for sure whether you are infected is to be tested for HIV. You cannot rely on symptoms to know whether you are infected. AIDS is caused by infection with a virus called HIV. As with HIV, you cannot rely on symptoms alone to diagnose AIDS. A medical doctor makes the diagnosis based on certain clinical criteria. If you test positive for HIV, the sooner you take steps to protect your health the better. Early medical treatment and a healthy lifestyle can help you stay well. Early medical care can delay the onset of AIDS and prevent some life-threatening conditions. HIV can weaken the immune system to the point that it has difficulty fighting off certain infections. Your immune system can be weakened by: smoking cigarettes, drinking too much alcohol, and using illegal drugs.



Notes: _____

Healthy Mind: Attitude

Attitude: A state of mind or a feeling; disposition.

Your attitude will make or break your release plan. The attitude with which you approach life is ultimately the key to your success. Being aware of your attitude in every situation you find yourself will affect the quality of your life your relationships with other people. There are decisions and outcomes in life which you will have absolutely no control over. However, you do have control over your attitude. A positive attitude can create options that might otherwise go unnoticed or open doors which might otherwise be closed. It is your choice to make, and your attitude to take.

Attitude

"the longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness, or skill. It will make or break a company... a church... a home. The remarkable thing is we have a choice everyday regarding the attitude we will embrace for that day. We cannot change our past... we cannot change the fact that people will act in a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude... I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you... we are in charge of our Attitudes."

Charles Swindoll



Healthy Mind: Depression

Feeling “down” from time to time is normal. Feeling “down” all of the time is not. You can become depressed because of things that happen in your life, such as loss of a loved one, losing your job, or losing your freedom when sent to prison. For some people, not accomplishing life goals can lead to depression. Physical illness can also lead to depression. Some types of depression run in families as well. Depression affects people of all ages, races, and social classes. For some, it will be a one-time event and for others it may recur. Some 19 million Americans suffer from it each year.

Symptoms of depression are:

- Persistent sad, anxious, or “empty” mood.
- Feelings of hopelessness, pessimism.
- Feelings of guilt, worthlessness, helplessness.
- Loss of interest or pleasure in hobbies and activities that were once enjoyed.
- Decreased energy, fatigue, being “slowed down.”
- Difficulty concentrating, remembering, making decisions.
- Insomnia, early-morning awakening, or oversleeping.
- Appetite and/or weight loss or overeating and weight gain.
- Thoughts of harming self or others.
- Restlessness, irritability.
- Persistent physical symptoms that do not respond to treatment, such as headaches, digestive disorders, and chronic pain.

If you have a few or many of the above symptoms that last for days at a time, you may need to be treated. Depression is normally a very treatable illness — medications, counseling, and lifestyle changes can all help to relieve symptoms. Depression is made worse by the use of alcohol or sedating drugs to “treat” depression. It can become a vicious circle of suffering with depression resulting from excessive drinking. Sometimes people consider harming themselves because they see no other way out of their situation. It is important to seek help from a medical doctor, psychologist, psychiatrist, clinic, or anyone skilled in dealing with depression.



If you need help to find mental health resources, dial 2-1-1. If you are afraid you may harm yourself or others, dial 9-1-1 immediately.

Chapter 10: Money Management

Penny for Your Thoughts

Can money really buy happiness? Did your parents talk openly with you about money? Did your parents argue about money when it was time to pay the bills each month? What would you do with an extra \$500 every month? Is a father's most important role in a family to make a good living?

These are all very personal questions that affect how we feel about money. Talking about our feelings as they pertain to our financial affairs can sometimes be very uncomfortable and unpleasant. The truth of the matter is that we can't afford not to discuss our feelings when it comes to our finances and money management.

When we have a better understanding of our feelings and attitudes towards money, we have a better ability to understand our choices, plus an increased ability to manage our money successfully.

Some people say they find money management and credit to be completely terrifying; a constant source of worry and strife. On the other side of the coin (no pun intended), some claim that money is the key to their happiness and that it provides the material goods and services that they work so hard for.

The bottom line is this: Our choices and decisions about money stem from our feelings and attitudes about money. When we feel intimidated chances are we're not going to have a very fruitful or productive financial life. If we don't set goals, or think that money management and credit is important, there is a good chance that an individual will experience some form of consistent financial crisis. This can manifest itself in one of two ways: financial crisis and personal crisis.

A financial crisis pertains to bounced checks, collections calls, overspending, borrowing from one thing to pay another, to name a few.

A personal crisis is chronic worry, loss of sleep, short temper, marital stress and just basic unhappiness. Unfortunately, both sets of crises seem to show up in an individual's life if they aren't living according to their income and value system.

Believe it or not, we were formulating our own opinions and feelings about money long before we ever knew the crucial role that it plays in our lives as adults. Someone who grew up in poverty is going to have a different view of money and money management than someone that grew up wealthy. It is your personal responsibility to determine what your relationship is with money and money management to help you feel confident in your financial resources.

A Look at Your Spending Habits

People have all different ways of dealing with money. Some like to organize their money and plan for the future. Others prefer to spend their money without planning — they focus on today and don't look ahead to what tomorrow may bring. There aren't "right" or "wrong" ways of dealing with money, but planning tends to give people a feeling of more control over their money and their lives.

Ask yourself:

- Does your money always seem to disappear long before the next check?
- Do you often wonder where your money went?
- Do you ever run out of food or gas between paychecks?
- Do you often get collection notices for past due bills?
- Do you need to buy things you can't seem to afford?
- Do you pay some of your bills late every month?
- Do you need to borrow money to make ends meet each month?
- Do you owe a lot of money on credit cards?



Notes: _____

The first step in making a spending and saving plan is to start keeping track of where your money is going right now. You have to know how much you are spending and what you are spending it on before you can make a plan.

Wants versus Needs

As difficult as prison may be, there is security in not having to make too many decisions and having too many choices, especially with money. Once you are “on the streets,” you will be earning money, deciding how to spend it, and will have expenses you did not have in prison. You will have to decide between “wants” and “needs” — what is a “want” to one person may be a “need” of another.

- How do you decide what to buy? What do you absolutely need? What can you do without for the time being? A wise man once said, “Most problems in life can be figured out by sitting down with a paper and pencil.” Here’s your chance to write things down and to get a budget in order.
- Use the pages included in this chapter as a practice budget. Complete the activities the best you can and ask a friend to check your numbers. Check the newspapers for apartment rent figures, the Sunday paper grocery ad for the cost of food, etc. Use the resources learned in this education program about housing costs. This will be your budget for your first month out of prison.
- Make your numbers as realistic as possible. When you are released, this practice budget will help you to create a budget of how and where to spend your money.
- On the blank budget form, list figures you plan to spend; then at the end of the month write down the actual amounts that you spent next to your budgeted figures so when you make your budget for the next month it will be accurate.
- Some bills you will pay every six months or once a year. Budget these expenses by including one month’s cost of the bill in each month’s budget. For example, if your car insurance premium is due twice a year and is \$360, then budget 1/6 of that bill ($1/6$ of $\$360 = \60) every month and put that amount into your savings until you need it.
- Keep this book and use your completed practice budget pages in this chapter as a guide. Purchase a budget book when these pages run out or use a computer software program to make up new sheets. You can also find many blank templates on line, too. Keeping a budget will help you organize your financial life and will help you avoid running up expenses you cannot afford.

- Remember to keep receipts from purchases. Keep them in a folder or a place that you will not lose them. Sit down once a week and, using your receipts and/or checkbook, compare your expenses to what you have budgeted.
- Before you go shopping, consult your budget to see how much money you can spend. For purchases like groceries, do your shopping once a week or every two weeks. This will make it easier to limit how much you spend. Try not to buy on impulse. Also, try not to grocery shop when you are hungry.
- Before you go shopping, make a list of what you intend to buy and how much you can afford to spend. Look for sales, discounts, deals, and coupons.
- If you have a pocket calculator, keep track of the cost of items as you select them. This will help you choose the right mix of items to stay within your budget. Using a calculator and adding up the cost of your purchases as you go is a good way to avoid impulse shopping. If you leave the store with the items that you came for and money left in your pocket, congratulate yourself.

Your Gate Money and Savings

At your release you will receive \$100 gate money, plus any money you have saved (technical release violators do not receive gate money). You should begin your budgeting with this money. Think about needs you will have immediately upon release. Avoid the temptation to spend this impulsively, as “fun” money. Include it in your overall post-release budget plan.

Keeping Track of Your Spending

The first step in making a spending and saving plan is to start keeping track of where your money is going. You have to know what you are spending and what you are spending it on before you can make a spending and savings plan.

As soon as possible, start writing down everything that you spend by cash, check, and credit card.

- When you write a check, write down the date, item, and amount in your checkbook.
- When you spend cash, write down the date, item, and amount in a notebook or calendar.
- Save your receipts and keep track in a notebook or on a sheet of paper.

You need to keep track of your spending for at least one month before you can get a good picture of where your money goes. At the end of the month, total the amount you have spent for each spending category.

For example, for January your list might look like this:

	Date	Item	Amount
#1	Jan 1, 2010	Rent (1bdm)	\$550.00
#2	Jan 1, 2010	Video rental	\$5.00
#3	Jan 2, 2010	Bus pass	\$30.00
#4	Jan 5, 2010	Groceries	\$45.00
#5	Jan 7, 2010	Shoe polish	\$2.50
#6	Jan 10, 2010	Shampoo	\$4.50
#7	Jan 12, 2010	Gas	\$32.50
#8	Jan 15, 2010	Electric bill	\$45.50

At the end of January, you would add these nine items together to get the following category totals:

Housing and Utilities	Items 1 & 8	\$595.50
Food and Beverage	Items 4	\$45.00
Transportation	Items 3 & 7	\$72.50
Personal	Items 5 & 6	\$7.00
Entertainment	Item 2	\$5.00
	Total	\$725

Creating a Realistic Budget Plan

These are some basic expense classifications and guidelines suggested for planning your budget.

Housing (20-30%)

- Rent
- Mortgage payments
- Repairs and improvements
- Property taxes

Family Necessities (2-4%)

- Laundry and dry cleaning
- Toiletries and cosmetics
- Barber and hairdresser
- Postage and stationary
- Minor home furnishings

Medical (2-8%)

- Insurance
- Medicine
- Hospital, doctor, and dentist bills

Utilities (4-7%)

- Gas and electric
- Waste disposal
- Water
- Telephone

Food (15-20%)

- All food items
- Restaurant & meals delivered
- Pet food

Automobile and Transportation

- Purchase and installment payments
- Gas and oil
- Repairs
- Rental, taxi, and bus fare

Savings and Investments (5-9%)

- Long term saving / investment goals
- Emergency funds

Clothing (3-10%)

- All clothing purchases, alterations, repairs, and dry cleaning

Recreation and Entertainment (2-6%)

- Admissions
- Games and hobbies
- Music collection
- Sporting goods
- Vacations

Personal Improvement*

- Books, magazines, and newspapers
- Tuitions and course fees

Outlay for Fixed Assets (2-8%)

- Major purchases or installment payments on appliances, garden equipment, and furniture
- Repairs (appliance, TV)
- Gifts, Church, and Charity*
- Life Insurance*
- Taxes*
- Child Care*
- Legal Services*
- Unspecified Debt Repayments*
- Union / Professional*

*These categories have no suggested limits since costs vary greatly from person to person.

The Case of the Missing Money

Do you have any missing money? Think about your daily routine. Do you get a snack from a vending machine every afternoon? Do you buy a pack of cigarettes every day? Do you play the lottery every week? These are all examples of “missing money” that will eat away at your spending plan. To see where your money is going, record these items below. Then you can either make changes or include this cash in your spending plan. Otherwise, it will continue to disappear.

For example: Each workday, Hector buys three snacks from a vending machine.

Cupcake twin pack \$1.00
 Bag of potato chips \$.75
 Can of pop \$.65

Just three snacks add up to a few dollars a day. Although this doesn't seem like much, over a period of time it grows. Use the table below to list items you may buy regularly and then figure out how much it costs per day, per week, per month and then per year. A little adds up quickly. What if you saved that money for an emergency fund of \$300? How long would it take you to save \$300?

Every day \$2.40
 Every five days 12.00
 Every four weeks 48.00
Every year \$576.00

Item	Cost per day	Cost per week	Cost per month	Cost per year

Smart Changes to Save Dollars

Stretch your paycheck by looking for smart ways to spend less.

Plan ahead and shop around

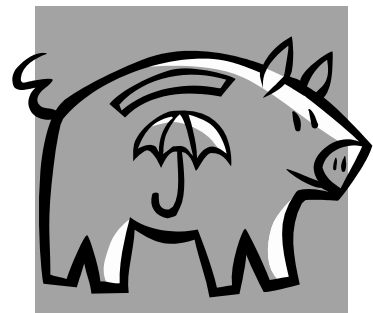
- Comparison-shop before you buy. Check catalogs, thrifty classified ads, garage sales, and secondhand and discount stores.
- Look for sales and specials on food staples, soap, paper products, and personal items. Use coupons if they help you save on things you would buy anyway.
- Eat before you go to the store. Don't shop for food when you're hungry.
- Make a list of what you need before you go grocery shopping and stick to it. Don't buy anything that isn't on your list, unless it is a good buy and you will use the item(s).

Use wisely

- Use food promptly to avoid spoilage. Talk to your children about not wasting food.
- 'Eating out' at restaurants and fast food places is quick and easy, but expensive in the long run avoid going out to eat all the time.
- Do regular car maintenance, such as oil changes. Tuning up your car and inflating the tires properly will improve your gas mileage.
- Wash your car yourself (a clean car rusts less).
- Pay your bills on time to avoid finance charges and late fees.

Don't buy

- When you think of buying something, ask yourself: Do I really need this item, or is there something else I would rather do with the money?
- How many hours do I have to work to pay for this item?
- Be able to say no to yourself, your children, and salespeople whenever you feel pressured into buying something.
- Check your cable television bill. Do you really need more than the basic plan? Do you need cable television at all?



Substitute

- Buy one all-purpose cleaner for floors, walls, woodwork, and appliances.
- You can use baking soda to scrub sinks and countertops and a vinegar and water solution for cleaning glass.
- Find out if a lower-priced brand works as well as the one you usually buy.
- Instead of going to a restaurant, get prepared food from the grocery store deli.
- If you use the bus a lot, buy a bus pass. For short trips, walk or ride a bike.

Find it free

- Many items are available for free. You can borrow books, CDs, music tapes, DVDs and videos (and sometimes even games, and toys) from the library.
- Check the local newspaper for free or low-cost activities for the family.
- Check if you're eligible for free or discounted classes, food, or meals (such as community or school meals, WIC, food stamps, or senior meals).
- Find out about all the healthcare benefits to which you are entitled.

Be creative

- What are some other smart ways you could limit your spending?

Sample Money Tracking Format

On the following pages, use the format or create your own to keep track of your money spending. At the end of each month, be sure to total each category. You will then be able to reevaluate your money spending and the way you make financial choices.

Date	Item	Amount
		\$
	Total	\$
Category		Total
Housing and Utilities		\$
Transportation		
Personal		
Entertainment		
Total		\$

Monthly Budget			
<i>Income Difference</i>	<i>Budgeted</i>	<i>Actual</i>	<i>(+ or -)</i>
Job #1	\$	\$	
Job #2			
Other Income			
Total Income			
Fixed Expenses			
Rent/Mortgage			
Home Owner's/Renter's Insurance			
Property Taxes			
Credit Card Payment Minimum			
Health Insurance Premium			
Telephone			
Utilities			
Child Support/Childcare			
Supervision Fees			
Variable Expenses			
Food — Groceries			
Food — Meals out			
Toiletries, Household Items			
Clothing			
Medical Expenses			
Entertainment			
Transportation			
Car Payment			
Bus Fares			
Gas			
Repairs and Maintenance			
Auto Insurance Premium			
Parking			
Savings	\$	\$	\$
Total Expenses	\$	\$	\$
Balance	\$	\$	\$

Banking

Having a bank account is vital to financial success and provides useful resources to managing your money. A bank or credit union can offer helpful tools to allow an individual the ability to track their daily spending, construct a monthly budget, establish credit and build a trusting relationship to apply for loans in the future.

Types of Banking Institutions

Traditional Bank- A bank is a financial institution where you can deposit your money. Banks provide a system for easily transferring money from one person, or business, to another. Banks provide many services from offering checks, ATM and debit cards, making loans as well as ensuring that our funds “pass hands” in a legal and structured manner.

Credit Unions – A credit union is a cooperative financial institution that is owned and controlled by its members and operated for the purpose of thrift, and promoting credit at reasonable rates, as well as providing financial services to its members. Many credit unions exist to help further community development.

Un-Banked Institutions – These businesses are normally defined as Pay Day loan stores, Check Cashing and Pawn Shops. These agencies are typically less regulated and charge predatory-type fees and interest to use their services.

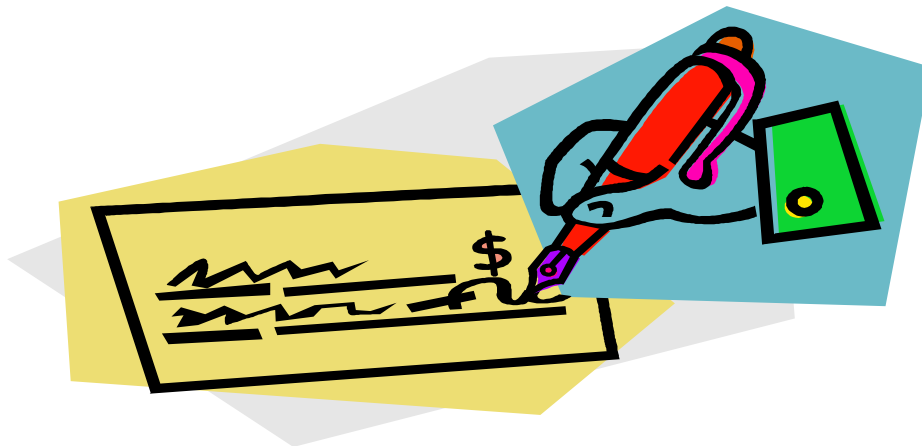
Ask these important questions of any bank or credit union before opening an account:

- What is the minimum I need to open an account?
- What is the interest rate on the account and the minimum balance I must keep in order to earn interest?
- Is there any monthly fee and is there any way to avoid monthly fees, such as maintaining a minimum balance?
- What happens if my account balance falls below the minimum required?

- Is there a charge for each check or no charge up to a certain number of checks (such as 10 checks per month)? If there are a limited number of checks per month, how much is the charge for going over that number? If you write a lot of checks, an account that has no monthly fee or per-check charge is for you.
- Is there a fee for using an ATM? A non-network ATM is a privately-owned ATM that charges a fee for using its services. A non-network ATM will have a notice posted on the machine stating the transaction fees. Depending on your bank they may also charge you a fee for using a non-network ATM. You can find out by asking a bank representative or by reading your bank contract.

Depositing Money into a Checking Account

1. Write the date you are making the deposit.
2. If you are depositing cash, write the total amount.
3. If you are depositing coins, write the total amount.
4. If you are depositing a check, write the check number, which is the number printed in the upper corner of the check.
5. Write the amount of the check.
6. If you are depositing more checks than can be listed on the front, continue to list them on the back, and write the total amount of the checks on the back.
7. Write the total amount you are depositing.
8. If you are making a deposit, write the amount you want.
9. Write the total amount you want deposited (total amount minus cash received).



Steps to take when Writing out a Check

1. **Check number.** Checks come pre-numbered when you receive them. Numbering helps in balancing your account or spotting a lost or stolen check.
2. **Date.** Enter the date you are writing the check.
3. **Pay to the order of.** Enter the name of the person or company to whom the check is written.
4. **Amount of check in numerals.** Enter the amount of the check, in numbers. Don't leave any space between the pre-printed dollar symbol (\$) and the numbers indicating the amount of the check. There should be no room for someone to add extra numbers.
5. **Amount of check in words.** Enter the amount of the check in words. Start writing at the far left side of the line. Follow the dollar amount by the word "and." Then write the amount of cents over the number 100.
6. **Draw a line from the end of the 100 to the end of the line.**
7. **Signature.** Sign your check exactly the way you signed your name on the signature card you filled out when you opened your account.
8. **Bank numbers.** These numbers are printed on the check so the check can be delivered back to the bank after you purchase.
9. **Identification numbers.** These numbers are used to identify the bank, your account number, and the check number. They are printed in special magnetic ink that machines can read.

Reconciling a Checking Account

When you get your bank statement, sit down with your statement and your checkbook to make sure that your checking account record is correct and that the bank has not made any errors. Following the directions listed below will help you keep an accurate record of your account.

1. Obtain the current balance from your checking statement.
2. Add any deposits that you have recorded in your checking register that were made after the date on the statement.
3. Subtract any outstanding checks (checks you have written but have not yet cleared the banking system or were written after the day of the statement).
4. Compare the results with the current balance in your check register.

Note: The balance in your check register should be adjusted to include:

- Deductions for service fees or other charges.
- Additions for direct deposits and interest earned.

Check clearing — What are the policies?: Some banks put a “hold” on deposits that are personal checks, with a longer hold for out-of-state checks; others may give you instant access to only part of a deposit (for example, the first \$100) until the check clears. Remember, banks usually subtract from your balance any checks you have written against your account before adding any deposits to your account, even though the bank received all on the same day.

Fees for services, overdrafts, etc. Some banks have very steep fees for “bounced” checks (written by you or to you). Banks vary in the amount charged for using their or other bank’s automatic teller machines (ATMs) or even for returning your cancelled checks to you each month.

Cost for personalized checks from the bank (some banks charge as much as \$25 for a box of 200 checks). Mail order printing services offer lower-cost checks.

Electronic Banking

If you are interested in using these services, here are some examples:

- Direct deposit of earnings into accounts.
- Automatic payments to utility companies/other businesses deducted from your checking account as prearranged by you.
- Telephone teller allows you to authorize certain transactions and access account information over the phone. Fees usually apply to these transactions — access is from anywhere there is a touchtone phone.
- Online banking offers a timesaving, cost-effective way to check balances, pay bills, transfer funds, compare savings plans, and apply for loans on the Internet.
- Automated Teller Machines (ATMs) and debit card services offer an easy way to complete simple banking transactions such as deposits and withdrawals.
- ATM machines are usually conveniently located outside banks, shopping malls, supermarkets, and convenience stores. They allow 24-hour access to your account, but that also means you can be tempted with overspending and impulse buying.
- ATM convenience is a pricey one — on average, the fee a bank charges you to use another institution’s ATM is \$1.50. That’s on top of the average \$2.00 that other institutions charge you to use their ATMs. Use your own bank’s machines if at all possible and take out larger sums less frequently to avoid repeat fees on numerous smaller withdrawals.

- To use an ATM machine or debit card, you need your card and personal identification number (PIN). Never write your PIN on the card or keep it with the card. If you give your card and PIN to someone, you are responsible for any withdrawals, even if you didn't authorize them. Guard your PIN carefully. Tell the bank right away if your card has been lost or stolen.
- If you have an ATM card with a MasterCard or Visa logo on it, you also have a debit card connected directly to your bank 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.
- If you apply to open a bank account and are rejected, it is probably because your name is listed in a database of the major national account verification company. This service helps banks screen out applicants who have mishandled bank accounts in the past. A financial institution may require that you open a savings account before allowing you to open a checking account with them if you have been screened as a poor risk.
- You can get a free copy of your file if you have been denied a bank account in the past 60 days because of information provided by an account verification company. Ask the bank to give you the address or telephone number of the company.

What is Credit?

If you have ever taken out a loan to buy something — a car, for example — you were given credit. Credit means you are using someone else's money to pay for things. It also means you are making a promise to repay the money (the loan) to the person or company that loaned you the money.

Good credit means that you make your loan payments on time and repay your debts as promised. Good credit is important because it makes it more likely that you will get a new loan in the future when you want to make a major purchase, such as a new car or home. When you have a good credit record, lenders feel more confident that you are willing and able to pay back the new loan.

