

# "Report Cards To..... Pay Checks"

2008 First Edition



- ✓ Why Grades Really Matter
- ✓ Every Student Needs a Job
- ✓ Every Student Should Open a Business
- ✓ E-Bay and Online Auctions
- ✓ Multiple Income Streams
- ✓ Understanding Credit
- ✓ In College with a Job and a Business
- ✓ Real Estate and Mortgages
- ✓ Small Business
- ✓ Promoting Websites

For Young Adults  
Ages 14 to 24

*By: Joseph L. Chiappetta, Jr.*

## ABOUT THE AUTHOR

*Joseph L. Chiappetta* was raised in Dauphin, Pennsylvania, near the State Capital, Harrisburg. He was an only child whose parents gave him an eclectic and diverse upbringing. By his ninth birthday, he was studying geology, astronomy, Archaeology, and history in a special youth workshop at the William Penn memorial Museum (now the Pennsylvania State Museum) under the direction of the curators and research staff. This continued for several years during which time he also studied judo, karate, and numerous outdoor sports and activities. At age 15, Joe had won his Junior High School science awards and was participating in martial arts demonstrations throughout the Central Dauphin School District and all over Central Pennsylvania. In his Senior year, Joe was serving on the senior class council, doing a magic act in the yearly talent show, and working at Commonwealth National bank as part of a student work program. He later took the Army entrance exam and scored the highest grade possible.



Following that part of his life, Joe took an interest in small business ownership and successfully opened and operated his own karate dojo, limousine service, computer sales company, and many other sales-based ventures.

Joe is currently enrolled in three colleges studying business administration, emergency management, entrepreneurial development, and computer concepts. He is also continuing to develop his employability course into a full range program with the help of his teacher at Central Arizona College. He also studied under Professor Richard Shelton in a creative writing workshop.

Joe continues to operate various small business ventures and writes books and articles for several publishers.

# **“Report Cards to Pay Checks”**

**By Joseph L. Chiappetta Jr.**

- **Introduction**
- **It’s Time to Identify Your Passions**
- **Grades Come First**
- **Setting Goals**
- **Using the Internet**
- **Networking**
- **Every Student Should Have a Job**
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- **Going To College as a Working Student and Business Owner**
- **The Responsibilities of Setting Budgets and Managing Money**
- **Resources and Strategies**

# **Introduction**

**Are you reading this book on a computer? If so, you already possess many of the skills you need to enter the workforce, operate a business, or advance your education while living at home. Is it a printed book you are looking at? Then you are demonstrating the curiosity and drive to invest a little spare time in your own financial future. Either way you've taken an important step towards success. "Report Cards to Pay Checks" was put together for young adults ranging in age from 14 to 24 years old. The idea is simple...Many teens and young adults waste important opportunities to earn money and pave the way to a bright financial future by waiting until they either graduate High School or College. The time to start preparing for one's future is now, not later. This book is designed to give you encouragement, ideas, and tools to do just that.**

**Unless you were born into a wealthy family or have a generous allowance, you probably know what it's like to have a price tag get in between you and what you want. Today the average student spends more time gaming, texting, or downloading music than looking for money. Those that do look for money often find low paying jobs that fail to provide the resources they really need. Money, or rather the lack of it, restricts approximately 90% of students today from improving their quality of life.**

**Please continue to read this book and I promise you that you will find something useful no matter what your unique personal situation may be.**

# It's Time to Identify Your Passions

*What Motivates You?*

*What Interests You?*

Is it the latest video game? Is it the new style of clothing to hit the streets? Think about the things that catch your eye and grab your attention. If you love what you are doing, it's not really "working"...not in the conventional way we normally think of a job. As you read this book and decide what you want to try, be sure to choose things that you are going to *want* to do.

One of the best ways to figure out how a hobby or an interest can create a job or a business is to go visit the office or location this activity takes place. This may sound crazy, but it really works. Everything you enjoy doing has a business aspect attached to it. You may have to purchase memberships, pay fees, buy equipment, and pay for related expenses like transportation, food, or lodging. It doesn't matter what you do. Skating, texting, sports, reading...everything costs money and somebody profits from it. The good news is that you can learn to profit from your interests. This concept is at the heart of what we want you to learn. The rest is teaching you how to act on this information and make it work for you. In the pages that follow, you will learn how to do just that. The primary technique used is networking. Networking is covered in great detail later, but getting out and meeting people is the key.



## **Grades Come First**

**Yeah, I hear you. Grades, grades, grades...You're sick of hearing it, huh? Still, the grades really do have to come first. Why? Lots of reasons...Here's a big one: In our society..."Grades are your own personal scorecard for future success"**

**That's not a line, it's a reality. In our society it's all about scores, numbers, and how we measure up by comparison. Your credit score, your SAT scores, where you stand in your classes, and what magic number lands you in the top percentile to get you where you want to go. Look at Sports...It's all about Scores. Winning and Losing. That's America (and much of the rest of the world as well). What does this have to do with jobs and business? Everything!**

**Good grades tell everybody who sees them that you are someone who takes things seriously and cares about what you do. The types of classes and subject matter are not the issue. It's the combination of all your grades that make up your GPA. Your GPA is your "Score" that precedes you as a student. That and your attendance matter most. If a championship team had a player who played great, but rarely played, his scores wouldn't have the same impact as those of a great player whose attendance was perfect and always played. In the final analysis, you are the product of your actions and behaviour, and your grades are the biggest part of that personal score card.**

## How To Score Yourself

Since your grades are the scores that people will use to rate you while you're a student, it's wise to take your grades seriously... "Straight "A" Students"... A "4.0 Average"...Everybody knows where the top shelf is. Still, we are all unique and not all of us get to that perfect score. We can, however, get to a winning score. The secret is to always reach for the top. Never do anything without giving it 100% of your effort and attention. This way you can hold your head high and know that you did your best...no regrets. That gives you self-confidence, and that self-confidence is visible to others. When you do your best...really do your best, you will find that your grades are going to come out looking good, too.

