

ENTERING THE

Workforce



**HOW
TO GET
AND KEEP
A JOB**

You're looking for a new job...

Where do you look?

What do you need to have before you apply?

What do you do in a job interview?

Once you get a job...

How do you make a good impression?

How can you be successful on the job?

How do you get along with others?

What can you do to move up to a better job?

This booklet can help. It gives you simple,
straight-forward suggestions for finding and
keeping a job that's right for you.

"Entering the Workforce"
is made possible by
Kruger Inc. through an
award for *Best Supplier
of the Year* from Gannett
Supply Corporation.

For more information
about Kruger, log on to
www.kruger.com.



For more information
about Gannett, log on to
www.gannett.com.



Materials prepared by
Dr. Sherrye Dee Garrett,
Use The News
Foundation
www.usethenews.com



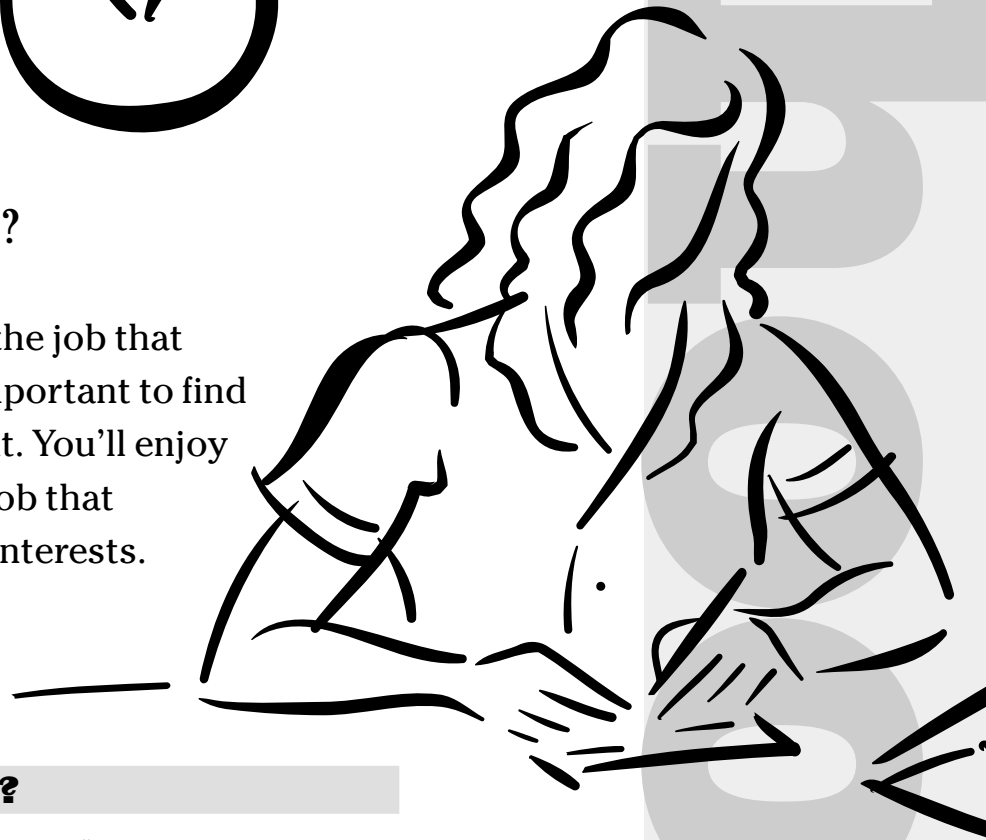
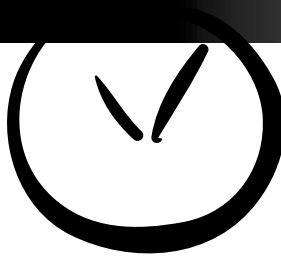
CHOOSE your work

What do you like to do?

What do you want to do?

What skills do you already have?

Your first job probably won't be the job that you've always wanted. But it's important to find a job that you can feel good about. You'll enjoy your work more if you choose a job that matches your abilities and your interests.



What can you do?

Complete the checklist "Starting With Me" to help you think about a job that is right for you.