***Today, there are three kinds of people:
The haves, the have-not's, and the have-not-paid-for-what-they-
have's. ~Earl Wilson***

Buying on Credit — How much can you afford?

As a general rule, there are two methods you may use.

Method 1

Usually credit payment (excluding mortgage payments) should be no more than 12 to 15% of your take-home pay.

My take-home pay \$_____ X 15% (.15) = \$_____

Method 2

For safe credit use, fill out the following worksheet to see how much you can safely spend on credit payments each month.

A. Your monthly take-home pay (income)	\$
B. Housing (mortgage or rent), insurance	\$
C. Utilities (phone, electric, gas, waste, cable TV)	\$
D. Food	\$
E. Clothing	\$
F. Transportation (gas, repairs, insurance)	\$
G. Medical Expenses (insurance, dental, medications)	\$
H. Childcare and other fixed monthly expenses	\$
<i>I. Total monthly expenses (add together items above B-H)</i>	\$
J. Monthly disposable income (subtract I from A)	\$
K. Divide monthly disposable income (J) by 3	\$

Note: Method 2 generally gives you less disposable income than Method 1. For most consumers, the Second method is the safest way to guard against over-spending.

Comparing the Cost of Buying on Credit

When you buy from a store with their credit card plan, you can pay on an average of 18% interest. For example, if you purchase an item for \$177 and over a period of 12 months pay \$16 per month, you will pay \$18 in interest charges. If you purchase an item for \$500 and only pay \$16 per month it will take you 42 months to pay off the debt and you will pay \$180.21 in interest. How will you feel in almost four years about that purchase?

Many people only make minimum payments on their credit card accounts each month. This means you will pay much more for your original purchase. Another example: You owe a department store \$500 for a new TV set. Every month, you pay the minimum amount due, \$12.50. At this rate, it will take you 5 years (60 months) to pay off the loan, if you don't charge anything else on the account.

Factors to consider on minimum payment are the annual percentage rates (APR), the amount borrowed, and the minimum amount due each month. Most credit cards are set up so you're paying back at least 2% of the balance as the minimum amount due; some are set up so you pay back 3% as the minimum amount due. You can always pay more than the minimum due on credit cards. For paying more than the minimum due on bank loans and mortgages, check with your lender on penalties for early payoff.

Original Loan	Interest Rate	Length of Loan	# of Payments	Loan Paid	Interest Paid	Real Cost
\$500	18%	5 years	60	\$500	\$262.00	\$762.00
\$500	18%	4 years	48	\$500	\$205.12	\$705.12
\$500	18%	3 years	36	\$500	\$176.08	\$676.08
\$500	18%	2 years	24	\$500	\$99.04	\$599.04
\$500	18%	1 year	12	\$500	\$50.00	\$550.00

Remember, make more than the minimum payment. Pay off as much as you can, as fast as you can. It will save you money!

Credit Reports

A credit report shows how much debt you have, whether you have made payments on time, or if you have not paid back some loans. Credit reports do not show information about your race, religion, medical history, personal lifestyle, political preference, criminal records, or any other information unrelated to credit. Credit reports are compiled by national credit-reporting agencies.

The typical credit report includes four types of information:

1. **Identifying Information:** Your name, address, phone number, social security number, date of birth, and current and previous employers.
2. **Credit Information:** Specific details about your credit cards, student loans, and other loans. This information includes the date opened, credit limit or loan amount, balance, and monthly payment. The report also shows your payment history during the past several years and the names of anyone else responsible for paying the account, such as spouse or co-signer. Late payments, skipped payments, accounts turned over to a collection agency, and repossessions appear here.
3. **Inquiries Information:** This lists the names of those who obtained a copy of your credit report and how often you have applied for credit in the past two years. As a result of the FACT Act (Fair and Accurate Credit Transactions Act), after you are released, U.S. residents are entitled to one free copy of his or her credit report once every twelve months. This information is available at the only government-sanctioned credit reporting agency-operated website, annualcreditreport.com, or by calling 1-877-322-8228, or by mailing the Annual Credit Report Request Form found on the website. To guard against inaccurate information or fraud more often than yearly, one can request a report from a different credit reporting agency every four months. However, the report does not contain a credit score, though a credit score may be purchased at the time the report is accessed. Requesting a credit report will subject you to “pre screening” offers of credit cards. To prevent credit bureaus from making your address available to credit card companies, you may opt out by calling 1-888-5-OPT-OUT (1-888-567-8688) or by visiting their website optoutprescreen.com.
4. **Public Records:** Public record items obtained from local, state and federal courts, such as tax liens, bankruptcy filings, child support, or judgments against you in court.

The best way to know what your credit report shows is to order one and review it carefully. It's a good idea to order your credit report once a year to make sure there are no errors on it. You can contact the three major credit bureaus at the following addresses.

Experian PO Box 9600 Allen, TX 75013 1-888-397-3742 www.experian.com	Equifax PO Box 740241 Atlanta, GA 30374 1-800-685-1111 www.credit.equifax.com	Trans Union PO Box 1000 Chester, PA 19022 1-800-916-8800 www.transunion.com
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Your Credit Score

A credit score is a number that is calculated based on your credit history to give lenders a simpler and quicker way to decide to lend or not to lend to people who are applying for credit or loans. Points are based on information in the credit report. It's the credit score that makes it possible to get instant credit at places like electronics stores and department stores.

700 or above	<i>Excellent</i>
650 or above	<i>Good</i>
600 or less	<i>Needs Improvement</i>
500 or less	<i>Very Low</i>

If your credit score is 700 or above, you will most likely qualify for any loan or credit you apply for. If your credit is 650 or above, you will likely qualify, but will not receive the best rate available. If your credit score is below 500, do not attempt to get any credit until you take steps to improve your credit rating.

Why is my credit score so important?

Whether it's a new home, car, cell phone, or a line of credit at your local shopping mall, your credit score is the tool that any potential lender has for determining your credit worthiness. All creditors want to minimize their risk while maximizing their profits, and therefore will be more likely to extend credit to a person who has shown consistent ability to pay their bills on time and to successfully manage credit without overspending or defaulting on their payments.

Another reason a good credit score is important is the ever-increasing predatory lending industry. These are agencies or lenders that prey on consumers with low credit scores and take advantage of them by charging very high interest, high fees, and giving payments that are not affordable. These agencies and lenders most often hurt your credit even more while making a nice commission for themselves. Beware.

How to Correct Errors on Your Credit Report

Credit reports should be accurate, but it is important to make sure they are. If there are errors or outdated information on your credit report, it could hurt your chances of getting a new loan. The good news is that you have the right to have the mistakes corrected at no charge to you. Here's how:

The credit report may include information on how to correct errors. Follow the instructions that you get with the credit report to tell the credit-reporting agency about the mistake.

A phone call to the agency alerting it of the error often will take care of the problem.

If additional information is needed to correct the error, the credit-reporting agency will tell you what to send. For example, the agency may ask for copies of cancelled checks or other payment information. If you have kept good records of this information, it will be much easier to show them where the mistake was made.

You may also wish to explain the problem in a brief letter. The credit reporting agency must investigate your complaint within 30 days and get back to you with the results. If the agency finds that the information in the credit report is inaccurate, the creditor must notify the other major credit-reporting agencies of the error so they can correct their information. If the credit-reporting agency does not find the error and you still believe your credit report is inaccurate, you can contact the creditor directly to try to straighten out the problem. You also have the right to explain your side of the story on the credit report if the issue still remains unsolved. You may write up to 100 words to explain the situation. The statement will appear on your credit report.

Getting Help

If you are having problems paying your debts, the first step is to call your creditors to discuss your options. Call them before you miss a payment. This may be a difficult step, but it is less embarrassing than receiving phone calls demanding payment. Plus, it shows you're making an effort to resolve the problem and trying to find a solution.

If you owe money to any businesses (have delinquent accounts or collection activity), it may be time for expert help. Consider going to a nonprofit credit-counseling organization. These organizations can work with you and your creditors to set up a repayment plan. They will provide this service for no or little cost to you. The National Foundation for Credit Counseling (NFCC) promotes the national agenda for financially responsible behavior and builds capacity for its Members to deliver the highest quality financial education and counseling services. Call 1-800-388-2227 to speak to a counselor near you. Para ayuda en Español llama al 1-800-682-9832.

Don't get these offices confused with credit-repair companies or debt settlement companies that offer to fix your credit history for a fee. It can't be done. To check a company's reputation, call the Better Business Bureau or the State Attorney General's Office.

How Will I Know If I Am Heading For Credit Trouble?

Early warning signals of potential credit debt trouble include:

- Struggling to make ends meet every month.
- Relying heavily on extra income such as overtime and a second job to help you buy essentials.
- You start to forget that credit is really debt.
- You find it harder and harder to save.
- You don't have an adequate emergency fund.
- You do not pay bills on time.
- You pay only the minimum due on credit cards and charge accounts.
- You have defaulted on a payment or your rent.
- An anticipated pay raise is already committed to paying debts.
- You've lost the total amount of debt you owe.
- You've taken out a consolidation loan.
- You use the overdraft loan feature of your checking account frequently.
- The total of your debts exceed the total of your assets.

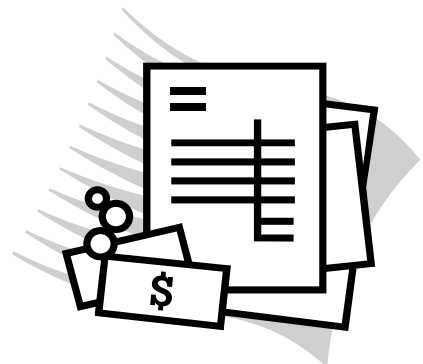
Seeing yourself in two or three of the above situations may mean debt problems are possible. Become familiar with the above danger signs. Then take positive action to stop the potential problem early.

Adapted from Managing Credit Fact Sheet 435, University of Maryland, by Kathy Prochaska-Cue, Extension Family Economist and Management Specialist, University of Nebraska.

Ways to Improve Credit

There are some steps you may take on your own to improve your credit.

- ***Pay your loans first***, before you spend money on entertainment and activities.
- ***Pay your total credit card bill(s) every month***. If you cannot do this, cut them up or use them only for emergencies.
- ***Charge less than your credit limit*** on your credit card.
- ***Apply for only the credit you need***. Every time you apply for credit (whether you are accepted or declined) will show up on your credit report. Too many applications will make lenders hesitant of your application. Inquiries stay on your report for two years and affect your score for one year.
- ***Choose a credit card that offers a low interest rate*** and a low (or no) annual fee. Don't pay an upfront fee. It's different from an annual fee, and is often a scam.
- ***Pay more than the minimum amount due each month***. If you pay the minimum amount due, you will quickly build up interest.
- ***Use your credit cards to establish good credit***. Using the credit card and paying off the balance each month shows you can manage money well.
- ***Look for different ways to cut into your everyday expenses***. This will give you money to pay off credit card balances and loan payments early; however, be careful when you pay off loans. Some repayment plans penalize you for paying off too soon. Be sure to ask the lender first.
- ***Keep track of your bills and past due notices***. Just because you haven't received a bill after a few months doesn't mean the bill does not exist. Some hospitals and doctors will stop sending bills after a few months and turn it over to a collection agency. These will always show up on a credit report.
- ***Check your credit report for any unpaid debts***. If you have any, make arrangements to pay them off before you apply for another loan.



Ways to Create a Credit History

Some people prefer to pay cash for all their purchases; however, this does not create a positive credit history. If you have never taken out a loan or have never had a credit card, you may not have any credit history. This may become a big problem when you want to apply for a home mortgage because you do not have any credit history.

You can create a credit report of your own by putting together your own personal credit history. This is called a non-traditional credit history. This is a way to show your lender that you have been responsible for paying your bills on time. You may use these suggestions when it is time to create your own credit report:

- Keep copies of your bills including rent, telephone, electric, insurance, cable, etc.
- Keep copies of cancelled checks that you used to pay your bills.
- Ask your property manager and utility providers to give you a letter stating that your payments have been made on time.
- Show your record of bills, payments, and letters to lenders to prove that you have been paying your bills on time. A record of two years would be ideal.
- You may consider asking your bank if you can apply for a secured credit card. This card will be backed by your savings account. Be sure you understand the terms of this type of card because there may be fees involved. Be sure to use the card and make the payments. Usually after one year your account is reviewed and if it's good, it may be converted to a regular credit card and your limit may be increased. Remember to check on the new terms once the change is made.
- You may qualify for department store credit cards. The limit may start out small but will be raised after you show your ability to make the payments. Try to pay the balance each month; this will make a difference on your credit report.

Be aware that if you have a joint account with your spouse, any debt that results is your responsibility, even if you were not aware of the charges.

Debt Collection

The purpose of debt collections is to remind the borrower that a debt is owed and to make sure that it gets paid. When a bill is not paid as agreed, the creditor will attempt to remind you of the debt through late fees on statements, letters, phone calls, and legal action.

What will happen if I don't pay?

You will not hear from most creditors until payment is several days late. Many creditors will contact you once payment is more than 30 days late, while others take more immediate action.

The immediacy of the collections effort will depend on the type of debt, the amount of debt, and the collections policies of the creditor or collection agency.

When a payment first becomes late, most creditors will send letters requesting payment. If the letters fail to get your attention, telephone calls are usually the next step.

How do collections agencies work?

Internal collections departments, collections handled by the debt owners, usually handle early-stage collection activities. After a certain time period has passed, the creditor may decide that it is more cost effective to sell the debt at a loss to an outside collection agency or an attorney instead of continuing collections internally. A collections agency or attorney will buy the debt at a low price and makes money based on the amount they are able to collect.

Your Legal Rights

If you start receiving attention from debt collectors, you still have legal rights.

How may a debt collector contact you? A collector may make contact in person, by mail, telephone, telegram, or fax. However, a debt collector is barred by law from making contact at inconvenient times or places, such as before 8 a.m. or after 9 p.m. unless you agree. In addition, a collector may not discuss debt with a third party such as an employer, neighbor, or relative.

Can you stop a debt collector from contacting you? Yes, you can stop a debt collector from contacting you by certified letter telling the collector to stop. Once the collector receives the letter, he or she may not make contact with you again except to say there will be no further contact to notify you that the debt collector or creditor intends to take some specific action.

However, sending such a letter to a collector does not erase any debt. The debt collector or original creditor could still sue you.

The Fair Debt Collections Practices Act (FDCPA): prohibits debt collectors from engaging in unfair, deceptive, or abusive practices while collecting these debts.

The FDCPA applies to personal, family, and household debts. This includes money owed for secured debts, such as car loans. The FDCPA also applies to unsecured debt including medical bills or charge accounts such as credit cards.

If you feel you are subject to unfair debt collections practices, you need to contact a local credit counseling agency to assist you in being able to adequately deal with the collections amount. A reputable, nonprofit consumer credit counseling agency can give you insight as to the best ways to go about dealing with the debt so you can move on.

Bankruptcy

If your loss of income has made your debt impossible to handle, as a last resort you may need to consider filing for personal bankruptcy. You don't have to be absolutely broke to file a petition; you may be coping with only one major debt and little hope of repayment. The purpose of bankruptcy must not be fraudulent.

While it is not necessary to have a lawyer file the petition, you may want to seek legal advice about details of exemptions and method of filing which best fit your situation. Legal fees are often required in advance, so be organized with your facts and papers and request a half-hour consultation. The court filing fees must be paid in advance.



Understanding Chapter 10: Money Management

1. What two things will you have to consider when spending your money?

2. What will be your biggest expenses on your budget?

3. What are some ways in which you can save money?

4. What things should you consider when choosing a bank?

5. What is credit?

6. How can you improve your credit?

Chapter 10: Employment

Adapted from Creative Job Search

Networking — The Golden Key of the Job Search Process.



*Networking is a key concept to the job search process, from start to finish. Because of its importance, **networking** is briefly introduced here. The definition, explanations and examples of **networking** are intertwined throughout the book. Special care has been taken to draw your attention to this concept whenever it's mentioned or implied. Look for the “key” symbol to help you identify it throughout the text.*



The following are 10 important points regarding networking. Look for these points and how they can be applied throughout the job search process.

1. **Always Be Prepared** — Have business cards and copies of your resume with you at all times. Opportunities will arise anywhere and everywhere.
2. **Stay in Contact** — Keep your contacts informed about your efforts in the job search. They can be kept informed by short phone calls or brief handwritten notes. Be sure to send a thank you letter within 24 hours of an interview. Be consistent.
3. **Talk First with People You Know** — Talk to your friends, family, teachers, professors, former supervisors or managers, etc. Practice selling yourself first to those who know you.
4. **Contact People You Don't Know** — Begin contacting people to whom your friends and acquaintances have referred you. Initiate each conversation with information on how you received their name. Show an interest in what they have to say, not just what they can offer.
5. **Ask for Information, Not a Job** — This is called an information interview. Detailed information is in the Creative Job Search book at your local WorkForce Center in the chapter *Job Search Preparation*.
6. **Keep Conversations Focused** — Use each conversation to get good information. Give your contact a brief summary of your job search objective, major highlights and accomplishments. Ask specific questions that will provide you with helpful insights.
7. **Look for Opportunities to Give Something Back** — Be prepared to offer something of value to those who are taking time to help you.
8. **Keep Your Promises** — When you tell someone that you will call back, be sure to follow up. If they are difficult to reach, keep trying. It's your responsibility to connect.
9. **Join Professional Organizations** — Visit or join a professional organization in the industry you wish to pursue. Many members are eager to help jobseekers and often know employers with open positions.

- 10. Get a Mentor** — Find people who have experience in the areas you are pursuing and build a relationship with them. Get their advice and use them as a sounding board for discussing your thoughts and ideas. Ask for an opportunity to shadow them for a day in order to get a better picture of what they do. This may also expose you to new contacts. Be prepared (see point 1).

Introduction

One area of change is the way people look for work. It isn't enough to be ready and willing to work. A successful job search today requires a calculated effort. Job seekers not only need marketable job skills, they need the skills to market themselves.

You may be motivated toward employment, and you may be good at what you do, but if you cannot convince a potential employer that you're the most qualified, you will not be the one who wins the job.

Today's successful job seekers use a variety of skills and strategies that can be learned. The information in this book and in our *Creative Job Search* seminars will assist you in mastering your job search. Investment in learning this information will provide job seekers an opportunity to reap benefits—

- Shorter time to obtain a new job
- Increase in the number of interviews and job offers
- Higher starting wage
- Reduced fear of unemployment
- Increase in potential for job satisfaction

Creative Job Search includes materials and seminars offered through the Minnesota WorkForce Center System and Internet resources.

www.positivelyminnesota.com

Creative Job Search has been recognized as a premiere resource by job seekers and employment professionals from all over the world. Here are a few of their comments—

“I would like to thank you for this information, I live in GA, but I was surfing on the web for some help about filling out an application, and I run across this information, I have always felt like I needed some assistance on this and I think this has really helped me. Anyway, I feel better about this, I am encouraged. I have been looking for work, off and on for 2 years, so my self-esteem was real low. Thanks, again.” **S. Selph, GA, Job Seeker**

“You have, by far, the best information available in America.” **Private Employment Counselor**

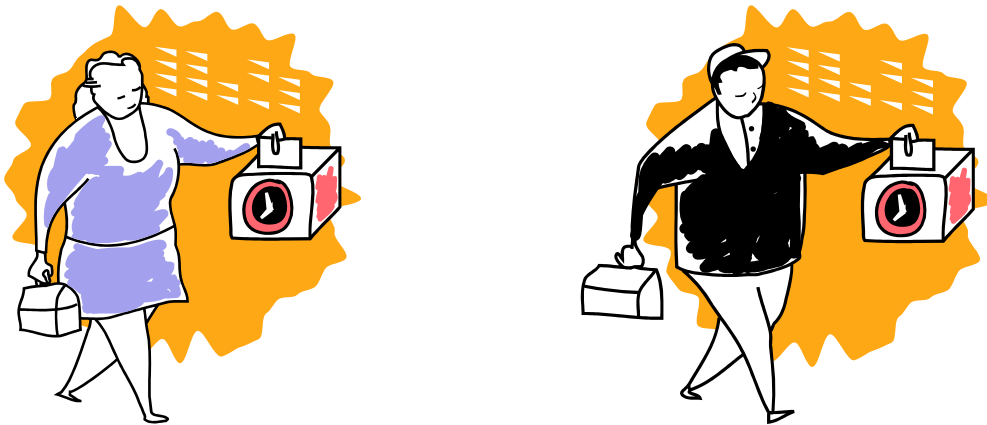
“This site . . . has put together the equivalent of a job-search manual, on their *Creative Job Search* page. Mark this: These authors really understand what *skills* are (unusual for the Internet). Employment applications, interviews, etc. are also covered.” **Richard Nelson Bolles**, author of *What Color is Your Parachute?*

“What a marvelous site and a great resource for job seekers and those that help them.” **Janeen Creighton**, career and academic specialist

“Yours has to be one of the best sites on the Internet . . .” **Job seeker**

The **Riley Guide** at www.rileyguide.com/jsguides.html, lists *Creative Job Search* as a recommended site and gave the following review—

“The Creative Job Search . . . This is a great guide to the entire job search process, starting with the initial transition and what you need to do to get focused on your search all the way through the research, interview, and final acceptance process. (Actually it's two guides. One for the traditional search and one for the Internet, but you all know that the Internet search is merely a subset of your traditional search, right?) This includes lots of forms that you can use to help you plan your time, money and activities. Excellent guide for all folks! You can even order a paper copy for yourself or your friends.”



Job Search Preparation

Organization

A successful job search requires organization and effort. You cannot simply walk out the door and wander around asking about jobs. Nor can you look for work only when you feel like it or when it's convenient. Planning and organizing are critical to job search success. For those who are accustomed to self-directed activities, this won't be difficult— but for those who are used to having someone else organize their activities, this will require mastering new skills.

You may not consider yourself an organized person, but you can learn this skill. Organizing your job search will save you time and effort. Good self-management and organization skills are valuable resources no matter what your experience might be.

You will need to develop a new routine to be successful in your job search. You may have to create a new set of priorities and schedules. Be aware that there will be many things that will distract you. Just about anything will sound better than looking for work. Don't be fooled; your number one priority is finding that new job. **Don't let anything get in your way.**

Time and Job Hunting

Before we look at the finer points of organizing a job search, we need to make something clear— looking for work is hard work! It takes time and energy to be successful. Most people work a 40-hour week.

If you're unemployed, those hours are available for your job search. If you're employed but seeking new opportunities, you need to make time for your job search. Be consistent in the amount of time you spend each week looking for a job. Don't spend 40 hours one week and then nothing for the next two weeks! The hardest part is getting started. Once you get the momentum into your search, you will want to keep moving forward.

Don't think of yourself as unemployed. You have a job— a full-time job. If you're employed, think of your job search as a part-time job. You're engaged in a very calculated sales and marketing campaign designed to sell your skills and experience to a prospective employer.

You're now self-employed— you're the boss. It's up to you to make sure the job gets done. Set your schedule and stick to it. The only reasons you wouldn't conduct your job search would be the same reasons you'd use for not going to work.

Advance Scheduling



Successful job seekers have mastered the art of managing their schedules. Job search scheduling and goal setting should be done daily and weekly. Establish measurable goals. For example, block out the hours you've committed to the search and identify what you plan to accomplish. If you set 9-11 a.m., Monday, for library research, your goal could be to identify 10 new employers you can pursue. Tuesday's goal could be contacting the 10 new employers you identified Monday. Tuesday, 1-3 p.m., may be scheduled for making direct telephone contacts. Be realistic, but challenge yourself.

Make Yourself Accountable



Create an area in your home where your entire job search is centered. This will help you feel like looking for a job when you're in that area. If you keep all your job search equipment, supplies and information there, you will stay organized and ready to look for work. (See the *Checklist of Job Search Supplies on the next page*.) Check your progress at the end of each day and week. See if you accomplished your goals.