### TIP:

- *Plan out every hour of your life...*

Write a schedule for your entire week that covers all of your time. Be sure to include at least eight hours of sleep, time for exercise, study time, and travel time that covers to and from wherever you go. This is how good "Time Management" starts in your life. You start good habits now and they become your foundation for every part of your future.

**Writing down your plans keeps you focused. It's like making a list to take to the grocery store. You stick to that list; otherwise you end up with a cart full of stuff you really don't need and forget to pick up the things you went for in the first place. "Planning out your life" is just like that. If you don't create a list, and work through that list, many things simply will not get done. Simply put, your game plan is a list of realistic and attainable short term goals. Everybody's long term goals are roughly the same...getting a good job, going to college, taking care of or starting a family. It's the specific short term goals we set for ourselves that pave the way to our long term ones. One of the best ways to start is by creating lists that cover each day of your life right down to hours spent on whatever. Remember not to assume you have resources available to you. Just because somebody promises you something, even if its family, it's not a guarantee. You must make a plan that relies upon you and what you can do. You may not get everything done on the time table you set, but by crossing things off as you get them done you focus on what's left to do. This process is flexible, too. You can add and delete tasks as you go. The key is writing everything down and gradually and steadily getting things done. Before you know it, you are closer and closer to those long term goals.**



## **\*Setting Goals\***

**Getting anyone to sit down and set realistic goals is a challenge. For the most part the majority of people in general have no clear idea how to organize their thoughts or set up an effective Plan of Action.**

### **S a m p l e – S h o r t - T e r m G o a l s ( 1 t o 4 w e e k s )**

- 1. Show up to class prepared and on time**
- 2. Stay out of trouble**
- 3. Keep up with my exercise**
- 4. Catch up on my homework**

**Short-Term Goals are every day things that often get ignored. This lack of discipline is an important point to think about, because the “little things” always seem to be easier to put off or forget. When building a house, the foundation has to be strong. Staying current with short-term goals is very much like building a foundation for one’s life. How can anyone hope to make plans for 6 months to a year down the road when they can’t organize a few weeks? The answer is – they can’t. Anyone can dream of wonderful possibilities for the next few years. There’s plenty of time; so there’s no rush, right? Wrong.**

## **Sample – Long-Term Goals**

- 1. Continuing my Education-Going to College**
- 2. Buying a Home**
- 3. Getting Married**
- 4. Having Children**
- 5. Advancing my Career**
- 6. Creating more Income**
- 7. Opening a Business**

### **Working toward Long-Term Goals**

**is like finishing a jigsaw puzzle,**

**every piece is part of the overall picture,**

**but by themselves...not clear at all.**

# SETTING GOALS

**PICK AN ACHIEVEMENT OR GOAL THAT IS IMPORTANT TO YOU AND WRITE IT HERE:**

**GOAL#1** \_\_\_\_\_  
\_\_\_\_\_

**Give details about this goal and what you would like to accomplish.** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2. Within the next two years, what three things could you do to move closer to this Goal?**