Starting With Me

	Yes	No
1. I like to work outdoors.	<input type="checkbox"/>	<input type="checkbox"/>
2. I like to work indoors.	<input type="checkbox"/>	<input type="checkbox"/>
3. I like to work on my own.	<input type="checkbox"/>	<input type="checkbox"/>
4. I like to work in a team with other people.	<input type="checkbox"/>	<input type="checkbox"/>
5. I like to read and write.	<input type="checkbox"/>	<input type="checkbox"/>
6. I like to work with numbers.	<input type="checkbox"/>	<input type="checkbox"/>
7. I would like to work with computers/ office equipment.	<input type="checkbox"/>	<input type="checkbox"/>
8. I like to work with tools and machinery.	<input type="checkbox"/>	<input type="checkbox"/>
9. I like to work during the day.	<input type="checkbox"/>	<input type="checkbox"/>
10. I like to work during the evening.	<input type="checkbox"/>	<input type="checkbox"/>
11. What else would you like to do in a job? _____		

Follow-up: Look at the items above that are checked "Yes." Keep these choices in mind when you look for a job.

FIND your job

There are many different ways to find jobs.

Classified ads in the newspaper

Many different kinds of businesses put ads in the “Help Wanted” section of the newspaper. The ads are listed in categories, such as “Clerical/Office,” “Restaurant/Food Service,” “Trades,” or “Sales.” This makes it easy to find just the type of work you might be interested in.

Here are some examples of the types of ads you might see in your local newspaper.

SKILLS/TRADE
Building contractor hiring laborers for immediate employment. Vacation and medical benefits. Call John Smith @ 555-5555.
OFFICE/CLERICAL
F/T Secretary. Good communication skills. Apply in person at LocalCandyStore, 100 Main Street.
SALES
Air conditioning equipment company seeks exp'd Outside Salesperson. Exp. required. Send résumé to Box #00, Local Times, Main Street, Anytown.



The Employment Bureau in your community

The state you live in has offices that help people find work. Sometimes the office is called the Job Center.

Sometimes it is called the Employment Bureau or the Unemployment Bureau. There is the Job Center in or near your community.

The Job Center has people who can talk to you about the kind of work you want to do. They have lists of employers who are looking for workers. The Job Center may want to test you to find out what you can do best. This way they can better help you find a job that is right for you.

On-site job postings

Many businesses — such as supermarkets, restaurants, stores, factories, and offices — put up “Help Wanted” signs to announce that they are looking for workers. These signs are sometimes posted in store or restaurant windows. Some businesses have large signs in front of their buildings which say “Job Openings.” Many factories or industrial plants hang large banners on their buildings announcing job openings.

Bulletin boards

Many stores and small establishments allow individuals and businesses to post notices on their bulletin boards to announce job openings. Look for these bulletin boards in supermarkets, community centers, community agencies, or other public places.

Friends and family

Often, employees know about a job opening long before their company puts a Help Wanted ad in the newspaper. Ask your friends and family to watch for job openings at their work place. They can also tell their bosses and co-workers about you.

Internet search

The United States Department of Labor has a Web site that can help you with your job search. The site lists job openings across the country. It helps you check on the skills you have and tells you where you can get more education or training. You can also write a résumé and post it on the site so that employers can find you. Once you register on the Web site, you are linked to the Labor Department in your state. The Web address for the Department of Labor is <http://www.dol.gov>.

Many private companies also advertise for workers on the Internet. Usually these jobs are for professional positions. If you want to try using the Internet but don't own a computer, go to your local library. Many libraries have computers available to use free of charge. Also, check your neighborhood for a cafe that has computers available for customer use. Some community agency offices may have computers that you can use. If you don't know how to use the Internet, ask for help. Most of these places will have someone on hand who will be happy to help you out.

What can you do?

Complete the checklist “Finding a Job” to help you identify places where you can go to look for work.

Finding a Job

1. Write down three places where you can go to get information about jobs in your community. If it is an office or agency, write down the address and phone number.

2. Look through the classified ads in your local newspaper. List three jobs you might be interested in.

Follow-up: Look in the phone book for the names and numbers of community services that may be able to help you in your search. Answer one or more Help Wanted ads in the newspaper.

APPLYING for a job

After you identify a job you might like, you must contact the employer and apply for the position. The ad announcing the job will tell you how to go about applying for the job. Some businesses want you to apply in person. Some businesses want you to call to make an appointment to meet with someone in person. Some businesses want you to first write a letter.