When you do, commend yourself and decide if you can set tougher goals next time. If you didn't accomplish your goals, explore why and decide what you need to do to succeed in the future. Maybe your goals were not realistic—you tried to do too much. Learn from this and plan more realistic goals for the future. It may be a good strategy to involve someone else in your search. Talk with a trusted friend; give them permission to hold you accountable to your plans. Attending a job club would also enable you to discuss your job search with others.

Keep Accurate Records

If you're conducting a serious job campaign, you may make hundreds of contacts and generate new opportunities daily. Don't simply rely on your memory. You need to have and maintain a filing system, just as you'd make a grocery or "To Do" list. There are a variety of systems you can use including alphabetized three-ring binders, small pocket calendars and notebooks. Check your local office supply or discount store for examples. Just keep it easy to use and maintain.

Checklist of Job Search Supplies

Having the necessary tools and supplies available for your job search will help manage your job search time. Below is a sample checklist of helpful job search supplies.

- ☐ Notepads (Scratch Pads)
- ☐ Sheet Protectors
- ☐ Sheet Dividers
- ☐ Notebooks
- ☐ Pocket Calculator
- ☐ Stamps
- ☐ Envelopes (different sizes)
- ☐ Paper (draft and quality)
- ☐ Address Book
- ☐ Calendar (desk and pocket sizes)
- ☐ Printer Ink Cartridges
- ☐ Pens (blue, black and red ink; erasable)
- ☐ Pencils
- ☐ Correction Fluid (use sparingly)
- ☐ Correction Ribbons
- ☐ Erasers
- ☐ Stapler/Staples
- ☐ Paper Clips
- ☐ Staple Remover
- ☐ Business Card Holder
- ☐ Three-Hole Punch
- ☐ Manila File Folders
- ☐ Hanging File Folders

***People don't plan
to fail,
They fail to plan.***



Job Seeking Activity Goals



Filling out this sheet will help you plan and achieve your job goals.

Period: _____ to _____

Activity	Goal (# or date)	Actual (# or date)
Contact Minnesota WorkForce Center (WFC or local state employment service)		
Familiarize yourself with the WFC Resource Area		
Review electronic job search tools		
Attend job search training sessions or related training		
Research employers or go to the library		
Attend support groups/job clubs		
Read local newspapers		
Read trade journals and other publications		
Network		
Make cold calls (phone/in person)		
Complete/update resume		
Send cover letters/resumes		
Attend job fairs		
Participate in informational interviewing		
Talk to someone every day about your job search		
Attend professional organizations		
Talk to your references and write your reference sheet		
Make follow-up phone calls		
Follow-up on job leads		
Interview with employer		
Send thank you/follow-up letters		
Other activities		

Job Search Schedule Sample

Week of September 7

Time	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
8:00	<i>Shower and dress. Read the newspaper.</i>	<i>Shower and dress by 8:30. Set goals for the day/week.</i>	<i>Same as Monday.</i>	<i>Same as Monday.</i>	<i>Same as Monday.</i>	<i>Same as Monday.</i>	<i>Go to the farmers' market.</i>
9:00	<i>Read Sunday paper. Get to the ads by 9:30</i>	<i>Respond by phone to Sunday ads.</i>	<i>Make net-working calls.</i>	<i>Return calls. Schedule appointments.</i>	<i>Attend job club.</i>	<i>Return calls. Schedule appointments.</i>	
10:00	<i>Take a walk, play with the kids, etc.</i>	<i>Get info for writing responses to ads. Go to the Minnesota WFC</i>	<i>Make net-working calls.</i>	<i>Attend job fair.</i>	<i>Attend job club.</i>	<i>Make net-working calls.</i>	
11:00	<i>Have some fun!</i>	<i>Write cover letters. Make changes on resume.</i>	<i>Return calls. Schedule appointments.</i>		<i>Do informational interview.</i>		
12:00	<i>Lunch</i>	<i>Lunch</i>	<i>Lunch</i>	<i>Lunch</i>	<i>Lunch</i>	<i>Lunch</i>	<i>Lunch</i>
1:00		<i>Appointment</i>	<i>Appointment</i>	<i>Check out Minnesota WFC Resource Room computer.</i>	<i>Appointment</i>	<i>Research the employer for the interview next week.</i>	
2:00		<i>Appointment</i>	<i>Appointment</i>	<i>Call on leads obtained at Minnesota WFC.</i>	<i>Appointment</i>	<i>Research the employer for the interview next week.</i>	
3:00		<i>Appointment</i>	<i>Appointment</i>	<i>Appointment</i>		<i>Research the employer for the interview next week.</i>	
4:00		<i>Walk</i>	<i>Walk</i>	<i>Walk</i>	<i>Walk</i>	<i>Walk</i>	
5:00		<i>Evaluate today. Review tomorrow. Send thank you notes.</i>	<i>Same as Monday.</i>	<i>Same as Monday.</i>	<i>Same as Monday.</i>	<i>Same as Monday and review the week.</i>	

Job Search Schedule Sample

Week of _____

Time	Sun	Mon	Tues	Wed	Thur	Fri	Sat
8:00							
9:00							
10:00							
11:00							
12:00							
1:00							
2:00							
3:00							
4:00							
5:00							

Networking Log



It's important to document and follow-up all job leads. Use this sheet for keeping track of all your networking activity. Always ask if your contact will suggest another contact. Keep the ball rolling!

Contact name
Date called
Employer Name
Address
Action Plan
Fax
Appointment Date/Time
Email Address
Follow-up
Summary of Conversation/Contact
Other

In making your network contact, did you receive other job leads? If so, list them below.

Contact Names Received	
Name	Name
Position	Position
Employer	Employer
Phone	Phone
Fax/Email	Fax/Email
Name	Name
Position	Position
Employer	Employer
Phone	Phone
Fax/Email	Fax/Email

Job Lead Worksheet



No matter where you get your job leads, it's important to keep track of them. Follow-up on each lead, which may provide you with other job leads. Don't be afraid to ask for other contacts or leads.

Employer _____

Contact Person _____

Address _____

Phone _____

Fax/Email Address _____

Position _____

How did I find out about this job _____

Response _____

Date Sent or Faxed Resume _____

Follow-up Date _____

Results and Other Useful Information _____



Brief Career Planning Self-Assessment

Holland Occupational Themes

Before you explore careers, you should know what skills, talents and personality traits you bring to the workplace. Assessments are fun tools that help you discover what you have inside. They show what you are good at, what you enjoy, qualities you might have or values you possess.

Assessments are critical to understanding which careers might be the best fit for you. Identifying your skills, values or interests can take a lot of time, but it is worth it. The best part is – there are never any wrong answers.

Assessments help you figure out the variety of careers that fit you best. You will get a broad list of career options that match your skills or interests. If an assessment gives you a list of careers that are not interesting to you or that you have never seriously considered, do not panic. The overall goal is to get you thinking about what you enjoy doing.

The interest assessment below is based on the theory of John Holland, Ph.D. He asserts that people with the same or similar interests are often found in the same work environments. To discover the work environments suited to your interests, abilities and personality, consider the categories/themes listed below.

Step 1: For each theme, check those items that describe you.

REALISTIC		R Total=			
Are You:		Can You:		Like To:	
<input type="checkbox"/>	Practical	<input type="checkbox"/>	Fix electrical things	<input type="checkbox"/>	Tinker with mechanics
<input type="checkbox"/>	Athletic	<input type="checkbox"/>	Solve mechanical problems	<input type="checkbox"/>	Work outdoors
<input type="checkbox"/>	Straight forward	<input type="checkbox"/>	Pitch a tent	<input type="checkbox"/>	Be physically active
<input type="checkbox"/>	Mechanically inclined	<input type="checkbox"/>	Play a sport	<input type="checkbox"/>	Use your hands
<input type="checkbox"/>	A nature lover	<input type="checkbox"/>	Read a blueprint	<input type="checkbox"/>	Build things
<input type="checkbox"/>	Operate tools and machinery	<input type="checkbox"/>	Work on cars	<input type="checkbox"/>	

ARTISTIC				A Total=	
Are You:		Can You:		Like To:	
	Creative		Sketch, draw, paint		Attend concerts, theaters, art exhibits
	Intuitive		Play a musical instrument		Read fiction, plays, poetry
	Imaginative		Write stories, poetry, music, sing, act, dance		Work on crafts
	Innovative		Design fashions or interiors		Take photographs
	An individualist				Express yourself creatively

INVESTIGATIVE				I Total=	
Are You:		Can You:		Like To:	
	Inquisitive		Think abstractly		Explore ideas
	Analytical		Solve math problems		Use computers
	Scientific		Understand physical theories		Work independently
	Observant		Do complex calculations		Perform lab experiments
	Precise		Use a microscope		Read scientific or technical magazines
	Operate tools and machinery		Work on cars		
			Analyze data		

SOCIAL				S Total=	
Are You:		Can You:		Like To:	
	Friendly		Teach/train others		Work in groups
	Helpful		Express yourself clearly		Help people with problems
	Idealistic		Lead a group discussion		Participate in meetings
	Insightful		Mediate disputes		Do volunteer service
	Outgoing		Plan and supervise an activity		Work with young people
	Understanding		Cooperate well with others		Play team sports

CONVENTIONAL				C Total=			
Are You:		Can You:		Like To:			
<input type="checkbox"/>	Well groomed	<input type="checkbox"/>	Work well within a system	<input type="checkbox"/>	Follow clearly defined procedures	<input type="checkbox"/>	
<input type="checkbox"/>	Accurate	<input type="checkbox"/>	Do a lot of paperwork in a short time	<input type="checkbox"/>	Use data processing equipment	<input type="checkbox"/>	
<input type="checkbox"/>	Numerically inclined	<input type="checkbox"/>	Keep accurate records	<input type="checkbox"/>	Work with numbers	<input type="checkbox"/>	
<input type="checkbox"/>	Methodical	<input type="checkbox"/>	Use a computer terminal	<input type="checkbox"/>	Type or take shorthand	<input type="checkbox"/>	
<input type="checkbox"/>	Conscientious	<input type="checkbox"/>	Write effective business letters	<input type="checkbox"/>	Be responsible for details	<input type="checkbox"/>	
<input type="checkbox"/>	Efficient	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	

ENTERPRISING				E Total=			
Are You:		Can You:		Like To:			
<input type="checkbox"/>	Self-confident	<input type="checkbox"/>	Initiate projects	<input type="checkbox"/>	Make decisions affecting others	<input type="checkbox"/>	
<input type="checkbox"/>	Assertive	<input type="checkbox"/>	Convince people to do things your way	<input type="checkbox"/>	Be elected to office	<input type="checkbox"/>	
<input type="checkbox"/>	Sociable	<input type="checkbox"/>	Sell things or promote ideas	<input type="checkbox"/>	Win a leadership or sales award	<input type="checkbox"/>	
<input type="checkbox"/>	Persuasive	<input type="checkbox"/>	Give talks or speeches	<input type="checkbox"/>	Start your own political campaign	<input type="checkbox"/>	
<input type="checkbox"/>	Enthusiastic	<input type="checkbox"/>	Organize activities and events	<input type="checkbox"/>	Meet important people	<input type="checkbox"/>	
<input type="checkbox"/>	Energetic	<input type="checkbox"/>	Lead a group	<input type="checkbox"/>		<input type="checkbox"/>	

Step 2: add up and total the items checked for each theme/category. Identify the top three categories/themes that create the most accurate picture for you.

My top 3 categories/themes are: _____



Step 3: How accurately do you believe your three top themes describe your personality and interest?

REALISTIC people are *doers*. They are often good at mechanical or athletic jobs. They like to work with things like machines, tools, or plants and they like to work with their hands. They are often practical and good at solving problems.

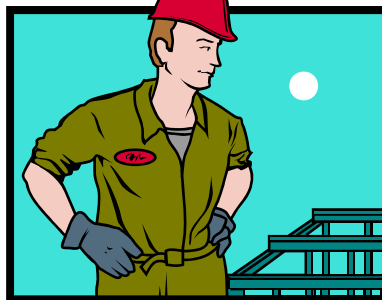
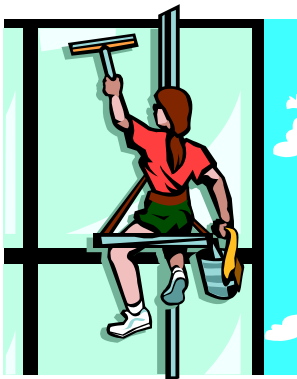
INVESTIGATIVE people are *thinkers*. They like to watch, learn, analyze and solve problems. They often like to work independently, tend to be good at math and science and enjoy analyzing data.

ARTISTIC people are *creators*. They like to work in unstructured situations where they can use their creativity and come up with new ideas. They enjoy performing (theater or music) and visual arts.

SOCIAL people are *helpers*. They like to work directly with people rather than things. They enjoy training, instructing, counseling or curing others. They are often good public speakers with helpful, empathetic personalities.

ENTERPRISING people are *persuaders*. They like to work with other people. They particularly enjoy influencing, persuading and performing. They like to lead and tend to be assertive and enthusiastic.

CONVENTIONAL people are *organizers*. They are very detail oriented and like to work with data. They have good organizational and numerical abilities and are good at following instructions. Conventional people also like working in structured situations.



Step 4: Match your interest profile to the interest codes below and review the MnCareers book for more detailed career information.

R Realistic	I Investigative
<ul style="list-style-type: none"> • Agriculture • Architecture and Construction • Arts and Communications • Health Science • Hospitality and Tourism • Information Technology • Law and Public Safety • Manufacturing • Science, Technology, Engineering and Math • Transportation 	<ul style="list-style-type: none"> • Health Science • Information Technology • Science, Technology, Engineering and Math

A Artistic	S Social
<ul style="list-style-type: none"> • Arts and Communication • Education and Training 	<ul style="list-style-type: none"> • Education and Training • Government • Health Science • Human Service • Law and Public Safety • Marketing and Sales

E Enterprising	C Conventional
<ul style="list-style-type: none"> • Arts and Communication • Business and management • Finance • Hospitality and Tourism • Law and Public Safety • Marketing and Sales • Government 	<ul style="list-style-type: none"> • Architecture and Construction • Business and Management • Finance • Health Science • Manufacturing • Marketing and Sales • Transportation

Skills Identification

The foundation of a successful job search ... Skills.

Skills are the foundation of an effective job search. Employers don't just want to know where you've been and what job titles you've had. They want to know what you can do. If you purchase a product that would cost thousands of dollars annually, you'd want to know what it could do.

The average person has between 500 and 800 skills! You need to identify at least five to 10 skills that are the most attractive to potential employers. Many people have a hard time identifying their skills. Don't think of a skill as something that requires years of formal education and experience to develop. A skill is anything you can do right now!

Skills

Skills are things you can do that are related to employment or that you do in the course of your daily life. Skills that a person uses for a specific job such as sewing, record keeping, cooking, cleaning, computer programming and welding are called job-specific skills. Skills also include things you can do that aren't tied to a specific job or occupation, such as being on time, dependable, independent, flexible and ambitious. We call these self-management skills.

A combination of skills are used to accomplish a task. We accomplish many tasks each day. Tasks are part of our recreation, hobbies and volunteer work. Some tasks are related to employment. An administrative assistant who writes a letter uses the following skills— typing, writing, editing and the ability to meet deadlines.

A computer programmer who troubleshoots a network failure uses proofreading skills to find errors in computer codes. A cook uses slicing and cleaning skills to prepare vegetables. We also use skills to complete tasks in the course of our daily lives. Balancing a checking account, shopping, driving and mowing the lawn are all examples of tasks that require skills.

A combination of tasks make up an activity. Think of an activity as a major area of responsibility that requires a set of tasks. Many times skills and tasks seem interchangeable. That's because both are elements of an activity. It's up to you to apply these principles to your own job search.

Skills are the performance specifications of your product— you.

A Lesson From Sales

Looking for work is selling a product. A successful job search is a sales and marketing campaign. To successfully sell a product, a salesperson must know as much as possible about that product. The same is true for your job search.

Consider a major purchase you made or are planning to make— a car, appliances, a computer or stereo equipment. If you're a smart consumer, you will shop around. You ask questions. You want to know what sets a product apart from the competition. It's the salesperson's job to convince the buyer that their product is the best. This is why salespeople spend many hours learning their products. This is also why you need to invest time in identifying your skills.

Job Skills

Job skills are those skills specific to a job or occupation. An administrative assistant is skilled in typing, word processing, filing, answering telephones and company correspondence.

An accountant's skills would include calculating accounts receivable and accounts payable, preparing taxes and using computer accounting programs. A salesperson's skills would include customer service, record keeping, order processing, inventory management, billing and product displays.



Behind most skills lies a body of knowledge. The person performing computer programming has learned a computer language such as Visual Basic. A cook knows about cooking techniques such as basting or baking. These bodies of knowledge are also skills.

Job skills are important to employers for obvious reasons. They're the specific skills employers look for in a candidate. Job skills don't always come from employment. They may be developed through education, hobbies, community activities and life experiences. Common activities such as shopping, managing finances, balancing a bank account, hosting a party and teaching a child all contain potential job skills.

Self-Management Skills

These are skills you use day-to-day to get along with others to survive. They're the skills that make you unique. Sincerity, reliability, tactfulness, patience, flexibility, timeliness and tolerance are all examples of self-management skills. Motivational attributes and attitudes are also self-management skills. Persistence, drive and cooperation are examples.

Don't underestimate self-management skills, especially those that show motivation and a good work attitude. Employers look for these skills to determine how a candidate will fit into the organization. How a person will fit in is an important consideration for employers. These skills are especially important for people who are seeking their first job or returning to employment after an absence.

Transferable Skills

Many skills can be applied to a variety of activities. They can transfer from one activity to another. Self-management skills are highly transferable. They apply to most situations. However, a number of job-specific skills are also transferable.

If you can operate a drill press, you have skills to operate other types of machinery. If you can balance a personal bank account, you have math aptitude skills to balance a business account. If you coordinate events, lead meetings, participate on teams for community activities or personal interests— you have skills that transfer to employment.

Transferable skills are important for many reasons. Many job seekers are unlikely to find a job identical to their previous employment. Therefore, it's critical for them to carefully evaluate how their skills transfer into other opportunities. People seeking their first job, making a major career change or returning to employment after a long absence will mostly use transferable skills in their job search.

Activity	Task	Potential Skills
<i>Shopping</i>	<i>Shopping List</i>	<ul style="list-style-type: none"> • <i>Planning/Organizational Skills</i> • <i>Budgeting</i> • <i>Time management</i> • <i>Product evaluation</i> • <i>Determining nutrition, etc.</i>
<i>Yard Work</i>	<i>Lawn Care</i>	<ul style="list-style-type: none"> • <i>Physical endurance/coordination</i> • <i>Equipment maintenance</i> • <i>Safety operations</i> • <i>Chemical applications, etc.</i>



Skills Identification Methods

There are many methods for identifying skills. Whatever method you use, consider the following—

- Don't get hung up over definitions or the process of how you identify your skills. The goal is to generate a list of skills. Definitions and process are simply tools to help you achieve that goal.
- Don't limit yourself. Give yourself the benefit of the doubt. List everything that remotely looks like a skill.
- You don't have to be an expert to claim a skill. Include skills you may be just learning.
- Have fun! Make a game out of it. Work through your skills identification with a friend.

Method One

Step 1

Write the title of an employment-related activity. Focus on those activities that potentially demonstrate skill and experience relative to employment. You may get these titles from skills you may have gained while working for community organizations, volunteer activities and employment.

Step 2

List the tasks involved in performing this activity. Tasks are the basic functions of an activity.

Step 3

List the skills involved in accomplishing each task. Be sure to include job, self-management and transferable skills.

Method Two

Look for skill words that you recognize in books, magazines, publications and on the Internet. Skill words can be found in— The Occupational Outlook Handbook (may be found at your local library, Minnesota WorkForce Center or local state employment service), how-to books, hobby books, technical manuals, newspapers, magazines and classified advertisements.

Method Three

Network with friends, associates and family. Ask them what skills they see that you have. (See exercises beginning on page 173.)

Activity/ Title	Task	Skills— <i>Job, Self-management, Transferable</i>
Administrative Assistant	Answering company correspondence	<i>Typing, word processing, tactfulness, timeliness, responsible, creative, dependable, detail-oriented, sincere, meeting deadlines, communicating, helping others, problem solving, checking for accuracy, researching, writing clearly and concisely</i>
	Answering phones	<i>Getting along well with others, listening, mediating, communicating, respectful, helpful, resolving conflict, developing rapport, assertiveness, Dependable, outgoing, pleasant, sensitive, tolerant, detail-oriented, enthusiastic, friendly, intelligent, kind, mature, patient, sincere, tactful, understanding.</i>

The Employer Perspective

Generally, employers aren't in the business of career development. Although many employers are interested in the career goals of their employees, the needs of the organization are their first priority. For a successful job search, match your skills and goals to the needs of the employer.

You don't have to match all of the skills needed for an occupation to pursue that occupation. The best candidates for a job rarely match all of the requirements of an employer. Many factors go into the hiring process—including personality and motivation. The most successful job seekers may not be the most qualified. Those who demonstrate the desired qualities sought by employers are the ones who will ultimately succeed.

Strategies for identifying the skills employers desire are similar to those for identifying your own skills. The goal is to learn as much as possible about the industry, occupation, and employer. Position descriptions, industry and company literature, employment advertisements and Internet websites are all sources of information. You may also draw on the knowledge of your contacts, conduct informational interviews or participate in Internet discussion groups.

The Mature Worker

As a mature worker, you've achieved many of your career objectives. Mature workers have multiple skills they've learned through their many years of participation in the

workforce and through the volunteering they may have done.

You're in charge of your career. You've adapted to many changes and now you can use this to your advantage. Mature workers bring to the job many assets that younger people haven't yet acquired. You're reliable and have experience, multiple skills and a strong work ethic!

Mature workers often hear the phrases "you're overqualified" or "you wouldn't be interested in this job." you must identify the benefits you bring to the workforce, thus making you the best candidate.

***Rita** is considering retail sales as an immediate job goal. Her research shows that retail employers require good customer service skills. Customer service is not a skill that she identified. Her past employment as an inventory clerk in a warehouse required little customer contact. Yet, in that job she coordinated the distribution of inventory to several departments and worked very closely with staff. This work experience, along with her volunteer experience as a school fundraiser, demonstrates excellent customer service skills.*

Exercises: *The following exercises will help you identify your work skills and give you ideas for jobs where those skills are in demand.*

Accomplishment Worksheet

An effective sales person will describe the specifications of a product as well as promote its performance and note examples of success and customer satisfaction. Your accomplishments are a record of success. Employers want to know how, where and when you used those skills. They want to hear how you excelled in your performance. Your accomplishments set you apart from the competition.

List your accomplishments on the blanks. Include any successes in your life. There are no wrong answers. Include some accomplishments from past employment or an employment-related activity. Include ways you improved, met a specific challenge or saved time and money. These may have been from your own effort or as part of a team. When starting an accomplishment, use measures whenever possible.

Examples—

- Successfully managed \$500,000 accounts receivables and reduced delinquent accounts by 15 percent.
- Participated on a fundraising team for the YWCA which raised \$15,000 for youth programs.
- Successfully managed a household of four on a \$900 a month budget.
- Restored a 1936 Ford to original condition.

Accomplishments _____

How Others See Me

Ask someone who is close to you— spouse, sibling, roommate or friend— to circle 10 to 15 traits that describe you. Their impression may surprise you and possibly point you in some new direction. Look for ways to maximize your strengths and overcome your weaknesses.