**A.** \_\_\_\_\_  
\_\_\_\_\_

**B.** \_\_\_\_\_  
\_\_\_\_\_

**C.** \_\_\_\_\_  
\_\_\_\_\_

**3. List at least three things you could do in the next thirty days to begin working towards this goal.**

**A.** \_\_\_\_\_  
\_\_\_\_\_

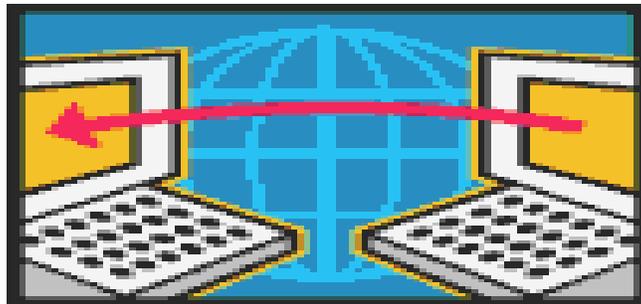
**B.** \_\_\_\_\_  
\_\_\_\_\_

**C.** \_\_\_\_\_  
\_\_\_\_\_

## **TIP:**

- ***Use the Internet...***

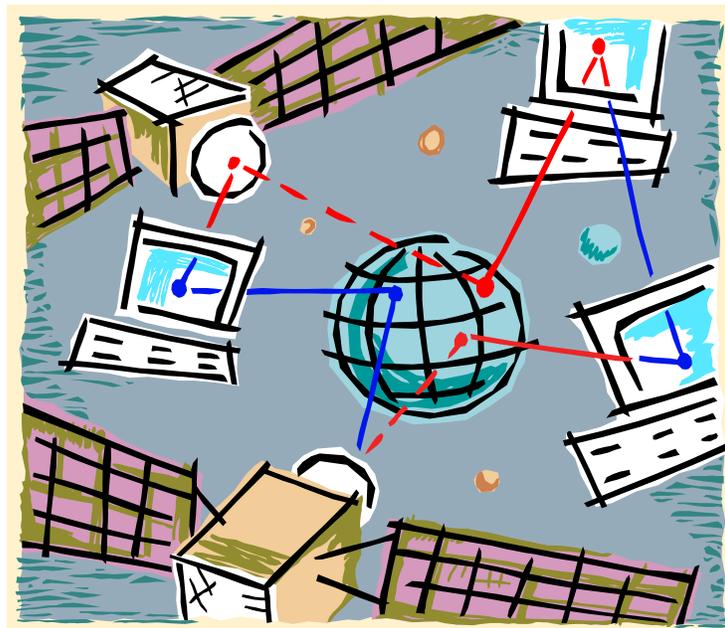
**There is almost always an answer to every question you can think of to ask. With the “world wide web” there are now thousands of places to find those answers right at your fingertips. With your grades always remember to...”Play it straight!” Don’t cheat! All teachers have their own rules and most schools have policies that tell just how much you can use the internet with regards to your work. For your personal goals, this rule is moot. You may use the web to research anything you wish. Try to find study groups and chat rooms that help you with school work and your other personal goals. Most of these sites are free. If you have difficulties getting online at home remember that most libraries, church groups, and junior colleges will have free internet access for any student who makes the effort to ask. There’s almost nothing adults will not do to help students improve their grades. We want to see you do well. It’s true. If you run into a few who don’t seem to understand or who won’t make the time, then you must keep reaching out to others who will. Don’t let a little rejection stand between you and your goals.**



## **TIP:**

- *Learn to Network...*

**This is about asking others for help and also building new relationships. Networking is developing a pool of people who can help you, provide you with useful information, or even introduce you to others willing to help. Making a list of the names and contact information of everybody who gives you any positive feedback is the beginning of this networking. Your friends, family, clergy, and even prospective employers who liked you during the interview, but couldn't hire you right away are references for you and who you are. It's all about who you are now and what you want to do with your future, not just where you've been and how you got there.**



## **Every Student Should Get a Job**

Now there's an arrogant statement. The funny thing is how true it turns out to be.

Deciding that you are going to get a job is the first step. Deciding what you want to try and taking the steps to make it happen come next. What kind of job you choose is not important as long as you go through the process of finding it, getting hired, and doing good work. The following sections will take you through the process of employment. Once you are employed you have one primary objective...Continue to learn! You learn in school and you will learn at work. Your spare time once spent being frustrated or bored is now earning you a paycheck. Now you can use your "classroom game-face" to study everything involved in the business you are working for. The same energy you are putting into your grades at school applies to your work ethics at a job.

People will notice somebody who makes an extra effort at work. You will earn the respect of those in charge (management, supervisors, or owners) and your co-workers will notice this, too. Every Business has one common objective...Making a profit. Great employees are the most important factor in this process. For you to be recognized as one of these great workers should be your goal. Your supervisors will feel more inclined to share knowledge with a hard worker than a lazy one who simply does the minimum work required and clocks hours until the shift is over. Your first job should be one that you will always be able to use as a reference for all of your future employment. What if you end up hating this "first job"? Simple...You work just as well, but you look for another job. "The best time to look for a job is when you already have one..." is a very accurate cliché. The key to this transition is honesty. You tell your supervisor that you are looking for another job. Then you ask this person for a reference. Not all employers are friendly or easy to work with, but most of them understand the value of integrity. They may not be happy to be losing a valuable employee, or having to go through the process of replacing you, but most of them will not withhold a favorable reference out of spite. For those rare individuals who may, your next step is to give formal notice of your intention to quit (usually a minimum of two weeks) and find as many co-workers or other supervisors who know the quality of your work to give the reference and explain the other supervisor's behavior. To avoid creating negative feelings between you and your boss be sure to give reasons that do not provoke anger or resentment.

**Examples:**

**“This job sucks! I quit!”**

**This will not win you any favors, even if it’s true.**

**“I enjoyed working here and I learned a lot, but I am applying for a job that can help me go further with my college and career goals.”**

**This is an acceptable reason.**

**“May I use you as a reference, sir? You are my first boss, and I value your input.”**

**A compliment never hurts.**

**If you really like your job and you prove yourself as a valuable worker, advancement is your next goal. Do not be shy about asking for more responsibilities when you know you can carry them out. Wait at least one year before you ask for a higher level position unless it is offered to you first. As a teen or young adult you will often foster a “family like reaction” with many employers. Most people in business are happy when they get to watch a young person stepping out into the world. When you are also seen as a valuable worker, they may appreciate your interest in advancement and take you further under their wing. It’s all about doing your best and showing enthusiasm. You define the nature of your character and work ethics now, not later. As people, we are what we do. We are defined by our actions, not words or good intentions. You must embrace this truth because you will be constantly observed in life. Your teachers and peers watch you the same way you watch them. So do your co-workers and supervisors. People talk about other people...Constantly. That may be the understatement of the century, but it’s true. People do talk, and with regards to your performance in school or at work, that’s a reputation that can and will follow you throughout your life. Make sure that you create a positive reputation for yourself with hard work and a positive attitude.**

# Every Student Should Get a Job – Part One

## KNOWING YOUR SKILLS

### 1. **Personal-Management Skills**

**Punctual**

**Honest**

**Reliable**

**Patient**

**Follow instructions**

**Self-motivated**

### 2. **Transferable Skills**

**Speaking in public or groups**

**Planning and organizing**

**Supervising others**

**Increasing sales**

**Problem solving**

**Instructing others**

### 3. **Job-Related/Result of “On-the-Job Training”**

**Specialty Equipment Skills**

**Computer-related skills**

**Medical-related skills**

**Operating heavy equipment**

# DEPENDABILITY VS. RELIABILITY

**Dependability** You will be on time and at work every day. You will notify your supervisor when you cannot be at work.

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**Reliability** You will follow through with a job. You look for things to do after completing assigned tasks.