If a business is interested in hiring you, they will interview you and ask you about your work experience and skills. They will also ask you to fill out an application form.

To fill out the form, you will need information about yourself, your schooling, your skills, and your work experience. It's important that you have all the information with you (with correct names and spellings) so you can fill out the application form while you are there.



Here's how to apply for a job

How to respond in person

Be sure to wear clean, neat clothing. If you are applying for a sales or office job, wear the kind of clothes that match the job you are seeking. If you are applying for a factory or construction job, you may wear good casual clothes.

If you are applying in person, ask to see the person in charge of hiring. If you are applying in an office, look for a receptionist. If you are applying somewhere that doesn't have an office — a store, restaurant, small business — look for any employee and ask who you should talk to about applying for the position.

When you are introduced to the person who does the hiring, say:

"Hello. My name is _____. I'd like to talk to you about the position of _____ that you advertised."

If you are responding to a Help Wanted sign that you saw in a window, say:

"Hello. My name is _____. I'd like to talk to you about your job opening."

How to respond in writing

When you write a letter to ask about a job, you should type your letter on a typewriter or computer. Everything must be spelled correctly. Everything must be correct grammatically. Use the format below.

Your name
Your full address
City/state/zip
Your phone number

Today's date

Human Resources Manager
Name of company
Address of company
City/state/zip

Dear Sir or Madam,

I am writing to inquire about the position of (put the title of the position that was advertised) that you advertised. I would like to be considered for that job.

I have experience as (briefly describe your past jobs).

I am (describe your best qualities).

I think I am a good candidate for this position because (write several sentences explaining how your abilities and qualifications would benefit the employer). I am attaching my résumé.

Thank you for considering my application.

Sincerely,

(Sign your name here)

(Type your name here)

Your résumé

Some employers will ask you to send a résumé. A résumé is just an organized way to present the same information that you will gather for the "All About Me" checklist page 8. Always list your most recent education and work experience first. Following is a sample résumé.

RÉSUMÉ

Your name
Your full address
Your phone number

Education

Year Degree and name of institution
(higher education)

Year Graduated from (name of high school)
or

Year G.E.D. (only if applicable)

Work experience

Years you worked The position you held
Your employer's name

Years you worked The position you held
Your employer's name

Special skills

List any special skills you have, such as machinery or equipment you can operate, experience handling money, languages that you speak or write, etc.

Community activities

List any community or volunteer work that you may have done — working with youth groups, being a member of a service group, places you volunteer, etc.

What can you do?

Complete the checklist “All About Me.” Write it out on a piece of paper so that you have all your important information in one place.

All About Me

- First, middle, and last name
- Complete address
- Phone number (or phone number where someone will take a message for you)
- Date of your birth
- Social Security Number
- Name and city of the high school you attended
- Year you graduated from high school or took the G.E.D.
- School name and location of any additional education (college, vocational training, etc.) and the years you attended or graduated
- All the places you worked in the past — including the company’s name, address, dates you worked, and your job titles
- Any special skills you have
- Any special machinery you can operate
- Three people who can give you a reference — list the name, address, phone number, and how you know that person

Follow-up: Take the checklist with you when you go to apply for a job. This way you will have all the correct details and spellings that you might need.



Interviewing techniques

If an employer is very interested in you, you will be asked to go in for an interview. Usually the Human Resources Manager will talk to you. Here are some suggestions for your interview:

- **Dress as well as you can.** Men should wear suits or sport coats. Women should wear dresses or nice slacks and a matching blouse. Do not wear a lot of jewelry or glittery clothing. Dress conservatively.
- **Show up 10 to 15 minutes before for the interview.** Often the employer will ask you to fill out some paperwork before you talk to the Human Resources Manager. This is when your “All About Me” checklist will come in handy.
- **Find out what the company does before you go in for your interview.** The employer will be impressed if you took time to learn about the company.
- **When you meet the interviewer, introduce yourself and firmly shake his or her hand.** Maintain friendly eye contact throughout the interview. Look as though you are interested in the company and the job.
- **Think of some questions you can ask about the company to show that you are interested.** The more interest you show in the company, the more the interviewer will be interested in you.
- **Be prepared to answer questions about where you worked before.** An employer may want to know why you left your previous job.
- **Be prepared to talk about your experiences outside of the workplace.** Talk about any volunteer work or contributions you have made to your community. Your interviewer may be interested in hearing about the skills you developed outside of the workplace.
- **Ask what your job responsibilities will be.**
- **Ask about company pay and benefits packages.**
- **After the interview, thank the interviewer** for taking time to meet with you. Right before you leave, shake hands again. Tell the interviewer that you are interested in the job and you hope that you will be seriously considered for the position.
- **Mail a thank-you note** to the person who interviewed you. Thank the interviewer for the time he or she spent with you. Write that you are very interested in the company and that you would like to be seriously considered for the position.