Able	Extroverted	Maternal	Realistic
Accepting	Fair	Mature	Reasonable
Active	Fearful	Modest	Reassuring
Adaptable	Foolish	Mystical	Reflective
Ambitious	Frank	Naïve	Relaxed
Angry	Friendly	Negative	Reliable
Anxious	Frugal	Neurotic	Religious
Assertive	Gentle	Noisy	Remote
Bitter	Giving	Observant	Resentful
Bold	Gruff	Obsessive	Reserved
Bright	Gullible	Organized	Resolute
Calm	Hard	Original	Respectful
Careless	Helpful	Overconfident	Responsible
Caring	Helpless	Overemotional	Responsive
Certain	Honorable	Overprotective	Rigid
Cheerful	Idealistic	Passive	Sarcastic
Clever	Imaginative	Paternal	Satisfied
Cold	Inconsiderate	Patient	Scientific
Confident	Independent	Perceptive	Searching
Conforming	Innovative	Perfectionist	Self-Accepting
Controlled	Insensitive	Persuasive	Self-Assertive
Courageous	Insincere	Petty	Self-Aware
Creative	Intelligent	Playful	Self-Conscious
Critical	Introverted	Pleasant	Self-Indulgent
Cynical	Intuitive	Poised	Self-Righteous
Demanding	Irresponsible	Pompous	Sensitive
Dependable	Irritable	Powerful	Unpredictable
Dependent	Jealous	Precise	Unreasonable
Determined	Jovial	Pretentious	Unstructured
Dignified	Juvenile	Principled	Useful
Disciplined	Kind	Progressive	Vain
Domineering	Knowledgeable	Protective	Vulnerable
Dutiful	Lazy	Proud	Warm
Disciplined	Liberal	Quarrelsome	Wise
Domineering	Lively	Questioning	Withdrawn
Dutiful	Logical	Quiet	Witty
Efficient	Loving	Radical	Worried
Elusive	Manipulative	Rational	Youthful
Ethical	Materialistic	Reactionary	

Occupational Titles

Use the following list of job titles as a brainstorming tool when considering job goals.

Accountant	Counselor	Lab Technician	Salesperson
Architect	Dentist	Librarian	Scientist
Assembler	Doctor	Machine Operator	Secretary
Cabinet Maker	Drafter	Machinist	Teacher
Carpenter	Editor	Manager	Veterinarian
Cashier	Engineer	Mason	Welder
Chef	Financial Analyst	Nurse	
Clerk	Graphic Designer	Painter	
Cook	Inspector	Programmer	

Employment-Related Titles

Community involvement and volunteer experience may be a valuable resource for your job search. The following are common titles. Just attach the name of the activity or community organization.

Example— YMCA Volunteer or School Fundraiser.

Campaigner	Fundraiser	Promoter	Teacher
Consultant	Leader	Secretary	Treasurer
Coordinator	Member	Solicitor	Volunteer
Director	Organizer	Sponsor	Worker

Job Skills

The following is a short list of job skills. (There are literally thousands of job-specific skills.) You will have to research the job skills specific to your occupation.

Accounting	Cooking	Filling	Public Speaking
Auditing	Counseling	Hammering	Scheduling
Brakes and Alignments	Customer Service	Interviewing	Soldering
Building Maintenance	Desktop Publishing	Keyboarding	Teaching
C++ Programming	Detailing	LAN Administration	Technical Writing
Carpet Laying	Drill press operation	Management	Telemarketing
Cleaning	Driving	Mechanical Drafting	Typing
CNC Machine Operation	Editing	Metal Fabrication	Welding
Composite Engineering	Electronic Repair	Payroll Accounting	Writing
Computer-Software	Auto CAD Excel	Lotus Microsoft Word	PageMaker Word Perfect

Self-Management Skills

You use self-management skills every day to survive and get along. Self-management skills are important because employers hire people who will fit in with the work group. Circle the self-management skills you possess right now.

Critical Skills	<ul style="list-style-type: none">Follow InstructionGet Along Well with Others.	<ul style="list-style-type: none">Get Things DoneHonest	<ul style="list-style-type: none">PunctualResponsible
-----------------	--	--	--

Adaptive Skills	Diplomatic Enthusiastic Flexible Friendly Highly Motivated Ingenious Integrity Intelligent Inventive Kind Learn Quickly	Mature Open-Minded Outgoing Patient Persistent Physically Strong Pleasant Proud of Doing a Good Job Result-Oriented Self-Motivated Sense of Direction	Sense of Humor Sensitive Sincere Sociable Tactful Tolerant Tough Trusting Understanding Willing to Learn New Things.
Assertive Assume Responsibility Competitive Complete Assignments Creative Decisive Dependable Detail-Oriented			

Transferable Skills

Transferable skills can be transferred from one job or even one career to another.

Critical skills may get you higher levels of responsibility and pay. Emphasize them in an interview as well as on your resume.

Critical Skills	Accept Responsibility Budgeting	Efficiency Meet Deadlines	Project Planning Public Speaking
Thing Skills	Driving Endurance Finishing, Refinishing Gathering Grinding Hammering Hand Crafts	Keyboard, Typing Keypunching, Drilling Manual dexterity Modeling, Remodeling Observing, Inspecting Operating Machines Physical Agility, Strength	Precise, Tolerance, Standards, Restoring Sandblasting Sewing Sorting Weaving
People Skills	Counseling Consulting Developing Rapport Diplomacy Diversity Empathy Encouraging	Group Facilitating Helping Others Inspiring Trust Inquiry Instructing Interviewing Listening	Mediating Mentoring Motivating Negotiating Outgoing Problem Solving Respect responsive
Dealing With Data	Checking for Accuracy Classifying Comparing Compiling Cost Analysis Counting Detail-Oriented	Evaluating Examining Financial of Fiscal Analysis Financial Management Financial Records Following Instructions	Investigating Interrelated Organized Problem Solving Recording Facts Research Surveying
Using Words and Ideas	Correspondence Design Edit Imaginative Inventive Logical	Promotional Writing Public Speaking Publicity Quick Thinking Sign Language Speech Writing	Telephone Skills Write Clearly, Concisely Verbal Communication
Assembling Balancing, Juggling Counting Drawing, Painting			
Caring Comforting Communicating Conflict Management Conflict Resolution			
Analyzing Auditing Averaging Budgeting Calculating, Computing			
Advertising Articulate Brainstorming			

Job Skills Identification

Describe four major tasks that you've performed in previous employment, which you'd like to continue using in your next job. List the skills which were required to perform each task well.

Activity/Job Title

Task _____ _____ _____	Skills _____ _____ _____ _____
Task _____ _____ _____	Skills _____ _____ _____ _____
Task _____ _____ _____	Skills _____ _____ _____ _____
Task _____ _____ _____	Skills _____ _____ _____ _____
Task _____ _____ _____	Skills _____ _____ _____ _____

Values Check List

Work-related values are a part of setting job search goals. Decide what working conditions are important to you.

Instructions

1. Check the boxes next to those conditions that you'd like in a job. *Additional values on the blanks.*
2. Draw a line through those conditions that you wouldn't like in a job.

<input type="checkbox"/> Authority	<input type="checkbox"/> Formal environment	<input type="checkbox"/> Recognition	<input type="checkbox"/> Wage
<input type="checkbox"/> Career Enhancement	<input type="checkbox"/> Health Benefits	<input type="checkbox"/> Regular Work Week	<input type="checkbox"/> Work Indoors/ Outdoors
<input type="checkbox"/> Casual Environment	<input type="checkbox"/> Independence	<input type="checkbox"/> Relocation	<input type="checkbox"/> Work on a Team
<input type="checkbox"/> Challenging	<input type="checkbox"/> Learning Opportunities	<input type="checkbox"/> Respect	<input type="checkbox"/> Work Alone
<input type="checkbox"/> Close Supervision	<input type="checkbox"/> Organized Structure	<input type="checkbox"/> Retirement Benefits	<input type="checkbox"/> Work Under Pressure
<input type="checkbox"/> Commuting Distance	<input type="checkbox"/> Other Benefits	<input type="checkbox"/> Security	<input type="checkbox"/> _____
<input type="checkbox"/> Competence	<input type="checkbox"/> Pace (Fast, Slow)	<input type="checkbox"/> Shift Work	<input type="checkbox"/> _____
<input type="checkbox"/> Creativity	<input type="checkbox"/> Position	<input type="checkbox"/> Size of Employer (Large, Small)	<input type="checkbox"/> _____
<input type="checkbox"/> Decision Making	<input type="checkbox"/> Power	<input type="checkbox"/> Skill Building (Training)	<input type="checkbox"/> _____
<input type="checkbox"/> Diversity	<input type="checkbox"/> Public Contact	<input type="checkbox"/> Status	<input type="checkbox"/> _____
<input type="checkbox"/> Excitement	<input type="checkbox"/> Public Transportation	<input type="checkbox"/> Travel	<input type="checkbox"/> _____
<input type="checkbox"/> Flexible Schedule	<input type="checkbox"/> Quality Environment	<input type="checkbox"/> Variety	<input type="checkbox"/> _____

Goal Identification Worksheet

Instructions

1. Write the occupational title of your immediate job goal representing the kind of job you plan to pursue right now. If you've more than one distinct job goal, complete this exercise for each one. See page 175 for a list of Occupational Titles. Review the values that you identified as important to your job goals on the Values Checklist above. Which conditions do you require in a new opportunity? Which conditions do you desire?
2. Write your required values and desired values from the Values Checklist in the appropriate space below.
3. Evaluate whether your expectations are reasonable and attainable.

Job Goal

Required Values

Desired Values

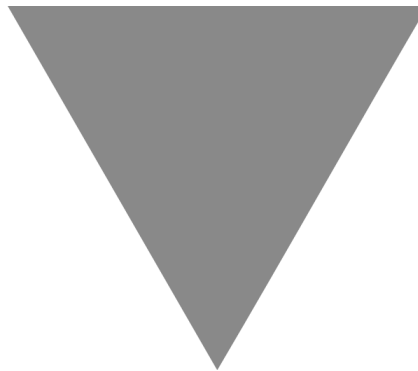
Reality Check

Are these expectations reasonable and attainable? Yes ____ No ____

The Skills Triangle

**JOB
SKILLS**

**TRANSFERABLE
SKILLS**



**SELF-MANAGEMENT
SKILLS**

Every part of your job search is affected by the ways
in which you **Identify** and **Present** your skills!

Resumes and Cover Letters

Resume Writing

Much preparation goes into an excellent resume. You don't simply begin by writing. First establish clear goals for your job search. Then identify your skills that match your goals. You need to gather supporting materials and summarize your past employment-related experiences. Finally, you will write, rewrite and edit until the resume is perfect. Always have someone proofread your resume. You may also want someone to repeat back to you what your resume says. Continuously work at keeping your perfect resume up-to-date. As you grow, your resume should grow with you; its development should mirror your personal and professional development.

Don't overwhelm employers by providing more information than is necessary. Don't try to be everything to everyone. The greatest challenge won't be what to include in your resume, but what to leave out. An attention-getting resume must be targeted, to the point and clearly identify your qualifications. Focus on skills and accomplishments with specific attention to actual results. Hobbies, crafts and clubs can also give you accomplishments and skills.

You aren't ready to approach prospective employers until you've taken these steps. Since it has to be done anyway, there is no better time than the present. If you're already engaged in these activities, you're that much closer to a finished product.

Skills Identification

Employers want to know what you can do, not just where you've worked. If you cannot clearly state at least 20 skills directly associated with your job goal, you aren't ready to write your resume.

Take the time to work on developing a list of your skills. As you develop your list, identify examples of places where you've used your skills. Also, be sure to state your skills in a positive light. Avoid any language that may reduce their value. Always be honest and positive.

When drafting your resume, clearly identify your skills. Whenever possible, state your skills as expert skills, to avoid being perceived as a generalist. As an example, if you have word processing skills, state which software packages you've used. All resumes today need to be skilled-based resumes. Whatever style or format you use, your resume must clearly communicate the skills you bring to the job.

Goal Setting

An important element in resume preparation is establishing clear goals or objectives. It's critical that you target your resume to a specific occupational goal. The content of

your resume should point to that goal. Without this focus, your resume will be mediocre. Your resume should point to that goal. Without this focus, your resume will be mediocre at best. Great resumes are ones in which every piece of information points to a clear occupational objective. If you've already established specific goals, you're prepared to write your resume. If not, you're encouraged to first spend some time establishing your goals.

As you write your resume, keep your goal in view. This will help you decide what to include, what to leave out and will help target your resume. One strategy is to write your goal on a separate piece of paper and weigh each item in your resume against your goal. If it isn't clear how the item relates to your goal, then strongly consider eliminating it.

Your resume should be an honest presentation of your best qualities.

The Language of Resumes

Resumes must be skilled-based and clearly target your objectives and the needs of employers. Beyond this, there are many ways to present these skills. You may use narrative, bullets, list of keywords, highlights or other presentation styles. The resume must have impact and flair.

What you say is important, but how you say it is just as important. To highlight your skills and qualifications, use action verbs—

- Mastered three word processing programs— WordPerfect, Microsoft Word and AmiPro.
- Increased regional sales of widgets by 1.2 million
- Organized a neighborhood block party of 50 homes, which helped reduce crime by 15 percent.
- Achieved 100 percent attendance during training

Notice the use of measures to strengthen statements of accomplishment. Also notice how action verbs like “mastered” make the statements stand out. It's one thing to say that you have a particular skill; it's another to proclaim that you have excelled in its performance. For more ideas to strengthen your resume language, see *Sample List of Action Verbs* on page 183.

Resumes aren't literary— they're promotional. The rules of grammar are modified from formal writing. Complete sentences aren't necessary. Avoid the use of “I,” as the subject of the resume is assumed to be the person named in the heading of the resume. Avoid long narratives— remember that your resume may be one of the dozens or even hundreds that are submitted to an employer. Here are some questions you should ask yourself that will make your resume stand out from the crowd—

- Could someone reading this resume easily understand what my skills are?
- Does the resume specify what I can do to help the employer?

- Is the content “tailored” to a particular job?
- Does it convey my desire to do quality work?
- Does it give someone a desire to learn more about me?

The resume is like a preview of coming attractions — the goal is to win an interview. It's at the interview that the job is won. A statement with an action verb and a specific accomplishment prompt an employer to find out more about you.

Resume Formats

There are three common resume formats— chronological, functional and combination. By using the *Resume Format Comparison Chart* on page 184, you can determine which format and variation will best display your strengths. Your career objectives will also influence your choice. Another way to select the best format is to complete the *Resume Worksheets*. (See sample resumes later in chapter.)

Chronological

The emphasis for this format is on a chronological listing of employment and employment-related experiences. The format highlights the recent employment, while deemphasizing experiences further back in time. The chronological resume is for those with a consistent employment history, no gaps in employment and whose past employment experiences are directly related to their current employment goals. A steady work record with increasing responsibilities can be effectively showcased using this format. You'd begin by listing your most recent employment experiences and working backward. Include dates, names and contact information such as addresses and phone numbers. This may NOT be the best format for individuals with job gaps, new graduates or a person changing careers.

When listing your experience, chronicle five to ten years of employment history. Experiences more than ten years ago begin to lose impact and open the potential for age discrimination. If you have valuable experience beyond ten years, there are ways to present it other than chronologically. Read the following on *Functional* and *Combination* resume formats.

Functional

The functional resume highlights skills, experience and accomplishments without identifying specific dates, names and places. In this format, information is organized by function or skills, advertising the specific qualifications needed for the occupation. This format works very well for people changing careers, including military personnel moving into civilian employment. It's also effective for first-time job seekers, those re-entering the workforce after a gap in employment and people who want to emphasize experience that may be viewed as outdated.

In a true functional resume there is no chronological listing of employment. Consequently, many employers don't like this format— it creates suspicion that the person

applicant trying to disguise age, a lack of career progression, underemployment, employment gaps or too little relevant experience.

Combination

The combination resume brings the best of both the chronological and functional resumes. It features a functional section that highlights skills, accomplishments and experience. It also includes a chronological listing of employment, education and employment-related experiences. The combination resume is a very effective format for many job seekers. The best chronological resume can be enhanced with a section highlighting skills, accomplishments and experience. The functional resume can be strengthened with a chronological listing of employment experiences.

Resume Variations

Keyword

The keyword resume is a variation that adds a listing of skills to the beginning of any standard resume format. Critical occupational skills placed at the beginning add impact to the resume and help capture the reader's attention. This variation is effective for all career fields and skill levels. It's a very effective strategy for creating scannable resumes. The format for a keyword resume would look something like this—

Samples of Occupational Key Words

Accounting Management	Cross-Cultural Training	Journeyman	Researcher
Accounts Receivable	Debugging	Layout Design	Sales
Acquisitions	Decision Making	Logic Analyzer	Secretarial
Bachelor's Degree	Demographics	Magnetic Theory	Software Modeling
Bank Card	Dental Management	Manager	Spanish
Bank Reconciliation	Die Casting	Mapping	Spreadsheets
Batch Processing	Dietitian	Marketing	Statistical Process Control
Benchmarking	Drywall	Master's Degree	Stick Welding
Blueprint Reading	Ecology	Microprocessor	Strategic Planning
Brochures	Electronics	Microsoft Word	Student Personnel
Budget	Employee Assistance	Nursing	Supervisor
Bulletins	Engineer	Oscillator	Taxonomy
CAD	Equipment Vendor	Palletizing	Teacher
Calibrator	Facilitator	Patient Advocate	Technical writing
Carpentry	Financial Planning	Payroll	Time Management
Cash Flow	Food Preparation	Personal Computer	Transportation
Cell Culture Media	Gas Pipeline	Process Metallurgy	Travel
Cement	Goal Setting	Proposal Writing	Wave Soldier
Childcare	Graphic Design	Psychology	WordPerfect
Claims Adjudication	Guest Services harnessing	Public Relations	Workflow
Commercial Leasing	Hiring/Firing	Purchasing	Writer
Copy Editing	Hotel	Radio	
Counselor	ISO 9000	Raw Materials	
Crisis Management	Journalism	Receptionist	
		Reporter	

Targeted

More of a method than a style, the targeted resume directs skills and experience to the specific needs of one employer. All resumes should target the need of a specific occupation. In addition, this approach targets the specific needs of an employer and a specific job. It requires careful research of the employer's needs. Sources for information include position descriptions, employer profiles, industry publications, networking and informational interviews. When drafting a targeted resume, direct your skills and experience to the specific needs of the employer by typing some of their keywords into your resume. This is a very powerful resume strategy that can set you apart from the competition and capture an employer's interest. For executive positions and specialized technical jobs, this strategy is almost a necessity. Convenient access to a computer and word processing skills will help make this method work. Using the combination format, set up a resume template with header information and the chronological summary of your employment. Then customize the functional section of the resume, the summary of skills, accomplishments and qualifications to meet the needs of a specific employer. Be sure to name your objective with the exact job title.

Sample List of Action Verbs

Achieved	Correlated	Facilitated	Researched
Administered	Created	Formed	Reviewed
Affected	Decided	Formulated	Revised
Analyzed	Defined	Founded	Scheduled
Applied	Delegated	Generated	Searched
Appraised	Designed	Governed	Secured
Approved	Detailed	Grouped	Selected
Arranged	Developed	Guided	Simplified
Assessed	Directed	Handled	Sold
Attained	Distributed	Illustrated	Solved
Awarded	Earned	Implemented	Stimulated
Built	Effected	Improved	Structured
Calculated	Encouraged	Increased	Succeeded
Catalogued	Enforced	Influenced	Summarized
Clarified	Enlarged	Initiated	Supported
Coached	Equipped	Inspired	Tailored
Compared	Established	Installed	Taught
Composed	Estimated	Instituted	Transformed
Conceived	Evaluated	Integrated	Translated
Conducted	Examined	Launched	United
Constructed	Excelled	Maintained	Validated
Contracted	Executed	Recorded	Verified
Controlled	Expanded	Recruited	
Convinced	Experimented	Rectified	

How you say it is just as important as what you say.

Use action words to stress performance, motivation and a passion for excellence.

Use a dictionary, thesaurus or job descriptions for more words.

Make it Scannable

Many employers and employment agencies are using electronic resume scanning systems to screen resumes, a trend that will increase in the future. When writing any resume, consider its scannability. Generally, there is little difference between a good scannable resume and one that's effective for the human eye. Ultimately, a person will look at all resumes so your resume must work for both.

Tips for Scannable and Readable Resumes

Give priority to the skills on your resume. Employers want to know what you can do, not just where you've been. This is why scannable resume systems are set up to read skills. Place the important skills at the beginning of the resume where employers can see them first. Also, scannable database systems store a fixed number of skills so that those that come later may not be included in the database. Insure that your skills and occupation-specific keywords match your objective.

Place your name, address and phone number with area code in a block format below the top margin. This key information helps interested employers reach you and is preferred format for scannable systems. Put your name on each page.

Use generous margins and plenty of white space. One-inch margins enhance the readability of your resume. Balance the body of the resume so the content isn't compressed. For multiple pages, make sure information is balanced on pages. The final resume should be a high-contrast image— dark ink on white or light-colored paper.

Use vertical and horizontal lines sparingly and include a quarter-inch of space around them. (Scanning systems can confuse lines and characters.)

Avoid graphics and shading. Shading reduces the contrast making text hard to read. Graphics may catch the human eye but don't make sense to scanning systems.

Use a font size between 10 and 14 points. Don't use script, *italic* or underlining. Highlight information using **bold** or CAPITAL letters.

Avoid stapling or folding which diminishes the visual appearance of the resume and affects scannability. Avoid fasteners and consider sending your resume flat in a large white envelope.

Be sure your resume is high quality and professional. Laser print your final copy. Remember, this is your advertisement to employers.

Choose a typeface (font) that's easily readable rather than decorative. Times, AGarammond, Optima, Caslon Book or Slimbach are readable.

Resume Format Comparison Chart

Format	Characteristic	Advantage	Disadvantage	Use	Don't Use If
Chronological	<p>Presents information in reverse order, most recent experience listed first</p> <p>Offers concise picture of you as a potential employee</p>	<p>Easy to write</p> <p>Emphasize steady employment record</p> <p>Format is familiar</p>	<p>Calls attention to employment gaps</p> <p>Skills are difficult to spot unless they're listed in the most recent job</p>	<p>To emphasize past career growth and development</p> <p>When continuing in the same career</p> <p>When the name of former employer may be significant to prospective employer</p>	<p>There are gaps in your work history</p> <p>Calling attention to your age could be a problem</p> <p>You've changed jobs often</p> <p>You're entering job market for first time or after long absence</p>
Functional	<p>Focuses on specific strengths and skills important to employer</p>	<p>Brief and well-structured</p> <p>Focus on skills, not history</p> <p>De-emphasizes a spotty work history</p>	<p>No detailed work history</p> <p>Content may appear to lack depth</p>	<p>When entering the job market or when reentering after a long absence</p> <p>When working experience has been varied or unrelated</p> <p>When changing careers</p> <p>When primarily consulting or doing freelance work</p>	<p>You want to emphasize growth or development</p> <p>Responsibilities and functions in recent jobs were limited</p>
Combination	<p>All the flexibility and strength of the functional and chronological combined</p>	<p>Shows off a strong employment record with upward mobility</p> <p>Showcases relevant skills and abilities and supportive employment record</p> <p>Emphasizes transferable skills</p>	<p>Work history is often on the second page and employer may not read that far</p>	<p>When shorter functional format would be too sketchy</p> <p>To offer a complete picture of abilities and work history</p>	<p>Experience is limited</p> <p>There are wide gaps in work history</p>
Format Variations	<p>Allows for focused resume that targets skills</p>	<p>Skills are listed briefly and at the beginning of the resume</p> <p>Easy for employer to scan and find skills</p>	<p>May be redundant information to include keywords at the top of your resume</p> <p>Still unfamiliar format to many employers</p>	<p>For all scannable systems of job screening</p> <p>For new graduates, those reentering the workplace or changing careers</p>	<p>There is rarely a time you cannot use this variation. It can be used in combination with any or all of the other formats.</p>
Keyword					
Targeted	<p>Highly focused document aimed at a particular job</p> <p>A "capsule" of work experience</p>	<p>Brief and direct</p> <p>Easy to read</p>	<p>May focus too tightly on one particular job</p> <p>Content may appear sparse</p>	<p>When job target is specific</p> <p>When you need separate resumes for different career paths</p>	<p>You aren't prepared to put the effort into writing an excellent resume</p>

Basic Principles of Resume Writing

General Considerations

Keep it Brief

Your resume is an overview of your qualifications— not your life story. It's a "preview of coming attractions" which creates the desire to see the rest of the show. One to two pages is the standard for a resume read by the human eye, and up to three pages for a scannable resume. If your resume is more than one page, the first page must capture the reader's attention. If it fails to do so, the remaining pages won't be read.