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**Dependability and Reliability** will only take you so far. Getting a GED and continuing to earn certificates, credits, or even a degree, will put you in a position to earn the kind of money that improves the quality of life.

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**Steady Employment** This should be everybody's goal; but try to make time for education to carry yourself even further.

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## EDUCATION AND EARNINGS

(1998 Figures-Add 20% for 2007)

(U.S. Department of Labor)

Level of Education	Average Monthly \$	Difference
No High School Diploma	\$508	N/A
High School Diploma	\$1080	105%
Vocational Certificate	\$1303	21%
Some College — No Degree	\$1375	27%
College Degree	\$2339	117%
Advanced Degree	\$3331	208%
Professional Degree	\$5067	369%

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# ***JOB RESEARCH***

*Some of you reading this have looked for a job before, and some have not. Below is a checklist of the most common and effective resources for both job hunting and getting your feet wet in the work force.*

## ***Job Research Tools***

- **Internet**
- **Yellow Pages**
- **Your Teachers and Guidance Counselors**
- **One Stop Career Centers**
- **Federal Bonding Program**
- **Networking (Friends & Family)**
- **Old Jobs (co-workers and supervisors)**
- **Public Library**
- **Employment Agencies**
- **Help Wanted Notices**
- **Newspaper Classified Ads**
- **Word of Mouth**
- **Government Un-Employment Offices (Local, State, Federal)**
- **College Bill Boards**



# **ONE STOP CAREER CENTERS**

***They are one of the best resources available to anybody looking for a job!***

**Here are some of the free services that they provide:**

- They give referrals for jobs based upon the applicant's skills and experience.
- They help set up interviews.
- They do resume writing for those who need help or do not have a computer.
- They provide useful tips, information, and up-to-date job market overview and analysis.

**These are some things you can do at a One Stop Center:**

- Set up a surety bond for employment if you are eligible.
- Look for a better job while working at your present employment.
- Surf the Internet, check your email, use fax machines, or work with a counselor.
- Pick up information and funding options for vocational training or college.

**Where to find a One Stop Center:**

- There are several different locations in Arizona listed below, but the best way to locate one is by calling the toll-free number to the Federal Bonding Program. They will direct you to the nearest One Stop Center or a similar type of program anywhere in the United States.

## **America's ServiceLocator**

**[www.servicelocator.org](http://www.servicelocator.org)**

**America's Service Locator (ASL) connects you to local offices where you can find employment, training, and other important resources. Local One Stop Career Centers are also listed. You can also call toll free: 1-877-US-2JOBS for direct assistance.**

### **Phoenix Arizona Area One Stop Centers (2005)**

#### **Gilbert**

**735 N. Gilbert Road Suite 134  
(480) 497-0350**

#### **Mesa**

**163 N. Dobson Road  
(480) 962-7678**

#### **Peoria**

**9770 W. Peoria Avenue  
(623) 934-3231**

#### **Phoenix**

**9801 N. Seventh Street  
(602) 861-0208**

# Arizona One Stop Career Centers

## Service Locations

### What's New

About One-Stop



Service Locations



Education and Training



Labor Market Information



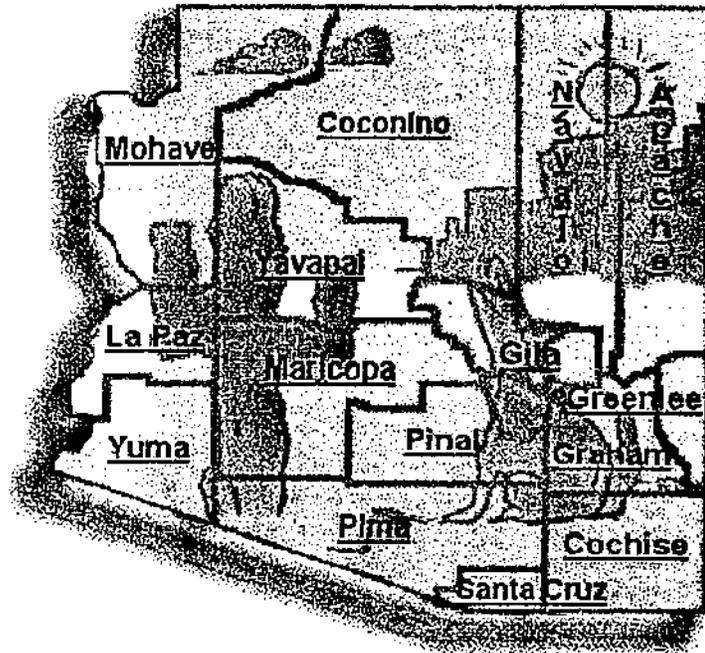
For Employers



For Job Seekers



Other Related Sites



<u>Apache</u>	<u>Cochise</u>	<u>Coconino</u>
<u>Gila</u>	<u>Greenlee</u>	<u>Graham</u>
<u>La Paz</u>	<u>Maricopa</u>	<u>Mohave</u>
<u>Navajo</u>	<u>Pima</u>	<u>Pinal</u>
<u>Santa Cruz</u>	<u>Yavapai</u>	<u>Yuma</u>

**Website:** <http://www.de.state.az.us/oscc/location1.asp>

**NOTE:** *One Stop Career Centers are in most of the 50 states by one name or another. Use the Federal Bonding Program or call 1-877-US-2JOBS to locate and identify them.*