BE a reliable worker

Your employer will expect you to behave in certain ways. If you follow these basic rules, you will get along well with your supervisor and fellow employees.

Be on the job every day

You are an important part of your employer's business. If you aren't there, parts of the job won't get done. Or someone else will have to do your job as well as their own. This will make your supervisor unhappy and you will be unpopular with your co-workers.

If you are very, very ill and absolutely unable to work, you must call your supervisor and let him or her know that you can't make it in to work. Then go to a doctor! If you have a headache, a slight cold, or stomach ache, you should take some over-the-counter medicine and go in to work. Your employer will be understanding if you are sick, but only if your illness is very serious.

Be on the job regardless of weather

Your employer expects you to show up to work regardless of weather — rain, sleet, or snow. It may be unpleasant getting to work in bad weather, but you need to be there just the same. If weather conditions are so bad that your company closes down for the day, your employer will call you or make an announcement on the radio or television.

Be at work on time

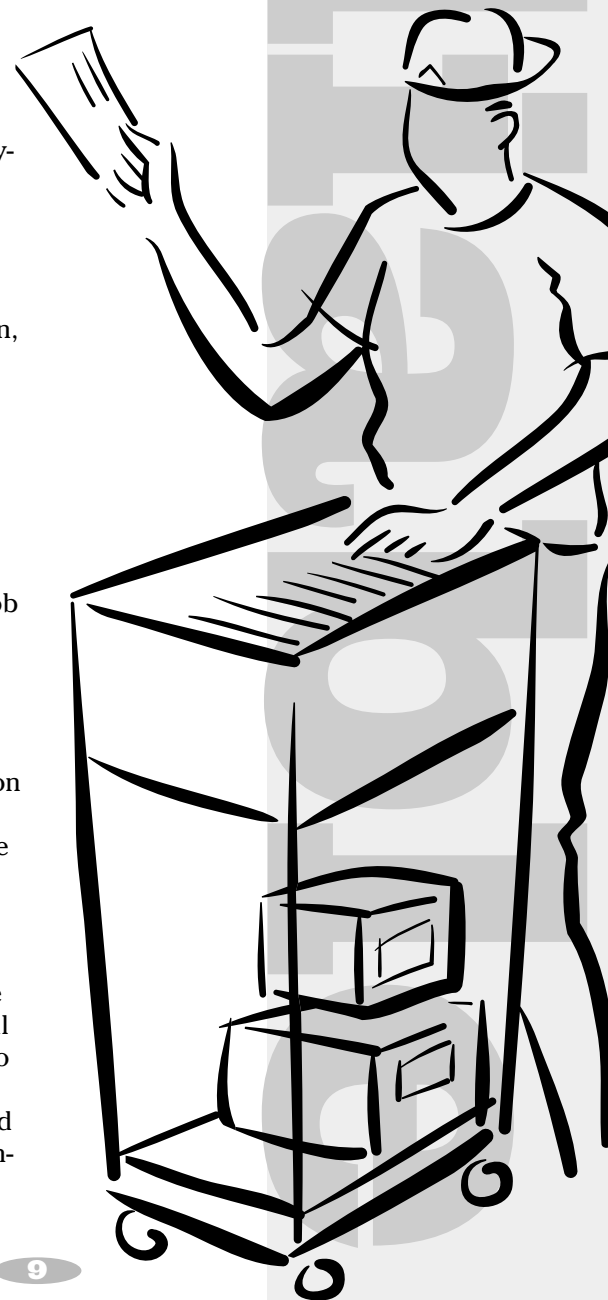
It's important for you to start your workday on time. When you are ready to work on time, your supervisor and co-workers will feel that you take your job seriously and that you respect them.