Focus

Don't try to be everything to everyone. Target your job search and your resume to your specific occupational goals.

Prepare Multiple Resumes

Generally, you should concentrate first on one well-written resume that targets your immediate job search. Make sure this resume represents you well to a wide range of employers and is suitable for scanning. If you've more than one objective, additional resumes may be required. For example, if you're planning to pursue two distinct occupations such as realtor and bookkeeper, you'd need two different resumes. If you only use the targeted resume approach, you'd also write a unique resume to each employer.

Provide a Visual Impact

A piece of sales literature has only about two seconds to attract the reader's attention. Similarly, the resume must attract the employer even before it's read. Many advertising techniques apply, including the use of white space, bullets, indentation and varied type styles. Professional printing produces a high quality product, but can be expensive. Laser quality printing is an excellent alternative. Never handwrite your resume! Make sure there are no typographical errors. Ask someone to proofread your resume to help eliminate errors.

Ensure Integrity

Your resume is specifically designed to paint the best picture possible for you. Place the emphasis on the positive, not the negative. It should be an honest statement of your best qualities. Your resume should hold up under scrutiny. Facts and numbers must be believable. The content of the resume should be in harmony. Dates should be consistent while experience and related activities should support your qualifications.

Target Your Resumes

If you consistently hear that you're overqualified or are concerned that you will be perceived as such, then you haven't effectively targeted your resume. When writing your resume, target it to the level of employment and to the occupation or employer. If

you're pursuing more than one distinct level of employment, then consider a separate resume for each. Present the information that you believe is important. You don't have to tell everything. If you have an advanced degree in a field unrelated to your goal, leave it off.

Samples and Worksheets

The following resume samples model the basic formats and principles of resume writing. Consider how each job seeker presents his/her skills and experience. Along with the content, look at how the resume is presented. Draw the best from each to help decide how to style your resume. Ultimately, your resume will be unique to you and won't look exactly like any of these presented. For more resume samples, look in the job search section of your local bookstore or library, contact a Minnesota WorkForce Center or local state employment service.

Your resume should focus on your skills. Employers want to know what you can do, not just where you've been. That's why resume scanning systems look for skills. Various scanning systems will identify different skills. This is because resume scanning systems use a lexicon or dictionary when looking for words and will identify only those words that are on files.

The resume worksheets are tools for crafting your resume. They aren't intended as a fill-in-the-blank form. Use them as models. Sections may vary and the layout you choose will ultimately be a variation on one or all of these formats.

*Your resume is a marketing tool.
Make sure it presents you in a positive way.*



OBJECTIVE: Seeking a full or part-time position in the (example) **food service field** that will utilize my existing skills as well as allow me to expand my skill base.

QUALIFICATIONS:Food Service:

- Experienced in all aspects of food service work including baking, cooking, prep cook, salad bar preparation, dishwashing, bussing, and janitorial duties.
- Maintained quality control of food throughout production.
- Experienced prep cook responsible for salad preparation; cutting, chopping, and grating assorted food elements.
- Prepared a variety of soups, salads, sandwiches, entrees, desserts, and appetizers.
- Responsible for cleanliness in kitchen area and maintaining all sanitation and health code standards.
- Skilled dishwasher who kept up pace during peak hours while ensuring hygienic standards.
- Showed knowledge of cooking temperatures, meat preparation, food storage techniques, and cleaning procedures for broilers, fryers, and grills.
- Helped in the preparation of meals for 1300+ people on a timely and efficient manner.

Welding:

- Skilled in both manual and semi-automatic (wire-feed) welding.
- Experienced in welding steel, stainless steel, and aluminum.
- Demonstrated the ability to specify layouts, read blueprints, and follow work orders to exact specifications.
- Maintained quality control throughout production; grinding and sanding products to finished quality standards.
- Met deadlines and quotas as indicated, stamping finished products.
- Exercised all OSHA regulations and procedures while maintaining 100% safety record for employer.
- Maintained work area for safety and precision and was a positive influence on the workplace environment.
- Experienced in the use of all painting equipment including, but not limited to, sprayers, brushes, rollers, paints, and stains.

Landscaping Ground Maintenance:

- Skilled at operating riding and push lawn mowers, snow blowers, weed whackers, edgers, trimmers, chippers, chainsaws, bobcats, front-end loaders, shovels, and rakes.
- Experienced in planting, fertilizing, watering, and general lawn care experience.
- Knowledge of shrubbery care and tree trimming.
- Experienced in building retaining walls and landscaping with decorative rock and wood chips.
- Worked in general outdoor clean-up and proper disposal of all materials.

Employment History:**CWF**

Food Service

Chores & Mores Landscaping

Landscaping/ Carpentry

Jiffy Lube

Mechanic

MINNCOR

Warehouse Packaging

MINNCOR

Welder/ Grinder

Bayport, MN

2010

Eden Prairie, MN

2009-2010

ST. Paul, MN

2008-2009

Bayport, MN

2003-2007

Bayport, MN

2001-2002

Education:**Minnesota Department of Education**

General Equivalency Diploma

Dunwoody University

Pursuing Automotive Mechanic Degree

Roseville, MN

2008

Minneapolis, MN

2008

Name: _____ Address: _____ City, state, zip: _____

OBJECTIVE: Seeking a full or part-time position that will utilize my existing skills as well as allows me to expand my skill base.

Occupation: _____

Occupation: _____

Occupation: _____

EMPLOYMENT HISTORY:

Company: _____ City State: _____

Job title: _____ year(s) worked: _____

Company: _____ City State: _____

Job title: _____ year(s) worked: _____

Company: _____ City State: _____

Job title: _____ year(s) worked: _____

Company: _____ City State: _____

Job title: _____ year(s) worked: _____

Company: _____ City State: _____

Job title: _____ year(s) worked: _____

EDUCATION: School Attended: _____ **City, State:** _____

Diploma/ Degree earned: _____ year: _____

School Attended: _____ **City, State:** _____

Diploma/ Degree earned: _____ year: _____

Sample Functional/Chronological Résumé

Debra Jobseeker

222 Main Street
Minneapolis, MN 55404
(612) 555-2222
Jobseeker@hotmail.com

Qualifications Summary

Extensive experience in retail customer service with eight years of solid performance.

Skills & Achievements

- Supervisory cashier for large retail chain supermarket.
- Skilled in the use of a computerized inventory control system.
- Adept at materials stocking.
- Excellent performance reviews.
- Seven consecutive years of perfect attendance.
- Awarded for “Best Customer Service” in a ten-state region.
- Provide supervision for five frontline cashiers.

Train new staff in customer service, inventory control, and cashier duties.

Professional Experience

Foodway Giant, Supervisory Cashier, Bloomington, MN

Managed all frontline cashier staff, coordinating leave schedules, breaks and monitoring cash flow. Handled customer complaints, assisted in inventory control, and served as acting store manager during manager’s absence.

Richfield Middle School PTA – Fundraising Coordinator, Richfield, MN

Oversaw the Richfield PTA fund drive to purchase new musical equipment for the middle school music department. A bake sale and yard sale were decided upon as the primary fund raising venues. These were combined into a weekend-long activity that raised more than \$1700, the most ever raised by the Richfield PTA. Enough equipment was purchased to outfit a 30-student classroom. Awarded a special commendation by the Richfield PTA for successful fundraising.

Education & Training

Professional Customer Service - Foodway Giant Training Department, Bloomington, MN.

Five-day course on providing excellent customer service.

High School Diploma - Washburn High School, Minneapolis, MN.

Sample Chronological Résumé

Jerry J. Job
111 Main Street
Minneapolis, MN 55404
(612) 555-1111
Jackson@Hotmail.com

Qualifications Summary

Machinist with more than 3 years of experience in machine operation and repair. Expertise in the set up and operation of various mills and lathes, including boring mills, grinders, and hones. Additional knowledge and experience in the installation and use of HVAC equipment and pneumatic and hydraulic systems. Exceptional troubleshooter and repairman with supervisory experience, directing two mechanic's helpers.

Education/Training

Associate of Arts - Machine Technology, Dunwoody Institute - Minneapolis, MN (2000)
Specialized 60-hour degree program for machinists. Coursework included Production Machine Technology; Operating and Repairing Mills, Grinders, and Hones; Orientation to Lathes; Blueprint Reading.

Certificate - Journeyman Machinist (Pending)
State of Minnesota Apprentice Program in Machine & Manufacturing - Minneapolis, MN.
Completed 1500 of 2000 hours required for full certification.

High School Equivalency Diploma – (1998) State of Minnesota.

Experience

Apprentice Machinist – MINNCOR – *Stillwater, MN (1998 – 2000)*

Apprentice Machinist through a contract program with the State of Minnesota. Advanced to journeyman status as a machinist. Set-up and operated all types of shop machinery and maintained all shop tools, including lathes and grinders. Machined, assembled, and functionally checked all contracted machine products. Provided preventive maintenance and serviced general machining throughout the plant. Supervised two mechanic's helpers.

Plant Assistant – Hennepin County, *Plymouth, MN (1995 – 1998)*

Provided consistent, high quality support to senior physical plant crew chief. Maintained a 100 percent attendance record during three years of work. Accounted for all tools and equipment, without loss of any materials. Gained experience in HVAC maintenance and repair. Acquired general knowledge of machine operations.

Positive Phrases

<p>Successfully completed Responsible for the operation of Planned and directed Extensive experience Developed programs, procedures Skilled in Planned and implemented Wide range of skills including Knowledgeable in Individually responsible for Assisted in Efficiently handled Managed Completed Proficient in</p>	<p>Demonstrated ability to Efficiently prepared Responsible for all phases of Coordinated and prepared Safely operated Consistently met or exceeded Able to Maintained</p>
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Resume Skill Terms

<p><u>Assembly Work</u> Process items quickly-keep pace with line. Follow directions with little or no restatement of orders. Sustain positive attitude throughout routine, repetition or tedious tasks. Comprehend new assignments and procedures. Exercise all safety procedures.</p> <p><u>Food Service</u> Cooking skills Cashier ability Take and deliver orders Genuine appreciation of people Manage time well Knowledge of health and sanitation rules</p> <p><u>Walter/ Waitress</u> Establish customer service as first priority Record orders accurately Remain poised and tactful when dealing with difficult customers Cooperate enthusiastically with coworkers and management Perform cleaning procedures to keep restaurant attractive</p> <p><u>Housekeeper</u> Organized tasks on daily, weekly, monthly and annual basis Operate numerous institutional appliances Adapt quickly to new assignments and schedule changes Tolerate long hours of physical labor Confront emergencies and stressful situations competently</p>	<p><u>Painter, Custodial/ Maintenance</u> Knowledge of cleaning compounds Strength and dexterity of hands pride in performance Operation and repair of cleaning equipment Works well with others Hard worker Willingness to work late hours Loyal, punctual worker</p> <p><u>Clerical and Computer Skills</u> Typing skills Schedule management tasks Good communication skills Task oriented commitment Good organization skills Follows directions well Dexterity of hands Possesses order</p> <p><u>Job Skills</u> Assembling Driving Grinding Possesses order Manual dexterity Operating machines Physical agility</p>
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Skills Sample Sheet

Auto Body Repair:

- ____ years experience in automobile restoration and repair, mechanical and body work.
- Experience in all aspects of auto body repair including, but not limited to, body panel removal and replacement, dent removal, bondo work, sanding, priming, and painting.
- Experienced in the use of all painting equipment including, but not limited to, spray-ers, brushes, rollers, paints, and stains.
- Exercised all safety procedures and OSHA regulations to maintain 100% safety record for employer.

Auto Mechanic:

- Experience in complete engine repairs, overhauls, and rebuilds.
- Extensive experience in general tune-ups, shocks, brakes, struts, exhaust, and routine scheduled maintenance.
- Skilled in transmission removal and reinstallation.
- Knowledge of, and experience in AC repair and diagnostics, as well as, charging and starting system repair.
- Experience in heating and cooling system repairs and diagnostics.
- Experienced in tire balancing, plugging, and rotation.
- Skilled tow truck driver with ____years of experience.

Gas Station/ Auto Detailing Shop Manager:

- Responded to customer needs and addressed concerns.
- Provided advice to identify products that best suited customer needs.
- Balanced register at beginning and end of shift, as well as preparing bank deposits.
- Maintained inventory and displayed stock neatly on shelves.
- Opened and closed store, as well as performed all cleaning duties and tasks.
- Experienced in a variety of general auto repairs such as changing oil, rotating, balancing, and changing tires, tune-ups, and battery changes and charges.
- Experienced in all facets of auto detailing.

Commercial Truck Driver:

- Experienced truck driver with a current (class A) CDL.
- Medically approved and certified for commercial driving.
- Experienced in driving all types of commercial vehicles and heavy equipment.
- Thorough understanding of weight limits, restrictions, rules and regulations.
- 100% safety record; no accidents, incidents, or citations.
- Loyal, hardworking employee able and willing to work long hours.
- Available to drive long distances, in and out of state.

Construction:

- Demonstrated ability to frame and build both new construction and remodeling of existing homes.
- Detailed precision in completing interior finishing of windows, doors, and base work.
- Installed drywall and sheetrock, crafting sizes to specification.

- Applied various siding products as required, to include; aluminum, wood and vinyl.

Construction Laborer:

- Experienced in all aspects of steel and residential construction including, but not limited to, framing, roofing, drywall (install, taping, mudding, sanding), siding, and remodeling tear down.
- Able to safely operate a variety of construction power and hand tools effectively.
- Skilled in door and window installation.
- Efficient in worksite site-up and tear-down, cleaning trash and debris while following all OSHA safety regulations.
- Installed a variety of floors and floor coverings including hardwood, vinyl, tile, and carpet.
- Operated heavy equipment including bobcats, front-end loaders and forklifts.
- Skilled in the use of a multitude of construction equipment.
- Have extensive training in construction procedures and applications.

General Laborer:

- Worked in general outdoor clean-up and proper disposal of all materials.
- Able to safely operate a variety of construction power and hand tools effectively.
- Efficient in worksite set-up and tear-down, cleaning trash and debris while following all OSHA safety regulations.
- Able to lift 75 lbs. repeatedly.
- Maintained work area for safety and precision, and was a positive influence on the workplace environment.

Concrete Laborer:

- Extensive experience in all aspects of concrete and cement work.
- Skilled at concrete basements, floors, flatwork, driveways, sidewalks and curbs.
- Skilled at light foam basements and pour walls.
- Can lay "Wiz bow" in floor heat.
- Skilled at mixing cement, concrete, and mortar.
- Extensive experience in grouting, cutting stone/brick.
- Capable finisher, able to excel at doing repetitive work.
- Able to lift 75 lbs. repeatedly.
- Can operate a bobcat.
- Maintained work area for safety and precision, and was a positive influence on the workplace environment.
- Experience in concrete form and set-up (sidewalks, floors, steps, retaining walls, footings and foundations).

Landscaping/ Ground Maintenance:

- Skilled at operating riding and push lawn mowers, snow blowers, weed whackers, edger's, trimmers, chippers, chainsaws, bobcats, front-end loaders, shovels, and rakes.
- Experienced in planting, fertilizing, watering, and general lawn care experience.
- Knowledge of shrubbery care and tree trimming.
- Experienced in laying sod.
- Able to lift at least 100 lbs. and tolerate long hours of physical labor.
- Skilled in tree stump removal.

- Experienced in building retaining walls and landscaping with decorative rock and wood chips.
- Worked in general outdoor clean-up and proper disposal of all material.

Maintenance Janitorial/ Custodial:

- Experienced in the care and maintenance of a variety of floor surfaces. Extensive knowledge and experience in stripping sealing, waxing, and buffing floors.
- Proficient in the use of auto-scrubbers and high and low-speed buffers.
- Knowledge of, and experience in, the use of a variety of cleaning chemicals, floor cleaners, and waxes.
- Knowledge of carpet care procedures, stain removal, and the use of industrial steam cleaners, extractors, and vacuums.
- Experienced in routine building maintenance including, but not limited to, installing outlets, ceiling fans, air conditioners, and small appliances.
- Experienced in minor building repair including drywall patching, sanding, plastering, minor plumbing, and electrical repairs.

Computer Programmer:

- Certified in Microsoft PowerPoint, Word, Excel, and Open Office.
- Fixed computer mother boards and trouble shoot problems.
- Work safely around computer components.
- Program and install laptop hard drives.

Basic Computer Skills:

- Proficient in data entry and possess a knowledge of basic computer skills.
- Demonstrated basic computer skills required for warehouse work (data entry, tracking orders, inventory slips, etc.).
- **Computer & Information System Managers** Plan or direct activities in electronic data processing, information systems, systems analysis and programming.
- **Computer Engineers** Design and test computer hardware or software programs. Work with clients; plan, monitor and document computerized products and systems.
- **Computer Programmers** Write step-by-step instructions that tell computers how to save, calculate, find or display specific files or data. Includes Web Programmers.
- **Computer Support Specialists** Provide technical assistance or training to computer users with hardware or software problems. Might help in person or over the phone.
- **Computer System Analysts** Plan, develop or improve business software systems. Might also program and write manuals.
- **Data Communications Analysts** Design, test and evaluate network systems. Recommend hardware and software. Might supervise programmers.

Vocational Tech / Machine Shop:

- Proficient in Shop safety procedures.
- Experienced in blueprint reading, Bench Work Layout.
- Skilled at machine processes, controls, & routing.
- Skilled in Quality control procedures. & inspection procedures.
- Proficient in machine nomenclature.
- Knowledge of precision measurements with micrometers (vernier/inch), calipers (vernier/inch), steel rules, telescoping & small hole gauges, radius gauges, protractors (vernier/bevel).

Machining Metal Fabrication:

- Experienced in the set-up and operation of punch presses, break presses, and metal shears.
- Proficient in reading blueprints and have the understanding of engineering specifications.
- Skilled in the use of pneumatic grinders, electric grinders, and measuring equipment.
- Able to safely operate a variety of hand tools safely and effectively.
- Maintained work area for safety and precision, and was a positive influence on the workplace.

Welding:

- Skilled in both manual and semi-automatic (wire-feeder) welding.
- Experienced in welding steel, stainless steel, and aluminum.
- Demonstrated ability to specify layouts, read blueprints, and follow work orders to specifications.
- Maintained quality control throughout production; grinding and sanding products to finished quality standards.
- Met deadlines and quotas as indicated, stamping finished products.
- Exercised all OSHA regulations and procedures while maintaining 100% safety record.

Boiler Operation Heating and Refrigeration:

- Certified as a 2-A Boiler Operator and licensed in universal refrigeration.
- Proficient in recharging and troubleshooting commercial and residential refrigeration and HVAC.
- Experienced in the operation of coal- and natural gas-fired boilers, to include monitoring pressure levels, verifying water temperatures, and checking corrosive properties of water.

Roofing:

- Experienced in all aspects of residential roofing including tear-off, new construction, tarpapering, waterproofing, and shingle laying.
- Worked ____ years for independent roofing contractor in the Twin Cities area.
- Supervised work crew of ____ people; instructing new employees and directing work assignments.
- Commenced new assignments promptly with a clear understanding of proper procedures.
- Experienced in a variety of roofing materials and styles.

Warehouse Laborer:

- Proficient in assembly work and demonstrated the ability to multitask efficiently and accurately.
- Loaded and unloaded trucks, transporting materials to designated areas.
- Coordinated the receiving and shelving of inventory, noting weight, quantity, and location of all products.
- Demonstrated the ability to receive incoming orders, process requests, and prepare product for distribution, including the packaging, labeling, and weighing of all containers.
- Experienced forklift and pallet jack operator.

- Able to sustain attention and quality to detail throughout repetitive work.
- Exercised all safety procedures and OSHA regulations to maintain 100% safety record for employer.
- Maintained work area for safety and precision and was a positive influence on the workplace environment.

Warehouse Production:

- Supervised a work crew of 5 individuals.
- Loaded and unloaded trucks, transporting materials to designated areas.
- Coordinated the receipt and shelving of stock, noting weight and location of all products.
- Demonstrated the ability to receive incoming orders, process requests and prepare product for distribution; including the packaging, labeling, and weighing of all containers.
- Met or exceeded production quotas, managing deadlines as indicator on order.
- Followed all company procedure to maintain 100% safety record for employer.

Residential/ Commercial Painter:

- Certified journeyman painter.
- Member of the St. Paul Painter/Taper's Union, Local #335 for 8 years.
- 23 years experience in residential and commercial painting.
- Extensive experience in scaffolding set-up.
- Skilled in the use of a multitude of construction tools and equipment.
- Exercised safety procedures and OSHA regulations to maintain 100% safety record.

Upholstery Worker:

- Knowledge of all tools pertinent to upholstery work, and skillful at using those tools.
- Participated in the design of custom specifications and requirements to complete the project.
- Ability to customize patterns and create individual designs as needed when exact specifications are unknown.
- Knowledge of a variety of upholstery fabrics and materials best suited for durability, comfort, and appearance.
- Experienced in all facets of additional upholstery work including material preparation, sewing requirements, assembly, and gluing components to complete finished product.

Food Service:

- Experienced in all aspects of food service work including baking, cooking, prep cook, salad bar preparation, dishwashing, bussing, and janitorial duties.
- Experienced prep cook responsible for salad preparation; cutting, chopping, and grating assorted food elements.
- Worked in a fast-paced environment, taking orders and providing excellent customer service.
- Skilled dishwasher who kept up pace during peak hours while ensuring hygienic standards.
- Cleared tables, transporting dishes and other items to specific areas and restocked food and general supplies.

- Showed knowledge of cooking temperatures, meat preparation, food storage techniques, and cleaning procedures for broilers, fryers, and grills.
- Helped in the preparation of meals for 1300+ people on a timely and efficient manner.

Cashier/Food Service:

- Extended excellent customer services, responding to customers needs and addressing concerns to ensure total satisfaction.
- Prepared a variety of salad, sandwiches, entrees and desserts consistent with customer requests.
- Knowledgeable of menu and product presentation.
- Proficient in multi-tasking to process customer orders in a timely manner.
- Maintained all flooring and counter areas within kitchen and dining room to meet health and sanitation requirements.
- Operated cash register effectively and efficiently; handling checks, cash, and credit cards.

Restaurant Worker/ Bartender:

- Experienced waiter and bartender.
- Able to work in a fast-paced, high stress environment in a calm and collected fashion.
- Provided customer service while ensuring satisfaction and an enjoyable setting.
- Excellent people skills; easy-going attitude and able to relate well with all types of customers.
- Familiar with a wide variety of mixed drinks and can provide fast service behind the bar.
- A good listener, compassionate and thoughtful while dealing with troubled or otherwise emotionally vulnerable customers.

Hotel Housekeeping:

- Experienced in operating commercial vacuum cleaners, carpet shampooers, and dust removal.
- Experienced in cleaning a variety of surfaces including porcelain, glass, wood furniture, and carpeting.
- Measured and applied chemical cleaners accurately.
- Maintained inventory of all cleaning supplies and equipment.
- Insured that all housekeeping duties were completed accurately and on time.

Retail Sales:

- Provided advice to identify products that best suited customer needs.
- Operated cash register accurately and efficiently, handling cash, checks, and credit cards.
- Met or exceeded sales quotas.
- Maintained inventory, and neatly displayed merchandise on store shelves.
- Opened and closed store and performed all cleaning duties and tasks.
- Knowledge of sales and promotional offers.