# **Meeting an Employer's Expectations:**

## **What do employers look for?**

### **1. APPEARANCE**

**Create a Positive First Impression**

**Groom and Dress to Impress**

**A negative first impression is difficult to change**

### **2. DEPENDABILITY**

**Be On Time**

**Have Good Attendance**

**Work Hard to Meet Deadlines**

### **3. SKILLS, EXPERIENCE, and TRAINING**

**Convince Interviewer that you will Work Harder,**

**And Be More Reliable**

**Convince Interviewer that you Learn Quickly**

# TIPS FOR SUCCESSFUL COLD CALLING

- ◆ **Use names as references whenever possible.**
- ◆ **Time your calls. Your best chances of getting through directly to a decision-maker are early in the morning and shortly before noon.**
- ◆ **Before you make your first cold call, write down the objective of that call. Write down key points you want to make during the conversation.**
- ◆ **Begin your conversation with a specific benefit for the employer. Sell yourself as an asset for the business you call.**
- ◆ **Dress for an interview while cold calling. Research has proven that those who are well dressed are also the most effective on the phone.**
- ◆ **Take these calls seriously. You never get a second chance to make a first impression.**

# SAMPLE TELEPHONE SCRIPT

1. Ask for the name of the manager or person responsible for hiring. Write it down \_\_\_\_\_

2. Ask to speak to Mr./Ms. \_\_\_\_\_

3. Addressing the manager by name, introduce yourself, and ask if there is a job opening for (give Personal Strength and Job Title):

“Hello, Mr./Ms. \_\_\_\_\_

My name is \_\_\_\_\_ and I was wondering if you had any openings for \_\_\_\_\_

4. If “Yes,” set up an interview time. Example: “I’d like to come in and visit with you. Would 1:00 p.m. or 2:00 p.m. be a good time for you today?”

“I’d like to come in and visit with you. Would \_\_\_\_\_ (time) on \_\_\_\_\_ (Date and Day) work best with your schedule?”

5. Repeat your name and interview time.

“Again my name is \_\_\_\_\_ and I will see you at \_\_\_\_\_ (time) on \_\_\_\_\_ (Date and Day)?”

6. If “No,” ask for a referral. Example: “Do you know of another company looking for a (give Personal Strength and Job Title)?”

“Do you know of another company looking for a:

(Personal Strength) \_\_\_\_\_

(Job Title) \_\_\_\_\_

7. Thank the manager.

# SAMPLE "COLD-CALL" CONTACT SHEET

<b>TELEPHONE CONTACT SHEET</b>		
<b>CONTACT NAME/COMPANY</b>	<b>REFERRAL SOURCE</b>	<b>PHONE #</b>
<b>1.</b>		
<b>2.</b>		
<b>3.</b>		
<b>4.</b>		
<b>5.</b>		
<b>6.</b>		
<b>7.</b>		
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<b>15.</b>		
<b>16.</b>		
<b>17.</b>		
<b>18.</b>		
<b>19.</b>		
<b>20.</b>		

# **JOB HUNTING 101**

**Planning, research and organization are necessary elements of any job search. Several essential steps:**

- **Schedule your efforts. Know when and where you are going to look for work.**
- **Prepare for interviews. Select outfits fit for an interview. Ask a family member or a friend to help you practice answering questions.**
- **Spread the word. The more people who know you are looking for work, the better your chances of finding a job.**
- **Use different resources. Check want ads: call and visit employers for whom you would like to work: join networking groups.**
- **Use the Internet. If you do not have a computer at home, visit One Stop Centers or the public library. Be sure to check [www.de.state.az.us](http://www.de.state.az.us) and click on Job Fairs.**
- **Sell yourself. Make a list of your skills, emphasize how adaptable and flexible you are. Include hobbies and outside interests and activities.**
- **Be persistent. Ask interviewers if you can call them back at a specific time and date.**
- **Compile references. Have a list ready.**

**One Stop Centers list these types of jobs and many others.**

- **Custom Countertop Cabinetmaker. At least 2-3 years of experience performing custom countertop work with plastic laminates. Must have experience with routers, files and other equipment related to the job. \$15-\$20 per hour. Job Order AZ9171863.**
- **Welder/Fabricator. Requires welding certification and 2 years Mig & Tig welding and fabrication. Mechanically inclined. Steel-toed boots, glasses and back brace are musts. Job site: west Phoenix. \$15 per hour. Job Order AZ9171267.**

## **Questions that should be asked are:**

- **Why are you interested in the job? What do you know about the position?**
- **What are your work achievements? Current responsibilities?**
- **How do your skills apply to this job?**
- **What are your long-term goals if you are selected for the job?**
- **What is your definition of a team player? Customer service?**

**The answers will give the owner an idea of the applicant's commitment and work ethic, Cantor said.**

**“For small business, every single employee counts. If you don't have the right people, it can be detrimental to your company,” she said.**

## **Job Hunting “Q & A”**

**Q. I'm 18 and looking for my first job. Applications always ask about past employment. What do I say?**

**A. Frequently, questions on applications don't apply to all candidates. Simply put “No prior employment” if you have never had a job.**

**Assuming that no prior experience is necessary in the job you are applying for, you should not have difficulty in being considered.**

**It would be advantageous to show strong academic achievement in high school and participation in extracurricular activities to give the employer an idea of your potential. Fill out the application carefully and neatly, apply in person dressed appropriately, and interview with enthusiasm.**

**A. You may want to pull together a short resume that illustrates your skills and experience to go with the application. The resume should contain a summary of your skills, qualifications and personal traits that would be valuable to the employer. Those may include: technology skills, leadership ability, team player, quick learner, and detail oriented.**