Stay at work all day

Your employer is paying you for a full day's work. Don't make any plans or appointments that will require you to leave work early. When you show up on time and work hard every day, your supervisor, co-workers, and employer will respect you. You will have opportunities to advance to better jobs in the company.

Dress appropriately for your job

When you are hired, ask for suggestions about what you should wear on the job. Some employers don't want women to wear slacks. Some employers will let you wear good casual clothes, but not jeans or sneakers. It's important to know how to dress so you will feel comfortable around your co-workers. If you don't have many clothes that are appropriate for your job, you can build your wardrobe gradually. Watch for store sales and buy a few pieces of clothing at a time.



What can you do?

Complete the checklist “Planning Ahead” to be sure you don’t run into problems getting to work on time.

Planning Ahead

1. My plan for child care is...

2. My backup plan for child care is...

3. My plan for getting to work is...

4. My backup plan for getting to work is...

5. The clothes I have to get ready every day include...

6. My plan for lunch is ...

Follow-up: Ask people you work with how they handle problems with child care, transportation, and getting to work on time. They may have ideas that will help you out.

The key to being reliable — **PLAN AHEAD!**

It is the unexpected or unplanned situations that can interfere with your best intentions to be a good worker. You can avoid trouble by thinking ahead. Be prepared and think about potential problems *before* they happen. It helps to plan ahead even for the small things, like packing your lunch. Here are some areas where it will help to plan ahead.

Child care

Be sure you have someone to take care of your children when you are at work. If your children are in school, ask a family member, friend, or community program to help when school lets out early. Make plans for someone to take care of your child when he or she is ill and can’t go to school. Some employers may let you use vacation days to take care of your sick children, but only if there is a serious problem. It pays to have someone lined up beforehand.

Special family situations

If you have an unusual family situation — someone is coming home from the hospital or someone needs a ride to the train station or airport — try to find a friend or family member who can do that task for you. Make the arrangements ahead of time. Don’t wait until the last minute.

Plan transportation

Be sure you have a reliable way to get to work each day. If you drive to work, be sure you know someone who could give you a ride if your car breaks down. Or, ask your coworkers about car pools, where several people ride together, each

taking turns driving each day. Check out what public transportation is available in case of an emergency. If you normally use public transportation, be sure you are familiar with schedules, especially on holidays. You may have to work on a holiday, but buses and trains may operate on different schedules that day.

Getting ready for work

Almost everyone has had to deal with last-minute wardrobe problems. Sometimes, the clothes you want to wear aren’t ready. Perhaps your shirt is missing a button or you forgot to put it in the wash. Like most people, you won’t discover the problem until you are getting ready for work. Plan ahead by getting your clothes out the night before. Put them in a special place so you know everything will be ready in the morning.

Planning meals

Don’t wait until the last minute to pack your lunch. If you do, you’ll find you’re missing something that you need. Avoid this problem by packing your lunch the night before. This will also help you get ready for work faster in the morning. You can just grab your lunch from the refrigerator and go. If you normally buy lunch or snacks on the job, look the night before to make sure you have money. This way you won’t have to stop at an ATM or cash a check on your way to work.

USE your skills

The way you perform on the job is very important to your employer. You will be evaluated on a regular basis.

Your supervisor will have a list of things you need to do in your job. He or she will regularly check the list to see how well you are doing on each task. That way, your boss can keep track of how well you are doing and where you can improve. Whether or not you get a pay raise may depend on how well you perform the tasks related to your job. If you work hard and try to improve, you may be considered for a higher paying job in the company.

Here are some skill areas you need to consider if you want to do well on your job.

Reading skills

People read at different levels. Different jobs require specific reading skills. It's important to know how well you can read and where you might need to improve your skills. You may be able to read letters and stories, but you may have trouble with graphs or tables. You might need to improve your ability to read instruction manuals for the equipment you use on your job.

If you'd like to find out how well you read, check with your local literacy council (see the Resources section at the back of this booklet). They can give you a test to check your reading level and suggest how you can improve. Some school districts, churches, and community agencies also provide help with reading for adults.