Telemarketing:

- Managed multi-line phone system, inbound and outbound calls, while multitasking efficiently and accurately.
- Demonstrated the ability to answer questions and developed strategies to engage customers.
- Kept accurate records of calls made and customer accounts.
- Maintained a positive attitude in a stressful setting.
- Proficient in data entry and possess a knowledge of basic computer skills.
- Able to converse with customers with ease and poise.

Professional Counseling Assistant:

- Experienced in the counseling field to include; Child Services Advocate, Teacher's Assistant, and Counselor's Aide.
- Development and implementation of tutorial programs for at-risk children.
- Coordinated summer enrichment programs for disadvantaged youth.
- Recognized as an outstanding volunteer for community service efforts.
- Coordinated special events and programs to include activities for children and teens.
- Excellent people skills and enjoyed assisting clients from all socioeconomic levels.
- Proficient at handling all support staff functions.
- Good computer skills in Microsoft Office, Word, File Express, and Print Shop Deluxe.
- Hardworking, loyal employee with a desire to learn and meet expectations.

Nursing Assistant:

- Successfully completed training and state licensure for Nursing Assistant.
- Worked in the healthcare field as both a CNA (Certified Nursing Assistant) and as a restorative aide.
- Certified in CPR.
- Worked well with others, was a positive influence in the nursing home environment, and conducted professional relationships with staff, residents, and their families.
- Demonstrated the ability to work independently, as well as part of a team.

Interpersonal Skills:

- Excellent written and oral communication skills.
- Hardworking, loyal employee with a desire to learn.
- Cooperative team player who works well with others.
- Follows orders immediately and takes direction well.
- Eager and enthusiastic to prove value as an employee to an employer.
- Quick learner and creative problem solver.
- Dependable, responsible, and punctual on and off the job.
- Accurate and efficient at multi-tasking.
- Organized and self motivated.
- A positive influence on the workplace environment.

Additional Skills:

- Operated cash register accurately and efficiently; handling cash, check, and credit cards.
- Experienced forklift and pallet jack operator.
- Demonstrated basic computer skills required for warehouse work (data entry, tracking orders, inventory slips, etc.).
- Excellent written and oral communication skills.
- Follows orders immediately and takes direction well.
- Eager and enthusiastic to prove value as an employee to an employer.
- Quick learner and creative problem solver.
- Dependable, responsible, and punctual on and off the job.

Chronological Resume Worksheet

This is a general format. Actual content and layout will vary. Not all items are required or necessary.

Name _____

Address _____

Phone _____

Fax _____

Email _____

EMPLOYMENT OBJECTIVE (*Optional*) _____

SUMMARY (*Optional— can include on cover letter*) _____

WORK EXPERIENCE

Employer, City, State _____

Job Title _____

Dates _____

Responsibilities/ Accomplishments _____

Employer, City, State _____

Job Title _____

Dates _____

Responsibilities/ Accomplishments _____

Employer, City, State _____

Job Title _____

Dates _____

Responsibilities/ Accomplishments _____

EDUCATION _____

LICENSES AND CERTIFICATES _____

AWARDS _____

PROFESSIONAL MEMBERSHIPS _____

Functional Resume Worksheet

This is a general format. Actual content and layout will vary. Not all items are required or necessary.

Name _____

Address _____

Phone _____

Fax _____

Email _____

EMPLOYMENT OBJECTIVE *(Optional)*

HIGHLIGHTS OF QUALIFICATIONS *(Optional)*

WORK EXPERIENCE

Occupational/ Functional Category _____

Skills/Accomplishments/Responsibilities _____

Occupational/ Functional Category _____

Skills/Accomplishments/Responsibilities _____

Occupational/ Functional Category _____

Skills/Accomplishments/Responsibilities _____

EMPLOYMENT HISOTRY

Employer _____ Title _____ Dates _____

Employer _____ Title _____ Dates _____

Employer _____ Title _____ Dates _____

EDUCATION LICENSES AND CERTIFICATES AWARDS/PROFESSIONAL MEMBERSHIPS

Combination Resume Worksheet

This is a general format. Actual content and layout will vary. Not all items are required or necessary.

Name _____

Address _____

Phone _____

Fax _____

Email _____

EMPLOYMENT OBJECTIVE _____

SUMMARY OF SKILLS AND/OR EXPERIENCE

Skill/Experience _____

Description _____

Skill/Experience _____

Skill/Experience _____

Description _____

WORK EXPERIENCE

Name of Employer _____ Job Title _____

Address/Phone _____ Date of Employment _____

Name of Employer _____ Job Title _____

Address/Phone _____ Date of Employment _____

Name of Employer _____ Job Title _____

Address/Phone _____ Date of Employment _____

EDUCATION

School Name _____

City/State _____ Dates of Attendance (if recent) _____

Major(s) _____

Degree/ Certificate Earned _____

LICENSES AND CERTIFICATES _____

PROFESSIONAL MEMBERSHIPS/ORGANIZATIONS _____

Cover Letter Sample: *The content of any cover letter*

Your Name
Street Address
City, State Zip Code
Phone Number

Date

Individual's Name
Job Title
Name of Organization
Street Address
City, State Zip Code

Dear Mr./Ms.: _____

First Paragraph: State the reason for writing. Name the specific position or type of work for which you are applying. Mention how you learned of the opening.

Second Paragraph: Explain why you're interested in working for this employer and specify how you're PERFECT for this position. Don't repeat the information on your resume. Include something special or unique about yourself that will benefit the employer. Remember, the reader will consider this an example of your writing skills.

Third Paragraph: Mention your resume is enclosed and indicate your desire to meet with the employer. You may want to suggest alternate dates and times, or simply advise them of your flexibility to the time and place. Include day and evening contact information. Include a statement or question that will encourage the reader to respond. Be sure to communicate your plan to follow-up. You might state that you'll be in the area on a certain date and would like to set up a meeting, or you'll call on a certain date to set up a meeting. Finally, thank the employer for his/her time.

Sincerely,

(Your Signature in blue or black ink)
Your typed name

Enclosure

Job Match or “T” Letter Sample

Your Name
Street Address
City, State Zip Code
Phone Number

February 25, 201__

Ms. Jane Smith, Title
Work Incorporated
555 Pine Street
St. Paul, MN 55555

Dear Ms. Smith:

I am very interested in the position of Administrative Assistant listed in the *Daily Tribune* on February 24, 201__. The skills and qualifications you mention closely match my experience in this career field.

Your Needs

- Detail-oriented experienced Administrative Assistant
- Assist Customer Relations Manager
- Corporate experience with major clients a must
- PC knowledge a plus

My Qualifications

- Four years Administrative Assistant experience with responsibility for numerous detailed reports.
- Assisted Customer Relations Manager for two years
- Regularly served purchasing agents at Fortune 500 companies
- Hands-on experience working with Lotus 1-2-3 and WordPerfect on IBM-PC

Enclosed is my resume for your review and consideration. I believe I am an excellent candidate for this position and look forward to meeting with you to discuss it in greater detail. I will plan to call you to determine when an interview might be possible. Thank you.

Sincerely,

(Signature)
Typed Name

Enclosure

Employment Application

Many occupations require specific tools. A successful job search also requires specific “tools.” This chapter covers many of these job search tools and their uses.

Employment applications are an important part of your job search. Some employers require the application as the first step in the selection process. Others may not require it until later. No matter when the application is requested, it’s an important job search tool. It provides an opportunity to sell your qualifications. The completed application may be the first impression the employer has of you.

The employment application is used to obtain information about your qualifications and to compare you to other applicants. Companies may receive hundreds or even thousands of applications each year. Therefore, they look for ways to reduce the number of applications they will read thoroughly. The employer screens out many applicants based on various factors in the application. You need to do everything possible to create the perfect application. Following are some general guidelines for completing applications.

Provide Visual Impact

It’s a good idea to make a copy of the application in case you make a mistake. Fill out the application completely, neatly and with no errors in grammar or spelling. Print clearly in black ink, don’t use abbreviations, and respond to all questions. Use N/A (not applicable) if the section doesn’t apply to you. This shows the employer that you made an honest effort to fill out the entire application; you didn’t overlook anything. If you’re seeking a professional or office job, you may want to type the application.

Follow Directions

Read the entire application before you complete it. Pay close attention to what’s being asked and how you’re expected to respond. Read the respective sections that say, “Do Not Write Below This Line,” or “Office Use Only.” These sections may give insight into the evaluation process.

Be Positive

During your job search you want to present a positive, honest picture of yourself. Avoid any negative information. Look for ways that show you’re the right person for the job. Think of what you’d look for in an employee if you were an employer.

Be Honest

You must be truthful on an application. The information you provide may become part of your permanent employment record. False information can become the basis for dismissal. Provide only the information the employer is seeking or is necessary to sell your qualifications.

Target Your Qualifications

Many applications have limited space to display your skills, experience and accomplishments. Increase your chances of gaining an interview by carefully selecting what you'll include on the application. Display your qualifications that meet the specific needs of the job. Read the job description carefully. Advance knowledge of the employer, its products or services, and especially the skills needed to do the job will help you choose the appropriate information to include.

Positions Desired

Employers won't try to figure out where you fit in their organization. If the job is an advertised job or if you're looking for a specific position, enter that job title in the blank space provided. When you aren't applying for a specific position, state the name of the department in which you wish to work. If you're interested in more than one job, fill out more than one application.

Job Gaps

If you have a job gap in your employment history, be sure to think of positive way you were spending your time while unemployed. Make your answer short, simple and truthful. Examples include managing and maintaining a household, attending school and providing childcare. If you were volunteering for an organization, be sure to state the name of the organization and the type of work you were doing. This will prepare you to answer questions regarding your job gap.

Salary Requirements

When asked about salary requirements, it's best to give a salary range or to respond with "negotiable." Use one of these responses even if you know the wage. You never know what the future holds, and you could negotiate a higher salary. Remember that questions about salary may be "knocked out" questions used to reduce the number of applicants.

Reason For Leaving

Carefully choose your words when responding to this question. Negative responses may provide a swift way for the employer to eliminate your application from consideration.

When stating why you left a job, it's important to avoid using the words *fired*, *quit*, *illness* or *personal reasons*. These responses may reduce your chances of being hired. Always look for positive statements. If you respond with, "Will explain at the interview," you can expect to be called on to do so. Often there are better ways you can put your reason in a positive light. Examples— "Returned to school to learn new skills" or "To find a job that more closely matched my skills."

Fired

Don't use the term fired or terminated. Find a phrase that sounds neutral such as "involuntary separation." You may want to call past employers to find out what they will say in response to reference checks. When contacting former employers, reintroduce yourself and explain that you're looking for a new job. Ask what they will say if they're contacted for a reference check. If you were terminated, you may want to request that this employer simply verify your dates of employment, your job title and describe your job duties. You may also consider having a confidante call and ask for reference, then report to you what's said. In the future, if you're faced with being terminated, you may request that the employer's record documents a mutually agreeable reason for separation, and explain you're concerned that a record saying you were terminated may have a negative impact on your employability.

Quit

If you quit your job, be prepared to offer an explanation. If you quit under less than favorable conditions, avoid saying anything negative about the employer. You may want to use the term resigned or voluntarily separated which implies you followed proper procedures in leaving the job. There are many positive, valid reasons why you may have quit your job. You should be prepared to explain the reason on the application and/or in the interview.

Other reasons for quitting a job include volunteer work (state what kind of work and with whom you did volunteer work), starting your own business or raising your family. In all of these cases, you need to assure the employer you're now fully ready to assume the responsibilities of the job.

Quit for a better job.

This response includes leaving for advancement potential, leaving to work closer to home, leaving for a better work environment or leaving for a career change. If you quit for a better job, there shouldn't be a long break in employment; your employment history should support the statement.

Quit to move to another area.

In this case, you quit without having another job. You may have moved to be nearer to your family, to an area with greater economic potential, to an area better suited for raising children, etc. Be careful not to use this reason for more than one employer on your application— it might appear you aren't a dependable or stable employee.

Quit to attend school.

If you use this reason, the education listed on your application and/or resume must agree. Preferably, your school program is consistent with your career goals. You should assure the employer any continuing school activities won't interfere with the job.

Laid Off

If you were laid off from a job due to no fault of your own, tell the employer the circumstances. Phrases you might want to use include lack of work, lack of operating funds, temporary employment, seasonal employment, company closed, plant closing, company downsizing, a corporate merge, etc.

References

Choose your references with care. Someone who is influential in the community or business may be an effective reference, but shouldn't be selected for this reason alone. Look for people who honestly know you and will speak objectively. Avoid references where the potential employer may assume a bias in the relationship, such as your spouse. Avoid references that may be controversial or may concern the employer. Examples of these types of references are clergy, counselors or social workers. Of course, these are general guidelines and ultimately it's up to you to choose the best references. You may even want to use different references for different employment opportunities.

Tips for Completing an Application

- A Personal Data Recorder contains information you will use in your job search. Use it to write resumes. Carry it with you when completing applications. Review it before your interviews.
- Write out responses using a separate sheet of paper before completing the application. An alternative is to obtain a second application.
- Whenever possible, take the application home so you can fill it out where you're comfortable and can take your time. Read the directions carefully. It's often helpful to discuss your answers with someone else to give you perspective and direction to your responses.
- A typed application, although optional, always creates a good impression with an employer.
- Use correction fluid sparingly for fixing minor errors. Consider using a black erasable pen or correction ribbon on your typewriter.
- Double-check grammar, spelling and content. When possible, ask someone to proofread it.
- Include skills on the application that are related to the type of position for which you're applying.
- Never write "See Resume" on the application.
- When explaining gaps in your employment, describe what you did in positive terms that can be related to employment. For example, if you spent time caring for a sick family member, refer to skills used in occupations like home health aide.

Filling Out Job Applications When You Have A Criminal Record

Job applications are used as screening tools for employers. Employers want honesty and trustworthiness in their employees, so be sure to fill the job application out completely and truthfully. If an employer finds out that you provided false information on the application after you have already been hired, they have the right to fire you.

Minnesota is one of a handful of states to, “**Ban the Box**,” meaning that public employers such as the federal, state or city governments must wait until the applicant has been selected for an interview *before* inquiring about their criminal record, or performing a criminal background check, except in situations where the position already requires a background check.

Private employers, however, are still able to include the question, “*Have you ever been convicted of a felony?*” on their applications. If you check, “no,” an employer will most likely run a criminal background check, and will have reason to terminate the hiring process (or fire you if you’ve already been hired), because you have provided false information on the application. So, how should you answer that question? Here are a few options:

1. Check, “Yes,” and write, “***Will discuss in interview.***” Most likely, the employer will find out if you have a criminal history sooner or later. Checking yes right away shows honesty, and the willingness to accept responsibility for your actions and move on with your life.
2. You can also check, “Yes,” and write, “***I am eligible for the \$2400 Federal Tax Credit,***” (if you were incarcerated within the previous 12 months), or “***I qualify for the FREE Minnesota Bonding Program. Can we meet to talk about this?***” These incentives, including tax credits, and insurance, have been put in place by both the state and federal governments to encourage employers to hire qualified ex-offenders.
3. Avoid the problem in the first place, and use alternative job search methods that do not involve filling out job applications as your first form of contact with the employer. Meet the employer in person first, either through networking, and informational interview, or volunteering. Making contact with the employer in person allows them to make their first impression of you based on your personality and the qualifications you have to offer, and not your criminal background. It also gives you the chance to sell your skills, personality, and other good qualities, and not be judged based on a single question.

Let your positive qualities shine through, and don’t give the employer a chance to judge you before they meet you!

General Guidelines in Selecting Your References

- When using someone as a reference, always get permission first.
- Tell them about your job search and the type of job opportunities you're seeking.
- Coach them so they'll be prepared to present you as an ideal candidate.
- Find out if the reference would prefer to be contacted at work or home. Find out the best time to reach him/her. Give this information to the prospective employer.
- Be prepared to provide the reference's occupation, phone number, length of time you've known each other and the nature of the relationship.
- Send your references a thank you note when you know they have given you a reference. There are four types of references— (Be prepared to give references from as many reference types as possible.)
 - ♦ **Work Related**— Includes past employers, coworkers, subordinates or clients who can speak about your specific employment experience. You can also list the people for whom you perform volunteer activities, babysitting, lawn mowing and other odd jobs.
 - ♦ **Professional**— People who know you on a professional basis. May include contacts from business and sales, 4-H clubs or professional and community organizations.
 - ♦ **Academic**— Instructors and vocational counselors who can speak about your academic endeavors (appropriate for current students or recent graduates).
 - ♦ **Personal**— Only use a personal reference if you have no work related, professional or academic ones to offer. Friends and neighbors who know your self-management skills can be used. Doctors, librarians, bankers and landlords may also be used as references. Use the names of the people who can tell an employer you can be depended on to do a good job.

How do Employers Hire?

Understanding how employers hire will help in planning a successful job search. Many jobseekers express frustration with the hiring process. They feel a loss of control. The sense is that the employer holds all the cards and they aren't showing their hand. Knowledge is power, and understanding the hiring process is empowering. It will help direct your efforts and will eliminate some frustration.

The Hiring Process

Hiring practices vary from industry to industry, employer to employer, hiring manager to hiring manager. Managers at the same employment may use a different approach. No two hiring processes are alike. However, there are a few common strategies and tools used in hiring. Recruitment, screening and selection are three basic components of a hiring process.

Recruitment

Employers need an applicant pool from which they fill job openings. Employers who do extensive hiring may be continuously recruiting applicants, even when there isn't an immediate need. They simply want to maintain the pool of applicants. Employers who hire occasionally, or for very specialized positions, will usually recruit as needed. Some employers will recruit simply to test the market. They may be planning some future expansion and want to know if they could fill their labor needs. Therefore, when employers are actively recruiting, they may not have an actual job opening.

There are many ways employers recruit applicants. Here are the most common—

- **Advertising**— Employers may advertise in newspapers, local community papers, trade publications, radio or television, on the Internet or on telephone job hotlines.
- **Internet Posting**— Some employers will first post their jobs internally so interested employees may apply.
- **Referral**— Referral from a trusted employee, colleague or peer is the source preferred by most employers. Many employers actively solicit these referrals as part of their candidates.
- **Placement Service Providers**— Employers may use private and public placement agencies to recruit candidates.
- **Personnel Staffing Services**— Many employers are turning to temporary and contract agencies for employee recruitment.
- **Job Fairs**— Job fairs are an excellent source for entry-level employees. Employers who recruit at job fairs are usually building a pool of candidates and may not have an immediate opening.
- **Internet**— See the following chapter on *Internet Job search Strategies*.
- **Other Recruitment Resources**— Schools, placement offices, union halls and word of mouth.

Screening

Once employers have an applicant pool, they narrow it down to the best qualified. This is no simple task. Employers are usually working with limited information. An application and/or a resume may be all they have. They may also have references and a record of past employment, but they usually will check these only after an initial screening. The reality is that for any one job, employers may have hundreds of applicants. Therefore, their first task is to eliminate as many as possible. During the initial screening, employers generally spend no more than a few seconds on each application.

Cindy is looking to fill a position in her department. Through a successful recruiting effort, she has 120 resumes. Cindy has one position and plans to interview no more than 10 candidates. There is no way thoroughly review all 120 resumes. In planning her strategy, she decided to screen the resumes for basic requirements and appearance. She quickly pages through the resumes and eliminates those that do not meet the basic requirements and those that are poorly presented or have errors. In less than an hour, Cindy has narrowed the pool of candidates down to the 10 she plans to interview.

Employers will spend more time reviewing the small number of candidates left after an initial screening. They will look more closely at qualifications and may contact references and/or past employers. Some may call the applicant to conduct a telephone screening interview, or they may schedule an in-person screening interview. Employers are frequently turning to technology to help manage the hiring process. Growing technologies include resume scanning systems, databases and the Internet. The goal of screening is to narrow the pool of qualified applicants to those to be interviewed.

Selection

While every step in the process plays a part in the hiring decision, employers most often make the final selection based on the interview. At the interview, employers are seeking to verify qualifications and to evaluate how the person will fit into the organization. When someone is called for an interview, they can be reasonably confident employers believe they're qualified for the job. Employers are interested in the person or they wouldn't be investing their time in an interview. The question is, "Are you the best qualified person for the job?"

"Best qualified" doesn't just mean skills, experience and education. Employers are also looking for motivation, a passion for excellence and a dedication to continuous learning and quality. They're also looking at how much a new employee will cost them. Hiring is a major "purchase" that costs thousands of dollars per year. Employers want to make sure they get the best value for their money. After all, most job seekers don't come with a money-back guarantee.

The Hiring Structure

Usually, larger employers and those that do extensive hiring will have a formal hiring structure. Smaller employers and those who hire less frequently will be less formal. Also, larger employers may have several people involved in the process, while smaller employers may have one person handle the hiring. There are also industry-specific hiring practices. Medicine, education and government are industries that have unique hiring processes. Union contracts will also influence the process.

Not everyone in the hiring process has the authority to hire. Usually one person, most often the manager of the department where the person will work, makes the final decision. If possible, it's worth finding out who will make the final decision. However, treat everyone as though they're the hiring authority. You never know who has influence on the hiring decision. At the very least, you may be working with that person if you're hired.

The human resources department isn't usually the hiring authority. It manages the hiring process. Exceptions may be when hiring for an entry-level position, when the employer has many positions open, or when the position is in the human resource department. The human resource department will usually recruit, screen and schedule interviews. Although the department usually doesn't hire, it often has a lot of influence on the hiring decision.

Tom needs to fill an opening in his department. He submits a written request to Human Resources. He includes the basic criteria for the job, how soon he needs the person and how many candidates he wants to see. Human Resources checks the current pool of applicants and, if necessary, recruits additional candidates. They will screen the pool and select the best candidates, who are referred to Tom for consideration. They will also schedule the interviews and process the necessary paperwork when the decision is made.

Today's Job Market

The hiring process is more structured than it was in the past. Employers are generally more selective. Many factors have influenced the process. Larger numbers of candidates, employment legislation, new technologies, employer liability and organization restructuring are a few of these influences. No longer do employers hire with the intent of lifetime employment. The assurance of retirement with a single employer is quickly becoming outdate. The average person will have many jobs and will change careers several times during his/her lifetime. Job search is no longer a single or rare event in life— it has become an on going career process. A successful job search campaign will consider these changes and will use all available resources.

Advertised Jobs

Many employers advertise their job openings. The newspapers, trade journals, television, radio, bulletin boards, grocery stores, self-service laundries, libraries, store windows and the Internet are all sources of advertised jobs. The most common of these are newspaper advertisements. One limitation of advertised jobs is their overuse by many job seekers. Here are more limitations of advertised jobs—

- Because they're seen by more job seekers, the competition is much greater.
- They represent only a small percentage of available jobs. Most employers prefer to use other sources for recruiting candidates.
- Many are **fake** openings. There is no real job, or the opening has already been filled. Employers may advertise to test the market, while some are required to advertise because of Equal Employment Opportunity requirements or federal contracting.
- Some are undesirable jobs. They may pay low wages or the employer may have trouble keeping employees.

Despite this, there are many good jobs to be found through advertisements. Employers needing specialized skills and those who are mass recruiting (seeking to fill many positions) will often advertise. Also, advertisements are excellent windows into the job market; they're one measure of growth in industries. Here are some tips for advertised jobs—

- Actively look for advertised jobs, but don't make them you primary focus.
- Pick you resources for advertised jobs— newspapers, trade journals, the Internet, etc., then follow them faithfully. Review new listings when they're released.



- Respond to new openings immediately.
- Keep track of listings that run continuously or are old. Review past advertisements to see which jobs have been listed before.
- Don't ignore blind ads (ads where you apply to a box number and don't know the employer's name). Many good jobs are listed as blind ads.
- Look at all the jobs listed, not just those that fit your goal. You may find an employer you want to pursue even though a job in your occupation isn't listed.
- Research the employer and the job before you apply.
- Direct your application to a person by name. avoid "To who it may concern" or "Personal Manager".
- When applying, attempt to meet the hiring authority. Don't just send your resume or application and wait.
- After you apply, follow-up with the employer often— ask for an interview— show your initiative.