**Include a list of activities in which you participated while in school, along with achievements that substantiate what you have noted in the summary. For example: Perhaps you are in an honor society or on the debate team or the captain of a sports team. If you participate in any school projects or volunteer work, identify the types of projects and your specific contribution to the work.**

**Q: I was asked about past drug use on a recent job application, and I admitted that I had used marijuana but that it was years ago and that I don't use it now. I never got an offer. Was I too honest? How should I answer this question?**

**A: Are you sure there wasn't anything else that caused you not to get the offer?**

**When employers drug test, they are trying to weed out the people who have a problem with substances.**

**If you are confident that you can pass a drug test and have used drugs only once, it would be best to not mention it during the interview. Your answer may have sent up a red flag. You could have been taken out of the process because the company didn't want to risk a problem in the future. Going forward, remember the less said, the better.**

**A: You probably were too honest since it is no longer relevant, but, as they say, "Honesty is the best policy;" employers usually appreciate that.**

**There are many reasons you might not have received an offer; the usual one is they found someone more qualified.**

**I would continue to be honest about it, stressing that: it was years ago, but not belaboring the point. They can always verify whether you have used it recently through their drug-screening process.**

**You might want to drop them a note of thanks for their consideration and mention that you are still interested if something else opens up.**

**Q. One time at an interview, one panelist spent the session yawning, playing with her hair and not looking at me. I tried to stay focused, but I don't think I was at the top of my game. Is there anything I should have done or said?**

**A. Panel interviews can be intimidating. Solid preparation and a great attitude can win over almost any group, though. Come prepared by finding out as much as you can about the company through its Web site and annual reports. You'll be seen as proactive, hard working and astute. Regardless of the situation or the behavior of those interviewing you, stay alert and engaged. Try to involve all panel members in dialogue rather than simply answering questions. This dialogue will help you ascertain who the key decision-makers are. Don't forget the classy final touch: a thank-you note to every person who interviewed you.**

**A. Interviews represent a two-way street: The employer evaluates you and you evaluate the employer. In this case, the employer didn't create a favorable impression. Panel interviews are difficult because you have a lot to pay attention to.**

Typically, members will decide in advance which areas to cover and take turns asking questions. Remember, several people can influence the hiring decision, so establishing a rapport with all panelists is to your advantage and it's best to treat the entire panel as your focus. If panelists appear to be observers only, you should still make eye contact and give them attention.

**Q.** I've recently had two interviews in which I was dressed in a business suit while the interviewers were dressed in jeans and polo shirts. Am I overdressing for my position? Just how should someone dress for interviews in Arizona during the summer?

**A.** Always dress conservatively in a business suit on first interviews. Interviewers might be part of the casual culture of the new organization, but you are not.

Dark black, blue or gray suits are appropriate. A white shirt without a button-down collar is preferred. You can show a little flair by selecting a tie that has a little punch to it, but be sure it's strong and in good taste.

**A.** It's almost always a good idea to wear a suit despite what the others are wearing. Interviewers assume that an applicant who dresses formally for an interview is displaying respect for the position, has an understanding of standard employment practices and looks the best he/she is ever going to look.

If the standard attire on the job is extremely informal because the nature of the work would result in soiled clothing, interviewees are expected to dress in business casual.



# JOB RESEARCH - SUMMARY SHEET

**Directions:** Choose a job and try to research as many aspects of it as you can. Use any and all material at your disposal.

**Job Title:** \_\_\_\_\_

**List the skills you need to have to do the job:** \_\_\_\_\_

\_\_\_\_\_

**Nature of the work:** \_\_\_\_\_

\_\_\_\_\_

**Working Conditions:** \_\_\_\_\_

**Employment:** \_\_\_\_\_

\_\_\_\_\_

**Training, Other Qualifications, and Achievements:** \_\_\_\_\_

\_\_\_\_\_

**Job Description:** \_\_\_\_\_

**Earnings:** \_\_\_\_\_

**Related Occupations:** \_\_\_\_\_

\_\_\_\_\_

**Sources of Additional Information:** \_\_\_\_\_

\_\_\_\_\_

**Why did you pick this job?** \_\_\_\_\_

\_\_\_\_\_

# **APPRENTICESHIP PROGRAMS**

## **What Is Apprenticeship?**

An apprenticeship is a way people learn the skills they will need in the trade of their choice. These skills are learned through a planned program combining both training in the classroom and on the job supervision of a certified journeyman who has already mastered the trade.

## **The Classes**

The classroom instruction is referred to as related training. This training takes approximately five hours a week and though classroom based, may also involve some home study. Classes are taught by craft workers and other skilled persons and are used to familiarize the apprentice with trade manuals and other educational and technical materials. Classes might be scheduled either during the day or the evening and each focus on an important area of background training. Examples of technical courses might be subjects like drafting, blueprint reading, mathematics or others. In many cases this instruction is given at an apprenticeship-training site of the craft involved, although other sites are also used. In many cases, training is also offered in a local community college, so students earn college credits while they study their trade.

## **The “On-The-Job Training”**

On-the-job of training is an applied part of apprenticeship programs. It is here you work with and learn from experienced journeymen who are able to pass along their knowledge gained over years of actually doing the job. While you are training on-the-job, you receive wages for your work.

One of the significant advantages of apprenticeship training is **YOU EARN WHILE YOU LEARN**. When you begin your apprenticeship, the starting wage is generally about 35%-50% of the journeyman wages. This rate increases about every six months as you satisfactorily work in the program. Near the end of training, an apprentice is a skilled craft worker and is earning about 95% of the journeyman wage. As you continue in your trade, your rate of pay increases with your knowledge and abilities.