Math skills

Some jobs require only a little math. Other jobs require good math skills. Find out what math skills you will need to use on your job. If you need to improve, don't be afraid to ask for help. Check with your school district, community agencies, or the local literacy council for help with math skills.

Writing skills

Your job may require you to write in new ways. You may have to write messages to people in other departments. You may have to fill out forms or write reports about the work you are doing. Check with your school district, community agencies, or the local literacy council for help developing the kind of writing skills you may need on your job.

Computer skills

Many jobs today require some familiarity with computers. Often, efficiency on a keyboard is important. Other jobs will require only simple computer skills that you can learn through basic instruction at work. Sometimes local schools and libraries offer computer classes. If you need more specific help, ask someone in your Human Resources Department to recommend computer training programs.



Equipment and machinery

Your employer may want you to use office equipment such as a fax machine, copier, or multi-line telephone. If you work in a factory or on a construction job, you may have to learn to use specialized tools and machines. Usually your supervisor or another employee will help you learn what you need to know. Remember, any skill, tool, or equipment you learn to use in this job may help you in your next job.

What can you do?

Complete the checklist called "My Skills" to get a clear picture of your abilities.

My skills

Reading — Can you:

- | | Yes | No |
|--------------------------------------|--------------------------|--------------------------|
| 1. Read most words in the newspaper? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Understand what you read? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Read a business letter? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Read instruction manuals? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Read tables and graphs? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Read a map? | <input type="checkbox"/> | <input type="checkbox"/> |

Math — Can you:

- | | | |
|--|--------------------------|--------------------------|
| 1. Add and subtract? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Multiply and divide? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Read fractions? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Add/subtract/multiply/divide fractions? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Read and compute percentages? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Use a calculator? | <input type="checkbox"/> | <input type="checkbox"/> |

Writing — Can you:

- | | | |
|--------------------------------------|--------------------------|--------------------------|
| 1. Write complete sentences? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Write a letter? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Write instructions or directions? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Fill out forms? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Spell most words correctly? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Use correct grammar? | <input type="checkbox"/> | <input type="checkbox"/> |

Follow-up: Look at the items for which you answered "No." Where can you go to improve those skills?

Having a clear understanding of what your company does will make you a better employee and improve your chances of moving up. Here are some ideas that will help you become a more informed and valuable employee.



your job

What is your company's product or service?

Some businesses are very easy to understand. A restaurant, for example, provides prepared food and serves it to customers. An auto manufacturer makes cars. A messenger service takes materials from one place to another.

Some businesses are not so easy to understand. Your employer may produce materials used to make something else. Or, your employer may provide a service and may not produce anything at all. Your supervisor and your employer will be impressed if you show an interest in the company and its products or services.

How does your company make and deliver its product or service?

Understanding how things get done in your company will help you to do your job better. Get to know how things move through your company. If your company makes something, what materials are used? What are the steps in the process to make the item? Where does the product go at the end of the process? If your company provides a service, what process is used to deliver the service to the customer? How are requests for the service made? Who actually performs the service? What happens after the service has been provided?

Where does your job fit into the process?

It's important to know where your job fits into the workflow. Are you at the starting point? If so, you need to make sure everything is in place so the other workers can do their jobs. Is your job at some step along the way? Then you have to keep things moving so the process doesn't get clogged up. Are you at the end? Then you have to make sure everything is ready for the customer. Knowing your part of the process helps you understand and respect the people who work around you. Remember: Don't be afraid to ask questions.

How well do you get along with co-workers?

Most jobs will require you to work with other people. Even if you are a one-person department, you will have to deal with other people in the company. It is important to try to get along with all your co-workers. That means being friendly toward everyone. You must respect everyone else's work. You must try to communicate clearly when you need information or have a problem. Most of all, you must not lose your temper or treat anyone in a mean or harsh manner.

If you have difficulty getting along with people, consider improving your people skills. Look into services that will teach you how to change your behavior. Many times local hospitals or wellness centers will offer courses on controlling temper and reducing stress. These programs are usually short-term and do not cost much. They are sometimes offered as free services to the public. Check with your doctor or wellness center, or watch your newspaper for announcements about programs that can help you develop better people skills.

What do customers expect from your employer?