Networking

Employment experts agree that most job openings are never advertised.

Jan and Frank moved so now they need a family doctor. Frank asks his coworkers while Jan checks with the neighbors for referrals to a good doctor.

Kevin is having car trouble and doesn't know where to have it fixed. He calls a couple of people at school to ask if they can suggest someone.

Gene is building a scale model of a fire station for his 5th grade class. He calls the local fire department and arranges to meet with the captain to work out the details.

Sue was looking for her first job as a receptionist. While she attending a Minnesota WorkForce Center job club, another participant told her about an opening where his wife works.

Each of these people has something in common; they're all networking. Wherever there are communities and civilizations, there is networking. What has changed over time is how networking occurs. In the past, networking was informal and random. In fact, most people didn't even know that they were networking. Today networking has become calculated and structured. People network every day without thinking about it. However, more people are including formal networking as a part of their daily activities.

Finding the Hidden Job Market

Most employers don't need to advertise. There are enough applicants available to them without advertising. Also, most employers don't want to advertise. They'd rather consider someone referred to them from a trusted employee or colleague. It's like looking for a doctor or an auto mechanic; most people would rather go to someone recommended rather than to a name found in an advertisement. If this is the case, then how does someone find these jobs? Direct employer contact and networking and networking are the answers.

Formal networking is the systematic pursuit of new contacts and information. It's organized and planned. Networking is relational. A good networking relationship will be mutually beneficial to both parties. Many people have trouble with formal networking, especially as a job search strategy.

Here are some common networking concerns—

- I'm embarrassed to admit that I'm looking for work.
- I feel that it would be like begging for a job.
- I don't want people to think that I'm taking advantage of them.

Now let's dismiss each of these concerns—

- Looking for work doesn't carry the stigma that it did in the past. The average person will change jobs every five years. Your networking contacts will be much more sympathetic than you may think.
- Networking isn't begging. In fact, you shouldn't be looking for a job; you should be seeking information that may lead you to a job. Usually your networking contacts won't be potential employers—they'll be people who know about potential employment. If you discover that a contact is a potential employer, take off your networking hat and pursue employment.
- Good networking is a mutually beneficial relationship. Plan to give as much or more than you receive. Also, you'll be surprised at how willing people are to help. In fact, they'll be honored that you value their input.

Networking Strategies



Networking strategies range from basic to sophisticated. Here are some general networking ideas—

- Don't just wait to bump into people. Initiate contacts for the sole purpose of networking.
- Develop a networking list. Make contact with each person on your list. Add names of people you meet or are referred to by your contacts.
- Set networking goals. Write down specific goals for how many networking contacts you plan to make each week. Regularly check your progress.
- Meet in person whenever possible.

- Set goals for each meeting. don't just get together and see where it leads—meet with a purpose. Express this goal when you arrange the meeting.
- Come to the meeting prepared. Know what questions you want to ask. Take notes.
- Always ask if the person knows of anyone else you should meet. Ask if you can use his/her name when contacting the person.
- Maintain networking files. Keep a record of the outcomes of each contact and important information about the person.
- Let the person know you value his/her information and professional opinion.
- Plan your follow-up. At the time you meet with someone, plan when you will contact this person again. Write it down on a follow-up calendar.
- If you agree to do something for someone, be sure to follow through.
- Say “thank you” often. Send a thank you letter or card.

The Networking Campaign



There are four basic categories of networking contacts. Each has its own unique value. A good networking campaign will draw from each category.

People you know well— friends, family, neighbors and coworkers.

This is a good place to begin your networking campaign. These people have the most interest in your success and are excellent networking contacts. These are the people whom you're most comfortable and from whom you can ask for the most assistance. However, when networking with this group, set clear goals. They may want to help more than you wish. Acknowledge their value and say “thank you.” this group is often the least appreciated.

People you see occasionally— acquaintances or business contacts.

More than 25 percent of the people who find jobs through networking received the referral from someone they see once a year or less! These are people with whom you may feel less comfortable with, but they also have the greatest potential. Ask this group for ideas and referrals. You may need to reintroduce yourself. State your purpose, acknowledge their value and request a meeting. It's a good idea to set reasonable time limits for the meeting. Let them know you only want 30 minutes of their time. Be sure you stick to your time limit. Come well prepared, and organized in your discussion.

Referrals from your other networking contacts.

Stretch your network by meeting new people who are the friends, associates and acquaintances of your networking contacts. Sometimes these will be people with additional information, but they may also be potential employers. In either case, review the section on *Direct Employer Contact* . Most job seekers will now be out of their comfort zone. This is where you'll find the real action. You're getting closer to that job. When approaching a referral contact, introduce yourself with a lead statement that'll get their

attention. Use the name of the person who referred you. State your purpose and request a meeting. Limit the time for the meeting, be well prepared and be professional.

Cold-calling people you don't know and to whom you haven't been referred.

Though your employment research and networking, you may discover the names of people with whom you'd like to talk. This type of contact takes another level of confidence, but the potential is great. Take the initiative and you'll find that these contacts will pay off.

Networking List

Here is a list to get you started.

<ul style="list-style-type: none"> • Friends and neighbors • Social acquaintances— bridge group, hiking club, softball team, etc. • Social club members • Health club members • PTA members or groups • Classmates— from any level of school. • College alumni— get a list of those living in the area. • Teachers— your teachers and professors, your children's • Anybody you wrote a check to in the last year • Drugstore owner 	<ul style="list-style-type: none"> • Doctor, dentist, optician • Lawyer, accountant, real estate agent • Insurance agent, stockbroker, travel agent • Veterinarian • Dry cleaner • Flower shop owner or manager/ sales clerks • Manager of your local bank • Current and former coworkers • Relatives • Politicians • Chamber of Commerce executives • Professional association executives • Trade association executives 	<ul style="list-style-type: none"> • Members of professional organizations • Religious leaders— check your fellowship/congregation for a job-loss support group • Members of your fellowship/parish/ church/ congregation/ synagogue • People you meet at conventions • Speakers at meetings you've attended • Business club executives and members— Rotary, Kiwanis, Jaycees, etc. • Friends you served with in the military • Volunteer affiliations • Friends of your parents 	<ul style="list-style-type: none"> • People you meet on airplanes, riding the bus (you never know!) • Community meetings • Daycare facilities • YMCA/YWCA • Coaches • Mechanics • Hairdresser/barber • Other • Other • Other
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Networking Log



It's important to document and follow-up all job leads. Use this sheet for keeping track of all your networking activity. Always ask if they will suggest another contact. Keep the ball rolling!

Contact Name _____ Date Called _____

Employer Name _____

Address _____

Action Plan _____

Fax _____ Appointment Date/Time _____

Email Address _____

Summary of Conversation/Contact _____

Special Interests/Proud Accomplishments of Person Interviewed _____

Follow-up _____

Name _____ Name _____

Position _____ Position _____

Employer _____ Employer _____

Phone _____ Phone _____

Fax _____ Fax _____

Email _____ Email _____

Direct Employment Contact



A goal of a job search campaign is to meet face-to-face with employers (interviews). The more interviews you have, the greater your chances for success. If you aren't getting interviews, it's unlikely that you'll have job offers. Most job seekers, prefer a passive job search strategy. They submit an application or resume and wait. When they don't hear anything, they repeat the process. On the other hand, successful job seekers are proactive in their approach. They take the initiative to make direct contact with potential employers. Contacting employers directly is fundamental to a successful job search.

Direct employer contact requires preparation, confidence and persistence. Many people are uncomfortable with this approach. They're afraid that they will offend the employer and hurt their chances of employment. A certain amount of concern is healthy; it's important to be considerate of employers and respect their time. But also remember that you have something they need. You're not asking for a handout—you're selling a quality product! If you don't take the initiative, no one will take it for you.

Direct employer contact works for advertising jobs. Even if an advertised job discourages direct contact, it's to your advantage to take the initiative. A wise policy is to first follow the advertised directions, then make direct contact. If the advertisement states, "Send a resume," send your resume, then follow it with a phone call.

Direct contact is the logical conclusion to a successful networking campaign. As your networking pays off in referrals to employers, you'll have to make direct contacts. You have the advantage of using the name of your referral to soften the contact.

Michael found a position in the newspaper that discouraged direct contact. Determined to do more than just send his resume, Michael researched the employer, then called and asked for an interview. Not only was he granted the interview, he subsequently won the job. To top this, Michael wasn't skilled in sales or a polished communicator. Michael had a severe speech impediment and was partially paralyzed.

You'll also want to make direct contact with employers who aren't advertising and to whom you haven't been referred. This is called cold calling. Cold calling is difficult for many people, but it's an extremely productive job search strategy.

Basic Principles of Direct Employer Contract

- Preparation is critical to success. Research the employer, the industry and the job.
- Direct contact may be in person or by phone. However, the ultimate goal is an in-person interview.

- The goal is to present your qualifications directly to the hiring manager. The goal isn't to talk with the human resources department, unless you're looking for a job in the department or it is the hiring authority. Respect the human resources department by complying with the hiring process.
- The goal isn't to submit an application or resume. If an application or resume is requested, graciously comply and continue your direct contact.
- When you make a direct contact, don't begin by asking if they're hiring, or by saying you're unemployed. Capture their attention with your qualifications and ask for an interview.
- Plan your follow-up. If you're granted an interview, this is your next step. Otherwise come to an agreement with the employer about when you will call back.
- Sell your qualifications, send your resume and plan your follow-up even if an employer isn't hiring. You never know what will happen tomorrow.
- Whenever possible, the next step is your responsibility— not the employer's. for example, if an employer says, "We will call you in a couple of weeks," you could respond with, "Would it be all right if I call you in two weeks from today?" If they say "Yes," then you've agreed on your follow-up and the responsibility is yours.
- Expect rejection! It goes with the territory. Don't take rejection personally. Maintain a good attitude and a healthy sense of humor.

The Internet Job Search

The Internet is changing the way we communicate and receive information. Not since the telephone (and possibly the printing press) has technology created such a widespread impact on civilization. Many experts believe that the internet will become as widely used and accepted as the telephone or television. It may become so necessary to business and society that people will be helpless without it.

The Internet combines people and computers to form a global network of information, communication and community. The Internet is an electronic community with its own culture and subculture. It has its own rules of behaviors and etiquette. Nearly everything found in a physical community (businesses, social organizations, government agencies, educational institutions and individuals) can also be found in cyberspace. Every idea, ideology and interest is represented. Exploring the internet is much like maneuvering through life. The challenge is to master the technologies and the culture.

This chapter isn't intended to teach you all there is to know about the Internet. It assumes you have a basic knowledge of computers and the means to access the Internet. This entails a computer (at least the use of one), a software program called the "browser" and an Internet provider (to get you access to the Internet). Just about any computer you can purchase today will have a browser pre-loaded on it. Contacting a service provider is the next logical step. Minnesota WorkForce Centers have computers you can use at no charge for much of what will be discussed in this chapter. You may also find computers at libraries, schools and retail establishments that may or may not charge you a fee for their use.

A successful job search requires a variety of skills, tools and strategies. There is no one factor that brings success. It's a combination of many individual efforts. The

Internet is a gold mine of employment resources. For every major job search strategy there's an Internet counterpart. If you're serious about your job search, it's worth your time to explore these resources.

The Internet is quickly becoming a basic part of how we receive information, communicate and conduct business. It also becoming an important tool in an effective job search campaign. People who learn to use the Internet will have a significant advantage over those who don't. It's worth taking the time to learn the Internet and use it as part of your job search.

Search Engines

The fundamental tool for finding information on the Internet is the search engine. Search engines use keywords to locate web pages, listings in electronic directories or messages in newsgroups. Some engines search the Internet in general while others search a specific site. Mastering these tools is critical to effectively and efficiently locating information on the Internet.

There are many search sites on the Internet. Each one is a little different in its focus and use. To learn how to use a specific search engine, look for the "help" feature. Most search tools provide instruction on their use.

You can use the Internet to distribute your resume, make direct contact with potential employers and follow-up on job leads. The Internet doesn't replace traditional job search strategies. Few people today can conduct an effective job search using only the Internet. Pen and paper applications, paper resumes, direct contact with potential employers, face-to-face networking and interviewing are still fundamental. However, the use of technology has also become essential to the successful job search. The goal is to win a face-to-face meeting with an employer. In the near future, that face-to-face interview may be conducted by video conference from the comfort of your home.

Tips for Learning the Internet



Spend time on the Internet— the only way to master the Internet is by using it. Plan to invest time and energy into learning the Internet. The Internet is constantly changing. To stay current, you need to learn and relearn the Internet.

Manage your Internet time— avoid marathons. Regular short periods of time are more effective than infrequent long periods. When you go on the Internet, decide in advance what you want to accomplish.

Read magazines, books and web pages— Everything you need to know about the Internet can be found on the Internet. Excellent information about the Internet can also be found in books, magazines and periodicals.

Attend classes or seminars— seminars are useful for learning about the Internet. Hands-on classes are an excellent way to master Internet skills. Use the newly learned skills immediately and repeatedly.

Network— Talk about the Internet with associates, friends and family. Participate in Internet newsgroups, chat rooms and message boards. How much you learn by asking questions, listening and sharing your knowledge with others may surprise you.

Look for opportunities to use the Internet— when you need information, see if you can find it on the Internet. Search for a phone number, address, map or an item for sale in the newspaper.

Challenge yourself— look for new opportunities to use the Internet. Study a new website or learn another Internet resource.

Make the Internet a priority— incorporate the Internet into your professional, social and personal life.

Employment Research

Information is a critical part of a successful job search and is obtained through research. You'll want to learn as much as possible about potential employers, your occupation and your industry. There is no such thing as having too much information in a job search. Information is power. Information gives you control and confidence.

Benefits of Research

- Increase control and confidence.
- Focuses your efforts.
- Improves time management and decision making
- Minimizes wasted efforts.
- Improves effectiveness of resumes and cover letters.
- Prepares you for a strong interview performance.
- Strengthens your ability to negotiate the best job offer.
- Increases potential for successful job search, job satisfaction and economic security.
- Sets you apart from other job seekers.
- Improves potential for success once you start a new job.

Prior to the Internet, employment research meant spending a lot of time at the library gathering and studying books, periodicals, articles and business literature. It also meant attending professional meetings, networking and going to informational interviews. While the Internet has not eliminated any of these activities, it has made many of them easier.

MinnesotaWorks.Net

You can register to look for work by setting up an Internet account on MinnesotaWorks.Net. Establishing an account and logging onto MinnesotaWorks.Net will give you access to job openings, resume posting, career information, training opportunities and information on all Minnesota WorkForce Center events and services.

Employers and private employment agencies will have access to your resume. They can view your qualifications in relationship to their job openings. If interested, employers will contact you directly.

There are step-by-step instructions for easy use of the system. You have the personal control of updating or removing your resume. Your resume will be done in an attractive and standardized format. There will also be other links to job-related websites for career and job search information and other local services and information. There is no charge for this service. Hundreds of new jobs are posted every day, so be sure to check back often.

If you don't have Internet access, you can visit your local public library, school, university, a Minnesota WorkForce Center or local state employment service. Minnesota's Job Bank can be found on the Internet at www.mnwfc.org; click the "MinnesotaWorks.Net" icon.

Tips for Using Internet Employment Services

- Choose providers that best meet your occupational and geographical goals.
- Research the employer before applying for job opportunities.
- Follow-up on jobs for which you've applied
- Use the service actively, not passively. Visit the site frequently. Act quickly on job postings.
- Finally, don't invest the majority of your effort on these services.

CareerOneStop

CareerOneStop is a comprehensive package of web-based resources focusing on career development, education and employment. Visit the new CareerOneStop portal site; a publicly-funded national resource for job seekers and businesses.

America's Job Bank

America's Job Bank (AJB) is a large national database of job openings. Relocate to other parts of the country by finding a job through AJB.

America's Career InfoNet

Visit this site before making important career decisions. You will find out more about the job market in every state. You will learn about employment trends and what kind of training you will need to qualify for jobs which interest you.

America's Service Locator

If you want to find the One-Stop Career Center that's closest to you, go to America's Service Locator. CareerOneStop can be found on the Internet at:
www.careeronestop.org

Minnesota WorkForce Centers

Minnesota WorkForce Centers are available to help you with your job search. Resource Areas in the Minnesota WorkForce Centers offer computers with state-of-the-art software for resume writing, career exploration and job search. Professional staff are available to assist you with your efforts. To locate the Minnesota WorkForce Center near you, call **1-888-GETJOBS (1-888-438-5617)**.

Minnesota WorkForce Centers and the Minnesota Department of Employment and Economic Development provide extensive employment resources on the Internet at www.mnwfc.org. These resources are available from any computer with Internet access.

The Job Interview

Congratulations! All the hard work of your job search has just paid off. You've met the employer's minimum qualifications and captured his/her attention—you've been offered an interview. Now is the time to intensify your efforts. Preparation has been the force behind your job search, and further preparation is the key to a successful interview.

Interview Preparation

Knowing what kind of information the employer is likely to seek will help you prepare for the interview. Employers want to know your motivation for employment, your ability to do the job, how you will fit into the organization and how much you will cost them. Being able to answer probing questions in these areas will make for a successful interview. While you already have some information about the employer, you may need to do further research in preparation for the interview.

It's to your advantage to know as much as you can about the job before the interview. It will help you to target your skills to the specific needs of the employer and demonstrate your enthusiasm for the job. It shows that you're serious about employment.

Employers have limited information from which to make a decision-- an application or resume, references and a brief interview. It's up to you to convince the employer you're the best person for the job. All employers are looking for people who want to work. Most jobs require basic skills related to the specific job. For instance, a computer operator should know computer systems, an accountant understand accounting principles, and a welder must be proficient in welding applications. In order to have a successful interview, the computer operator needs to know the type of equipment and programs used. The accountant would want to find out which accounting system is used. The welder needs to know the difference types of materials to be welded and the applications necessary to perform the welds.

Jack received a call from an employer regarding an accounting position. His efforts have paid off. They want to schedule an interview! While Jack is on the phone scheduling the interview, he takes advantage of the opportunity. He inquires about the responsibilities of the position and asks them to send a position description and corporate report. Preparing for the interview, Jack studies these documents. He finds additional information at the library and on the Internet. Jack writes down the skills and qualifications he believes the employer will be seeking. Then he considers how his qualifications match those needs. He is encouraged to discover that he meets eight out of the ten major requirements. For the two that are a weak match, Jack spends additional time preparing for how he will address his deficiency. Jack organizes his portfolio for the interview.

With the help of a friend, Jack set up a mock interview where he practiced answers to common interview questions using his portfolio. In his portfolio, he takes with him his company research, his resume, the position description, the cooperate report, a personal assessment, performance reviews, pertinent diplomas, degrees, transcripts, certificates and letters of recommendation. At the back of the portfolio he brought along a note pad, and a task/skills comparison to close the interview.

At the interview there are no surprises. Jack is relaxed and confident. He anticipates the needs of the organization and is prepared to answer each question, even questions in those areas where his qualifications are weak. Occasionally, he refers to his portfolio where he has the marked-up position description, cooperated report and his notes. He offers his references, the task/skills comparison and copies of supporting documents from his portfolio at the end of the interview. Jack is on the path to success. He is doing all that he can to succeed and ultimately his efforts will pay off.

Preparing for the Interview

- Find out the parking availability and directions to the employer.
- Note the business address and telephone number.
- Note the name of the person you are to meet.
- Bring a notebook, black pen and tissues.
- Review questions you can ask in the interview.
- Bring your personal business card.
- Bring your application or Personal Data Record and letters of recommendation.
- Bring money for gas, public transportation, telephone calls and parking.
- Bring your social security card and driver's license or state picture identification.

Research Questions

Information about the employer can be obtained by talking with the person scheduling your interview. Ask about the interview process, who you will be interviewing with (one person or a panel), the length of time to plan to be there, directions, address and phone number, parking location and if you're to bring anything other than your resume.

- If you need to accommodation due to disability, let them know of your need.
- Ask for a written job description. This will be very helpful when trying to identify specific skills.
- Ask a current employee what personality traits are most useful when working for this employer.
- Who are the customers of this business? What products or services are offered to customers?
- What is the management philosophy?

The list goes on and on. The more you know, the better prepared you will be at the interview. Other sources of information include— employer brochures, annual business reports, trade periodicals, manufacturers' guides, union representatives, school placement offices, Minnesota WorkForce Centers, local state employment service, Chambers of Commerce and professional organizations.

Match Skills

Once you've gathered as much information as possible, list the specific skills, experience and employment attributes sought by the employer. Write down how your qualifications meet those requirements. If you're deficient in an area, you must be ready to convince the employer you can and will learn the skill. You could also show how other skills you have make up for this weakness. Having a plan of action to overcome the deficiency should impress the employer. For example, you lack skill in programming in C++ language. Knowing when and where you can enroll in a C++ course in your community may convince the employer you're the right person to hire.

Nancy wants a job in human services helping people. She has no paid-work experience and recently completed her GED. However, she has answered phones for her uncle's business, coordinated mailings for her community center, did some fundraising for the Cancer Society and volunteers at a food shelf. By matching the skills on her resume to those skills that the employer needs, Nancy was able to get a job as an information coordinator at a resource center.

Attitude

Employers are looking for people with a positive work attitude. Often employers emphasize attitude over skills, training and experience. Look for ways to show your enthusiasm for the job, willingness to learn, spirit of cooperation, and respect for the employer. Prepare yourself mentally with positive self-talk. Review your skills for reinforcement qualifications. Pay attention to what you're telling yourself before the interview—Is it positive, truthful and realistic?

George was applying for a building maintenance job. He had no employment history in maintenance, but he had developed the skills needed by repairing his home. He was competing with others who had lots of experience. For the interview, he wore a new pair of overalls, a tool belt loaded down with tools and displayed a positive attitude. He got the job!

Appearance

A critical part of the impression you make on an employer is based on your physical appearance. An employer might reason that the person who doesn't care about his/her appearance won't care about the job. Neat, clean and conservative is a safe standard for dress and grooming. Dress a step above what the best employee for the job would wear. Avoid excessive jewelry, perfumes and colognes. Stay away from fads in clothing and shoes. Look the part.

- | | |
|-----------------------------|---------------------------------------|
| • Get a good night's sleep. | • Comb your hair. |
| • Take a shower. | • Wear clean and pressed clothes. |
| • Shave. | • Wear proper clothes for the job. |
| • Brush your teeth. | • Clean and shine your shoes |
| • Use a mouthwash. | • Avoid smoking before the interview. |

Your personal appearance makes an immediate statement. If you were hiring someone for the position you're seeking, what would be important to you? What is your appearance saying?

Dress and Grooming for Job Success

Many of us object to being judged for employment based on how we look. We prefer to be hired because of our skills and abilities, not because of our dress and grooming. But like it or not, appearance is important.

Employers hire people they believe will "fit" into their organization. Skills, experience and qualifications are important, but so are dress and grooming. Your appearance expresses motivation and professionalism. Dress as though you want the job, as though you already have the job. A visit to the company may help you decide the appropriate clothing to select for your interview. A good standard is to dress a step above how the best-dressed person dresses for a similar job. When in doubt, err on conservative.

Your appearance is a statement of who you are. Your clothing and grooming should create the image that will help you get the job offer.

First Impressions

Most of us have heard the expression, "A picture is worth a thousand words." Remember this when preparing to meet with a prospective employer. The picture you create will greatly influence your chances of being hired. Most employers form a first impression during the first seven seconds of a meeting. Not much is said in this short time; early judgment is based strictly on appearance. Furthermore, studies reveal that employers consistently ask the question, "Does the individual look right for the job?"