## **Getting Started**

**Specific requirements vary among programs. There are generally four factors to consider: age, education, aptitude, and physical conditions. Based upon child labor laws, the minimum legal age for apprenticeship is 16. Most programs set the minimum age at 18, and some programs may require you to have a driver's license. Be sure to talk to your Guidance Counselor. They often have jobs and opportunities like this waiting for interested students.**

## **Education**

**Most programs require applicants to have a high school diploma or GED. Regardless of the level of education required, apprentices should have solid skills in reading, writing, and mathematics--all of which are essential in any of the skilled trades. Some programs also require applicants to have certain aptitudes demonstrated by passing specially designed tests, such as the GATB. These tests may measure abilities such as your dexterity, coordination or some other skill.**

**Also most programs require good general health and stamina at a level that would make you physically fit for the requirements of the type of job you would perform. Assuming that you meet the basic requirements set by the apprenticeship program of your choice, the next step is formal application for the program.**

**Once in the program, you will have several years of solid on-the-job and classroom training that will form the foundation for a career in the trade you have chosen. At the end of your apprenticeship training, you will receive a nationally recognized certificate stating that you are a fully qualified journeyman.**

## **Certification as a Skilled Journeyman**

**Recognition as a skilled journeyman will increase your opportunities for good jobs and good pay nationwide. Your skills will set you apart from other workers and identify you as an individual who is better trained, more productive, and a safer worker.**

# Various Apprenticeship Trades

1. Asbestos Workers
2. Boilermakers
3. Bricklayers/Tile Setters
4. Building Maintenance Trades
5. Carpenters/Cabinetmakers
6. Drywall/Lathers/Millwrights
7. Cooks and Chefs
8. Electricians
9. Glaziers
10. Iron Workers
11. Machinist Trades
12. Manufactures Industry Crafts
13. Mechanic Auto - Heavy Equipment
14. Mining Industry Trades
15. Operating Engineers
16. Outside Lineman
17. Painters/Drywall Tapers
18. Plumbers/Pipe Fitters
19. Printing/Graphic Arts Industry
20. Refrigeration Mechanics HVAC
21. Roofing Industry Trades
22. Sheet Metal Trades
23. Sprinkler Fitters
24. Teamsters – Drivers/Mechanics
25. Tool and Die Makers

## Apprenticeship Programs

Information about apprenticeship programs can be obtained from One-Stop employment offices listed in the blue pages of your local telephone book. Apprenticeship information can also be obtained from union locals listed in the white pages of the telephone book or the Internet.

## **TARGETED JOBS TAX CREDIT PROGRAM (TJTC)**

**The Targeted Jobs Tax Credit (TJTC) program offers employers a credit against their tax liability for hiring individuals from nine target groups who have traditionally had difficulty obtaining and holding jobs.**

**For most target groups' employers may claim a credit of 40% of the first year's wages up to \$6000 per employee. Employers are allowed a maximum credit of \$2400 per employee the first year. A minimum employment period of 90 days or 120 hours is necessary before the employer can claim the tax credit.**

**Paperwork is minimal. Employees must be registered for the TJTC Program. This voucher must be delivered to a Department of Economic Security Job Service office or the TJTC Unit or postmarked on or before the fifth day after the individual begins work. Otherwise the employer must request TJTC certification in writing on or before the start date. This request must be delivered to a Department of Economic Security Job Service office or the TJTC Unit or postmarked on or before the start date.**

**Every Student**  
**Should Get a Job**

**Part Two**

**PERSONAL**  
**INFORMATION**  
**CARDS**

## *What is a PIC Card?*

A PIC Card is a 2"x3" card you can use in job hunting. It is similar to a business calling card. Cards are usually inexpensively printed at a print shop so you will have plenty to use during your job search.