Understanding customer needs will help you to work with your employer to deliver quality products or services. If you work in a restaurant, for example, you know that people want good food presented in an attractive manner. This is why a server gets upset if a cook just slops food on a plate; or why a cook gets upset when a server doesn't write an order clearly. If you answer telephones for someone, you can understand why a pleasant personality is important to the caller, as well as to your employer. Your supervisor will be impressed if you show that you know how important it is to please the customers.

What do you need to do your job well?

After you've been in your job for a while, you will have a clear idea of what is expected of you. You will also know what you need to do a good job. Most employees can't choose their working conditions. However, you can ask for a change if you can show that it will make you do a better job. For example, you might need more lighting in your work area. You may need a tool that would improve your work. You might need more information about your specific job.

Your employer will not make expensive changes just to make you happy. But you should talk to your supervisor if there's something you need that will help you do your job better.

Many companies provide a Suggestion Box where employees can propose ways to make improvements. Company supervisors read the suggestions and recommend changes they think will be good for the company. Often, companies give awards for the suggestions they accept.

What are health and safety issues related to your job?

Employers are required by the government to provide a safe workplace. Your company has many rules that it must follow. That means you have rules that you must follow to be safe in your job. For example, you may have to wear protective clothing. You may have to work for limited times on some part of your job. It won't do any good to argue with your employer about health and safety rules. If you don't do what you are supposed to do, your employer can be fined by the government. These rules are there for your protection. It is your responsibility to do your job in a safe way.

What can you do?

Complete the "On the Job" checklist to develop a better understanding of how your job fits in your company.

On the Job

1. My company's product or service is...

2. My job is to...

3. My place in the company's process is...

4. Customers expect the following from my company...

5. I must be aware of these health and safety issues...

Follow-up: Talk to your co-workers to find out how their jobs relate to your job. People become more friendly if someone shows an interest in what they do.

Your paycheck and pay stub

There are many different kinds of benefits that you may receive as an employee. The most important is your paycheck. You may be paid for each hour you work. You may be paid for each unit of work you complete. You may get a regular salary that is the same every week.

When you receive your paycheck, you will also receive a "pay stub." The pay stub contains information that tells you exactly what is happening to your money. Keep all your pay stubs and other important work-related papers in a safe place. You may need them later when you do your taxes.

Although each employer's pay stub looks different, there are basic items contained on each one. Here is a sample pay stub.

DATE	SOC.SEC.NO.	NAME	GROSS	NET
00/00/00	000-00-0000	FIRST LAST	000.00	000.00

DEDUCTION TYPE	DEDUCTION AMOUNT	EMPLOYER PAYMENT
OAH	000.00	
OASI	000.00	
FIT	000.00	
MED	000.00	
401-K		000.00

No. 00083211

What can you do?

Complete the "My Benefits" checklist to see how well you understand the benefits on the job.

My Benefits

1. The way I am paid
2. My pay rate
3. The type of medical insurance I have
4. Additional benefits I can get from my company

TAND your benefits

Definitions

You may see any of the following terms or abbreviations on your pay stub. Here's what they mean:

Federal Tax

This is money taken out for your Federal Income Taxes. It may be listed as FIT.

FICA M This is money taken out for Medicare. It may also be listed as OAHl.

FICA O This is what the government calls Old Age and Survivors Insurance. You know it as Social Security. The government takes 6.2% of your gross pay for Social Security. It may also be listed as OASI.

Gross This is the amount of money you earned. It does not reflect the money that automatically is taken out of your pay for deductions and taxes.

Insurance If your company has medical, dental, or vision plans, your contribution and the company's contribution may be listed on your pay stub.

Net The net is sometimes called "take home" pay. It is the amount you have after all the deductions have been taken out of your pay.

Other deductions

If your company offers plans that require other deductions to be taken out

of your paycheck, such as United Way contributions, those deductions will be listed on your pay stub.

State Tax This is money taken out for your State Income Tax. Some states don't have an individual income tax.

YTD This abbreviation means "Year to Date." This shows the total amount of pay, taxes, and deductions from the beginning of the year.

401-K This is a retirement plan. Money is taken from your paycheck and put into an investment account. Some companies offer a 401-K plan, others do not. Some companies will put their own money into your account to match the money you put in. If your company does not use a 401-K plan, ask about other forms of retirement benefits. Also, check with your bank to see what types of savings plans they have available.