Clothing

There are no absolute rules regarding dress. Your selection will vary based on your occupation, location and preference. A business suit for a construction job or overalls for an office job would not be appropriate dress. The goal is to look the part, to have your appearance be consistent with your occupation. Neat, clean work clothes would be suitable for assembly, production or warehouse positions. Sales and office positions require business clothes. A conservative suit would be the recommended style for professional and managerial positions. The clothes you wear affect all your attitude and confidence levels. When people take the time to dress for success, they tend to feel good about themselves. Image alone will not win the job offer, but it will go a long way in building respect.

Common sense and good taste are the best guides in selecting clothes for the interview. Avoid faddish styles and loud colors. Jewelry should be conservative and kept to a minimum. Clothing should fit comfortably. A basic rule is to dress one step above what you would wear on the job. You want the employer to focus on your skills, not your clothes.

Grooming

Personal grooming is just as important as what you wear. You may select the right clothes, but neglecting personal hygiene can ruin the image you wish to present. Review the following grooming checklist before meeting with an employer.

Item	Grooming
Hair	Clean, trimmed and neatly combed or arranged.
Facial Hair (men only)	Freshly shaved; mustache or beard neatly trimmed.
Fingernails	Neat, clean and trimmed.
Teeth	Brushed and fresh breath.
Breath	Beware of foods that may leave breath odor. Beware of tobacco, alcohol and coffee odor. Use a breath mint if needed.
Body	Freshly bathed/showered. Use deodorant.
Make-up (women only)	Use sparingly and be natural looking
Perfumes/ Colognes/ After-Shave	Use sparingly or none at all. Your scent should not linger after you leave.

Goals of Appropriate Dress and Grooming

The primary goal is to feel good about the way you look and project a positive image. When you feel good about yourself, you naturally convey confidence and a positive attitude. These nonverbal messages are as important in the interview as the verbal skills you use in selling your qualifications. Persistence and follow-up are the keys to a successful job search. If you are serious about employment, plan your follow-up. There is no such thing as a wasted effort, and the only dead lead is the one you chose to kill. Situations change and the employer who is not hiring today may be looking for someone with your qualifications in the future.



For additional job search assistance,
contact your local Minnesota WorkForce Center.

www.positivelyminnesota.com

1-888-GETJOBS (1-888-438-5627)

1-800-657-3973 (TTY)

A service of the Minnesota Department of
Employment and Economic Development

Interviewing Tips

Communicate Your Best Image

- Be prepared.
- Dress appropriately— select clothing appropriate to the job for which you're interviewing.
- Note business address, telephone number and name of your interviewer.
- Arrive on time for the interview. Plan your schedule and route so you arrive 10 to 15 minutes prior to the appointment time. You may also want to consider driving to the address prior to the interview so you will know exactly where you need to be.
- Fill out applications neatly, completely and in black ink. Be sure to bring your Personal Data Record.
- Bring a notebook, black pen, your personal calling card and extra copies of your resume.
- Bring letters of recommendation, your reference list, copies of licenses, driving record (for those jobs that require it) and social security or alien card.
- Also bring any other documentation supporting your qualifications (portfolio, work samples).
- Review answers to why you're the best person for the job.

Send Good Signals

- More than 50 percent of your communication is nonverbal. Your posture, walk, dress, facial movement, energy, gestures and eye contact are all nonverbal signals.
- Use a natural greeting and shake hands firmly, but only if a hand is offered to you first.
- Show reserved confidence. Let the interview start the dialogue. Listen carefully. Have good questions prepared before the interview.
- Ask thoughtful questions to find out if the employer's philosophy is compatible with yours. Discover if the job is right for you.

Every interview is a learning experience. Use each interview as a building block for the next one. You may go through many interviews before you connect with the right job! It isn't what happened at the last interview that's important, but what happens at this one!

Handle Difficult Questions

- Welcome all questions with a smile.
- Give direct, honest answers. Develop the answer in your head before you respond. If you don't understand the question, ask for it to be repeated or clarified. You don't have to rush, but don't be indecisive.
- Ask questions in return.
- Be prepared. Answering difficult questions that may reflect negatively on you can be answered by using the "sandwich model." This model has a positive statement followed by admitting the negative situation, and ending with another positive statement about what you've done to overcome the problem. Ending with a positive statement leaves a positive impression. Anticipate tough questions and practice interviewing beforehand.

Question—

Why were you let go?

Answer—

My skills are in engineering. My employer decided those skills were no longer needed. Therefore, I've taken some training and upgraded my skills (specify) to meet the qualifications for this type of job.

Question—

It appears you haven't worked in the last five years.

Answer—

I've been busy going to school full-time (specify), raising two children and managing my home. I'm am prepared and qualified for this job.

Question—

It appears you haven't worked in the past 10 years.

Answer—

I was trained in machine operation while at a correctional facility. I'm now married, have completed my GED and am ready to work for you.

Finish Strong

- Take the initiative— demonstrate interest by asking when the position will be filled.
- Summarize why you're qualified. This is the time to state strengths and qualities you may have forgotten to emphasize earlier. Mention a particular accomplishment or activity that fits the job.
- If you want the job, say so!
- Don't overstay your time.
- Ask what the next step is in the hiring process. Will there be additional interviews? When will the hiring decision be made? When could you call back for the decision?
- Be proactive in your follow-up. Schedule the next interview. Arrange to call the employer to learn their decision.

Follow-up

- Evaluate the interview. What went well in the interview? How can you improve?
- Record your follow-up plans. Write the date and times for your next contact with the employer. Be sure you follow through on these plans.
- Send thank you letters or notes within 24 hours to each person with whom you interviewed.

Sample Interview Questions***Tell me about yourself.***

This is an open-ended question often asked to help break the ice in the interview. The important thing to remember is to keep the answer job-related.

Why are you interested in working for this company?

This will show the employer that you've done your homework. State the positive things you've learned about the company and how they fit with your career goals. This shows the employer that you cared enough about the interview to prepare for it.

Tell me about your education.

Even though your resume includes this information, some employers like to have you expand on the subject. Mention your grade point average and good attendance record. Include all classes, seminars, workshops and on-the-job trainings you've attended that support your job goals.

Why have you chosen this particular field?

This is one way to discover your enthusiasm and dedication to your career.

Describe your best/worst boss.

This could be a trap. Don't present a negative picture of any past employers. If given a choice, always talk about your best boss. If pressed to describe the worst boss, pick a work-related characteristic that can be stated in a positive way. For example, "I had a supervisor who was vague when issuing assignments. I learned to ask questions so that I knew what was expected."

In a job, what interests you most/least?

This will give the employer another gauge for measuring how well you will fit the job opening.

What is your major weakness?

Always turn this into a positive! State a weakness and turn it into a positive by showing how you overcame the weakness. "In the past, it has been difficult for me to accept criticism from my peers. However, I've learned to value and solicit this input and it's improved my job performance."

Give an example of how you solved a problem in the past.

It's important to be able to show the process you go through when presented with a problem. State the problem and the steps you followed to reach the solution.

What are your strengths?

This is the time to describe the skills you've identified that will most effectively "market" you as an employee.

How do others describe you?

Another way for the employer to ask this would be, "How would you fit into this work group?" if you aren't comfortable with this question before the interview, call some friends and/or ask people you've worked with how they'd describe you.

What do you consider the most important idea you contributed or your most noteworthy accomplishment in your last job?

Give examples of ways in which you saved the employer time, money or developed an office procedure that improved efficiency.

Where do you see yourself in three years?

Telling the interviewer, "In your job!" isn't a good idea. Do indicate that you hope to acquire sufficient skills and knowledge within that time to make a positive contribution to the company.

Think about something you consider a failure in your life, and tell me why you think it happened.

Failure implies error. Answers that point to a negative should conclude with a success. For example, "In my last job, I was given an assignment to coordinate all travel plans for an international conference. About halfway through the process, I realized I had not gathered enough information to help attendees make good travel and lodging decisions. I had to take time out to do the research, which put me under severe time crunch. I learned to do my research sooner. I haven't had the problem since." "I dropped out of school at age 17 to work for a fast-food employer. I later realized I couldn't make enough money to raise a family. I returned to school in the evenings and acquired clerical skills so I'm now qualified to do this job."

How do you think you will fit into this operation?

This is the time to express your interest in the job and knowledge of the employer. The more you know about the operation the easier this question will be to answer.

If you were hired, what ideas/talents could you contribute to the position to our company?

This is another great opportunity for you to sell your skills. By giving examples of past accomplishments, the employer can visualize your contributions to his/her company.

Give an example where you showed leadership and initiative.

Even if you haven't had the title of lead worker, supervisor or manager, give examples of when you recognized a job needed to be done and you did it.

Give an example of when you were able to contribute to a team project.

Unless you've lived in a total void, you've been part of a team. Teamwork is used in sales because both parties have to state their needs, and expectations, then negotiate the sale. Families, community activities and school all require teamwork.

What have you done to develop or change in the last few years?

This shows a willingness to be challenged and to improve. Employers are looking for people who are willing to continue learning. Talk about formal and informal education opportunities you've pursued. Mention books and periodicals you've read related to your field of interest.

Do you have any questions for me?

By asking questions, you again show interest in the job. Listed here are some questions you may want to ask at your interview.

Questions to Ask in an Interview

- What are the responsibilities and accountabilities of this position?
- How well is the position defined? Can its duties be expanded?
- Would you describe an average day on this job?
- What is the history of the position? Why is it vacant?
- What aspects of this job would you like to see performed better?
- What are the key challenges or problems of this position?
- Where can I go from here, assuming that I meet/exceed the job responsibilities?
- How would you describe the ideal candidate?
- What are the employer's short-and long-range objectives?
- What are some outside influences that affect company growth?
- Where does the company excel? What are its limitations?
- When and how will I be evaluated? What are the performance standards?
- With whom would I be working? Who would be my supervisor? Who would I supervise?
- What is the department's environment like?
- When will you make the hiring decision? May I call you for the decision? When is a good time?

Reasons People Don't Get Hired

- Poor personal appearance.
- Over-aggressiveness.
- Inability to express information clearly.
- Lack of interest and enthusiasm.
- Lack of planning for career— no purpose or goal.
- Nervousness, lack of confidence and poise.
- Overemphasis on money.
- Unwillingness to start at the bottom.
- Lack of tact and courtesy.
- Lack of maturity.
- Negative attitude about past employers.
- No genuine interest in the employer or job.
- No eye contact with the interviewer.
- Incomplete or sloppy application form.
- No sense of humor.
- Arriving late for the interview.
- Failure to express application for interviewer's time.
- Failure to ask questions about the job.
- Vague responses give to questions.
- No follow-up with thank you note or phone call.

***Keep your answers brief and job-related.
Focus on your skills.***

The P.A.A.R SYSTEMS

ANSWERING QUESTIONS RELATED TO YOUR OFFENSE IN A JOB INTERVIEW

→ **PUT THE EMPLOYER AT EASE**

→ **ACCEPTANCE**

→ **ACTION/ACCOMPLISHMENT**

→ **RAISE CONFIDENCE**

Interview Checklist

Company Name: _____ Date: _____ Time: _____

Interviewer Name(s): _____, _____,

Interviewer Title(s): _____, _____,

Phone or Email(s): _____, _____,

Type of Interview: One-on-One ____ Group ____ Panel ____ Lunch ____ Peer ____

Address: _____

Distance: _____ Drive Time: _____ Traffic: _____

General Phone Number: _____ Email: _____

Documents provided to the Interviewer(s): Resume ____ References ____ Application ____

Portfolio Document ____ Other: _____

What did you wear to this interview? _____

What questions did you have difficulty answering, or feel you could have answered better?

What was your impression of the company from the appearance of the building, the work environment, talking with someone or a tour of the facility?

When & How will you follow up? _____

When did you send a thank you letter or thank you note? _____

List any comments, suggestions, lead or insights that the Interview may have provided:

Finishing Touches

Now that your interview is over you can relax and wait for the answer—**WRONG!** In any good sales campaign, you have a plan, and you keep on selling. No interview is over until you've assessed the interview and written and mailed the thank you notes to all who interviewed you. You should also notify your references that they may soon be getting a telephone call from your prospective employer. Be sure to coach them on what you'd like them to emphasize.

These are the extra steps that go into making you the outstanding and memorable candidate in the mind of the employer. If done correctly, these steps can put you a cut above the competition. Always think in these terms— “What is generally done by the typical job seeker?” “What else can I do to convince them I'm the best person for the job?” this attitude will carry you through successful negotiation, gain on-the-job recognition and foster career mobility. Don't be afraid to show you're the best person for the job by taking the initiative to do the extraordinary. By adding the finishing touches, you will be the most outstanding candidate and the best person to hire.

Thank You Letters and Notes



Saying “thank you” in your job search isn't only the right thing to do, but is also an effective job search strategy. Every “thank you” is an opportunity to sell your qualifications and leave a positive impression on the reader. In your job search you should express your gratitude. Don't wait for opportunities— create them. Send a thank you letter or note to employers, employment contacts and references whenever they have extended themselves. This includes after a job or informal interview, when someone gives you a referral or information, or whenever someone takes time out of their schedule to help you.

Every person who assists you in your job search efforts deserves an expression or note of thanks. Ask your references to keep you informed of contacts. Keep references informed about those employers/positions you're really interested.

“Thank you” may be said in person, by phone, in a formal letter or in an informal note. The best approach will depend upon the circumstances, personal style and preference. The best strategy is to select the approach that best serves the immediate need.

Thank you letters and notes should be standard tools in your job search. The thank you letter should follow a standard business letter format, while the note may be a simple, handwritten note or card. The situation and your personal style will determine which you send.

At the minimum, a written thank you letter or note should be sent after all interviews. This is your opportunity to make one more impression before the decision is made.

Send a written thank you letter even if you're turned down for the job. Let employers know that you appreciate their consideration, and you'd be interested in future opportunities.

***Thank you is a powerful statement.
Unfortunately, it is seldom heard.***

Points to Consider

- Write a thank you note or letter no later than 24 hours after the interview, even if things didn't go well.
- Be brief and to the point. Note the job you interviewed for, and also list the date of your interview.
- Always address a thank you letter to a person by name and title. Include your personal calling card if you have one.
- If there are multiple people, such as a panel interview, send a separate thank you to each person, or send a single thank you to a key person for distribution. When sending more than one thank you letter, it's effective to vary each letter.
- When thanking a potential employer, restate your interest in the position and the employer.
- The thank you letter is an opportunity to again sell your qualifications. Briefly include any pertinent information you failed to mention earlier. Be sure to reemphasize your most important qualifications and skills for the job. Note anything that was mentioned in the interview that you can enhance or you reel may note have been discussed fully.
- Try not to start consecutive sentences with the same word.
- Offer to come in for another interview or to provide more information if needed.
- Always plan your follow-up. Make it a point to tell the person when and how you will be following through.
- Learn to say thank you when you're with the individual. Don't let that be all you do; follow-up with a thank you letter, not or phone call. You may want to make the effort to meet with the person again for the primary purpose of saying thank you.
- Of course, you should always say thank you whenever you're on the phone and someone helps you. There may be occasions when you'd call someone specifically to thank them.



Thank You Sample Letter

2233 First Street
Anytown, MN 55555
(555) 555-5555

September 20, 201__

Mr. James Business
Human Resource Manager
ABC Company
111 Employment Way
Anytown, MN 55555

Dear Mr. Business:

Thank you for the opportunity this morning to discuss the secretarial position. Our conversation gave me a better understanding of ABC Company and the requirements of the job. The additional information from Max and Katherine was helpful in gaining a better perspective of the position.

My strong office and interpersonal skills will definitely make a contribution to your company. I am proficient in all the computer software packages you use, and I feel I possess the customer service experience you want.

I enjoyed meeting the office staff and touring the facility. This is clearly a quality organization with an emphasis on efficiency and a dedication to teamwork. I would consider it a privilege to join your team and will contact you next week to inquire about the hiring decision.

Again, thank you for your time and consideration.

Sincerely,

Amy Applicant

Basic Parts of a Thank You Note

- Statement of appreciation
- Expressions of interest in the job
- Brief restatement of qualifications/skills
- An opportunity to add additional information you failed to mention
- Final “thank you”
- Date and time you will follow-up as previously agreed

Thank You Note Samples

February 29, 201__

Dear Ms. Smith,

Thank you for taking the time to discuss the accounting position with me. It was a pleasure meeting you and Mr. Jones. Lord’s Industry sounds like the perfect place for me to use my skills, especially since you use the WXY system, the same system I have been supporting the past three years. My proven track record and accomplishments with cost-effective systems can be an asset to your company.

Again, thank you for your consideration. I will contact you by Tuesday of next week to learn of your decision. I look forward to the possibility of joining your staff.

Sincerely,

February 29, 201__

Dear Mr. Jones,

Thank you for the interview for the accountant position today. I appreciate the information you shared with me and enjoyed meeting Ms. Smith from the Accounting Department.

My interest in working for Lord’s Industries is stronger than ever and, based on your description of the position, I know I can do a good job for you.

I will contact you Tuesday of next week to learn of your decision.

Sincerely,

***Thank you notes, whether handwritten or printed, must be clear,
concise and legible.***

What to Do If You Get Turned Down



- Let interviewers know that although you're disappointed, you're still interested in working for the employer.
- Be sure to thank them for their time and interest. Reemphasize the fact that if future openings occur, you'd be interested.
- Find out if there are, or might be, other openings they could suggest or other persons you could contact.
- Many times the person selected ends up turning the job down or doesn't work out. Keep the communication line open, positive and professional. This keeps your name in their mind for the next opening or future opportunities.
- Ask if you could contact them every three or four months to find out about future job openings.
- Stay positive. Congratulate yourself. You did get the interview, which means the employer was interested in you. Use positive self-talk.
- Learn from the experience. Ask for feedback from the interviewer on what you could improve or do differently.
- Keep trying. This isn't the time to stop. Forge ahead. Act to stay in control of your job search.
- Remember the sale's person's motto— "No" is another step closer to "Yes."
- Don't despair. Getting turned down happens to all of us at some point in our lives.

Final Thoughts

In today's world, job search isn't usually a one-time event in most people's work life. Studies show that the average person will change jobs more frequently than in the past. People used to believe once they had secured a job with good pay and benefits, they would stay 20-30 years to retirement. Generally, this is no longer true for most people. The change is due, in part to the fluctuating economy and faced-paced technological and scientific advances. That's why it's so important to learn the techniques of job search and consider it an invaluable and evolving lifetime skill for present and future use. Job search skills need to be constantly maintained and updated throughout your work life— even when you're employed. A recent case study has shown that once you've acquired job seeking skills—

- Your confidence increases and your fears about looking for a new job are reduced.
- Your ability to interview and present yourself and your skills improves.
- You have more knowledge and are better prepared to move up the career ladder.
- You're considered more employable by potential employers when you're employed.
- You're more aware of your value and worth to your employer and the labor market.
- You gain freedom and independence from government programs.
- You know how to highlight your skills and abilities to stay ahead of the competition, achieve upwards mobility and negotiate successfully.

In order to make the most of the valuable skills and assets acquired through your job search training, it's recommended that you—

- Keep your skills current. Keep a list of new things you learn on the job and elsewhere.
- Update your resume when you've gained new skills, abilities and accomplishments.

- Keep your options open. See what your job skills are worth in the job market. Go on interviews occasionally. Find out what you need to get to your goal, or what your marketable skills are worth. Expand your job by using all your skills.
- Get the training or experience you will need to move up or out.
- Keep a lists of awards, accomplishments and recognitions to present to your supervisor to lobby for a raise or for upward mobility. Also include that information on resumes and cover letters. Remember that you are your own best sales representative. It's up to you to manage, maintain, improve and present your product— you and your skills.



Best Wishes for your present and future success!

FEDERAL TAX CREDITS FOR EMPLOYERS

Hire Workers who can keep more of your money in your business!

Increase your bottom line by taking advantage of the **Work Opportunity Tax Credit (WOTC)**. The WOTC provides a **federal income tax credit** for hiring new employees who meet criteria. Any size employer is eligible for the credit. Jobs can be full-time, part-time, permanent or temporary. There's no limit to the number of new hires who can qualify you for these tax savings.



The Tax Credit is up to **\$2,400** for each new hire. Hire a disabled veteran, and it's up to **\$4,800**. Hire a long-term family assistance recipient and it's up to **\$9,000**! Use these savings to offset the costs of hiring and training workers. As the employee earns and learns, you reduce your federal tax liability. It's money you keep working in your business.

An employer may qualify for the tax credit if a new hire meets eligibility in one of the following targeted groups:

- Short-term assistance (MFIP) recipient.
- Veteran—receiving food stamps or disability compensation or unemployment benefits.
- 18-39 year old food stamp recipient.
- Rehabilitation Service/ Ticket to Work recipient.
- Ex-felon.
- Resident in Minnesota Empower Zone (EZ) resident (ages 16-17) hired as a summer youth employee.
- Supplemental Security Income recipient.
- Long-term assistance (MFIP) recipient.
- Disconnected youth (ages 16-24).

For More Information:

Internet: www.PositivelyMinnesota.com/wotc

Email: deed.wotc@state.mn.us

Minnesota Department of Employment
and Economic Development
WOTC Unit
332 Minnesota Street, Suite E200
St. Paul, MN 55101-1351

Twin Cities Metro: 651-259-7507
Greater Minnesota: 888-234-5521
TTY: 651-2963900

The **paperwork is minimal! The tax savings are huge!** For each new hire who indicates s/he may meet one or more of the criteria above, Minnesota employers need only do the following to receive certification to claim the tax credit:

- Complete the **IRS Form 8850** and the U.S. Department of Labor **Form ETA- 9061** forms can be downloaded at www.PositivelyMinnesota.com/wotc, "How to Apply" section.
- Mail the signed and dated forms to the Minnesota Department of Employment & Economic Development, WOTC Unit, **no later than 28 days** after the new employee's start date.

MINNESOTA FEDERAL BONDING PROGRAM

Hire At-Risk Employees with No-Cost Bonding Insurance

Fidelity Bonding is no-cost employee dishonesty insurance that protects employers against employee theft or any money or property by means of theft, larceny, forgery or embezzlement. The Minnesota Federal Bonding Program provides individual Fidelity Bonds to employers for new or current employees who may be denied coverage by commercial carrier because of a:

- Record or arrest, conviction or imprisonment.
- Economically disadvantaged youth or adults who lack a work history.
- History of alcohol or drug use.
- Poor credit history.
- Welfare recipients.
- Dishonorable discharge.
- Lack of employment history.
- Anyone who cannot secure employment without being bonded.

How the Program Works

To be eligible for the bonding service, a person must have a full or part-time job or a job offer with a date set to start work. Also, the wages must be paid with Federal taxes automatically deducted from the paycheck. Self-employed people are not eligible for the service.

Application— The Fidelity Bond is issued as a policy of Travelers Property Casualty. The Minnesota Department of Employment and Economical Development is an authorized agency for the issuance of these Fidelity Bonds. New or current employees or the employer can contact the Minnesota Federal Bonding Coordinator to apply for the Fidelity Bond.

Processing— There are no papers for the employer to sign. The Fidelity Bond coverage for current employees is effective when the Minnesota Federal Bonding Coordinator certifies the bond. For new employees, the Fidelity Bond is effective the day the employee begins work.

Coverage— The Fidelity Bond has “no deductible” and the amount of insurance usually issued is \$5,000. The Fidelity Bond is mailed to the employer by Travelers Property Casualty. The duration of the Fidelity Bond is six months. If the bondee demonstrates honesty during the six months, Travelers Property Casualty will make a standard commercial policy available for the employer to purchase.

MN Federal Bonding Coordinator

Website: www.PositivelyMinnesota.com —> (Enter keyword “Bonding”)

EMAIL: deed.minnesotaworks@state.mn.us

Phone: 651-259-7500 or 1-800-345-2537

TTY: 651-296-3900



**Victory and success on release
can be yours!**

**We wish you the best of luck
and all good fortune.**