If you have any questions about your pay stub, ask someone in the Human Resources Department of your company.

Medical coverage and other benefits

Another very important benefit your employer may offer is medical coverage. In some cases, your company will pay for your medical insurance. You may have to pay extra for the members of your family that you want to cover. In other cases, your company will pay for part of your coverage, but you must pay something, too.

Today, there are two major kinds of insurance coverage — HMO and PPO. Your company may select just one type of coverage. Your company may also offer you the opportunity to choose the kind of coverage you want. Here are the basic definitions of these types of coverage.

HMO or Health Maintenance Organization. In this coverage, your care is entirely prepaid. In most HMOs, you will have to select one doctor to be your "primary care" doctor. If something is wrong with your health, you will first need to see your primary care doctor. The doctor will decide if you should see a specialist.

PPO or Preferred Provider Organization. In this coverage, the insurance company has made arrangements with a variety of doctors, hospitals, and other health-care providers. You can select any doctor or specialist within the PPO network. These doctors will charge you a small set fee for the visit. If you go to a doctor outside of the PPO network, you will have to pay the doctor's full fee, which will be much higher than what the PPO will charge you.

Your company has an employee in the Human Resources Department whose job is to explain benefits to employees. If you have any questions, ask that person.

Other benefits

Your company may offer you additional benefits.

- **Child care:** Your company may give you money toward child care expenses, or it may offer child care where you work.
- **Clothing allowance:** Your company may provide you with a uniform or other work attire. It may give you money toward cleaning bills for any special clothing you must wear on the job.
- **Dental insurance and vision insurance:** Your insurance may cover basic care for dental work or eye exams, lenses, and frames.
- **Disability:** Your company plan may allow you to buy insurance that would give you an income if you become disabled.
- **Education benefits:** Your company may be willing to pay part of the costs for any work-related training or classes that you take.
- **Long-term care:** Your company plan may give you the option to purchase extra insurance that would cover you if you needed medical care for a long period of time.
- **Transportation:** Your company may give you money or vouchers to use public transportation to get to work.

Check with the Human Resources Department at your company for any questions you have about company benefits.

your **RESOURCES**

Many places are ready to help you as you enter the workforce. Some of these are listed below. You will find many local and state organizations in the telephone book that also offer services that you can use. Also, your local library or coffee shop may have computers with Internet access.

Government offices

U.S. Equal Employment
Opportunity Commission
(800) 669-4000
www.eeoc.gov

U.S. Department of Health
and Human Services
(877) 696-6775
www.hhs.gov

U.S. Department of Labor
(202) 219-5000
www.dol.gov

Other resources

Help with reading and writing

International Reading
Association
(302) 731-1600
www.reading.org

Laubach Literacy
(888) 528-2224
www.laubach.org

Literacy Volunteers of
America
(315) 472-0001
www.literacyvolunteers.org

National Center for Family
Literacy
(877) 326-5481
www.famlit.org

National Institute for Literacy
(202) 233-2025
www.nifl.gov

School guidance

National Association of
School Psychologists
(301) 657-0270
www.naspweb.org

American Counseling
Association
(800) 347-6647
www.counseling.org

Help with family and medical questions

Administration for Children
and Families (ACF)
(202) 401-2337
www.acf.dhhs.gov

Alcoholism and Drug
Dependence National Council
(800) 622-2255
www.ncadd.org

American Foundation for
the Blind
(800) 232-5463
www.afb.org

American Health Assistance
Foundation
(800) 437-2423
www.ahaf.org

Better Hearing Institute
(800) 327-9355
www.betterhearing.org

Health Resources and
Services Administration
(HRSA)
(301) 594-4110
www.hrsa.dhhs.gov

Job Accommodation
Network (JAN)
(800) 526-7234
<http://janweb.icdi.wvu.edu>

National Association of
the Deaf
(301) 587-1788
(301) 587-1789 TTY
<http://nad.policy.net>

National Health Information
Center (NHIC)
(800) 336-4797
www.health.gov/nhic

National Institutes of Health
(301) 496-4000
www.nih.gov/health

National Mental Health
Association
(800) 969-6642
www.nmha.org

National Organization on
Disability
(202) 293-5960
www.nod.org

Social Security
Administration
www.ssa.gov
(800) 772-1213
(800) 325-0778 TTY