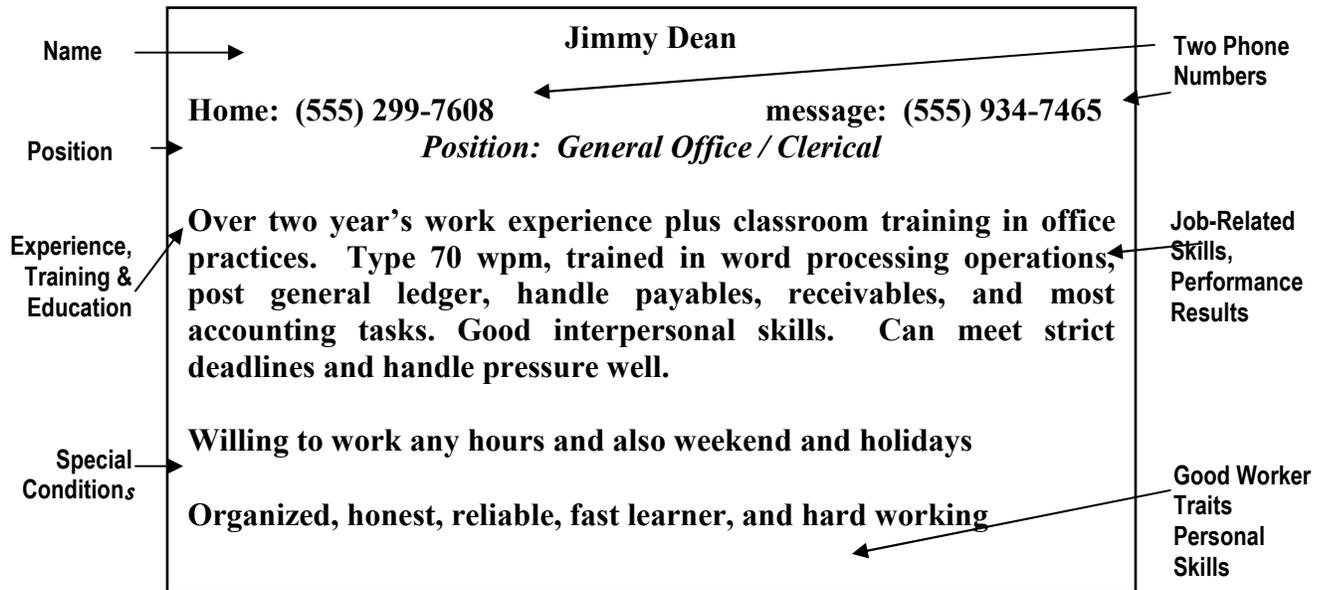
### **Some Uses for PIC Cards**

- **Attach one to a resume.**
- **Attach them to completed applications.**
- **Give them to friends or relatives. Ask them to keep you in mind if they hear of any job openings. And ask them to give the card to someone else who might know of a job.**
- **Enclose one in your thank-you note after an interview or phone contact.**
- **Give several to people who are willing to give them to others. Everyone you know should get a few. Ask them to give them to others who might know of a job opening for you.**

**You may have other ideas on how to use them. For example, they have been put on numerous bulletin boards, and used in other creative ways. The more you can put into circulation, the better!**

# The Layout of a PIC Card

There is more to a well-written PIC Card than it might seem. Look over the different sections of a PIC Card in the sample below. Additional details on each section also are provided following the card itself.



You can use a 3" x 5" index card for practice in class, but the finished product is a business card sized unit.

## The Parts of a PIC Card

A PIC Card is small, so it can't contain many details. This is what a PIC card does include:

- **Identification:** Jimmy's name is listed.
- **A Way to Contact:** Lists two phone numbers. An employer will almost always phone rather than send a letter. By giving the number of a friend or answering service, Jimmy can always be reached.
- **Length of Experience:** Jimmy listed length of work experience with his skills. He included his training where he developed some skills and learned to be a hard worker. He will describe this experience in the job interview, along with his informal experiences.
- **Education and Training:** Jimmy listed training with his work experience to give a longer total of work. A person with more experience could list related education or training separately. Keep the details short, concise, and to the point.

# RESUMES

## **RESUMES (BEGIN)**

*(Explanation of Cover Letters and Thank-you notes)*

### **Tips for this Lesson**

1. Using the examples provided, and any other available materials, prepare a rough draft of a “Skills Resume.”
2. Review the rough draft. Be sure to have enough help so you get enough attention and specific help. This rough draft will be the foundation for the completed word-processed resume.
3. Look at cover letters and thank-you notes using the materials provided in the lesson section.

# **Resume Production**

## **Get It Word Processed on a Computer**

**Make sure your resume looks professional. Using a computer and laser printer will produce the best-looking resume. This is the way most resumes are done.**

## **If You Don't Have a Computer**

**If you are not experienced in using a computer seek professional assistance. Most small print shops and resume-writing services can produce a professional looking resume for a modest cost. Unless you need help in writing your resume, a one-page resume should cost no more than \$50.**

## **Make plenty of Copies**

**While networking and using cold contacts, it is to your advantage to give each one of these contacts one or more copies of your resume. Plan to have lots of copies available. You may go through several hundred before you land your next job.**

## **Use Quality Paper**

**Most print shops will have a supply of good quality papers and matching envelopes for use with resumes and cover letters. The best papers have a rich look and texture. They cost more, but are worth every penny. Ivory, white, and off-white are conservative colors that look professional. If you are on a fixed budget, ask your printer for discounted or discontinued stock. Use plain white paper only if you lack sufficient funds.**

## **A Few Words on Resumes**

**Even the best of resumes will not get you a job. You will have to do that yourself. And, to do so, you will have to get interviews and do well in them. Interviews are where the job search action is, not resumes.**

**Don't listen to resume experts. If you ask ten people for advice on your resume, they will all be willing to give it — yet no two of them will agree. You will have to make up your own mind about your resume. Feel free to break any “rules” if you have a good reason for doing so. It's your resume.**

**Don't avoid the job search by worrying about your resume. Write a simple and error-free resume, then go out and get lots of interviews. Later, you can write a better resume — if you want or need to.**

**Look over the sample resumes. I have included a variety of resumes at the end of this chapter. Some of them break rules and none of them is perfect. However, they are all based on real resumes written by real people (though the names and other details have been changed). So look them over, then write your own.**

## **How to Write Cover Letters**

**This type of letter was originally called a cover letter because it went along with, and “covered,” a resume. Different situations need different types of letters. The sample cover letters in this section deal with a variety of typical situations. Look them over for ideas to use when writing your own letters.**

**You may find that you don't need to send many formal letters. Many job seekers get by with informal thank-you notes sent with copies of resumes and PIC Cards. But certain types of jobs, and some organizations, require a more formal approach. Use your judgment.**

**As always, make certain that all your job search correspondence makes a good impression. Sample cover letters are at the end of this chapter for you to review.**

# Writing and Using Cover Letters

Here are some suggestions to help you write and use cover letters.

## **Send It to Someone By Name and Title**

Find the name of the person who will most likely supervise you. Call first to set up an interview. Then send your letter and resume.

## **Get Your Facts Straight**

Make sure you get the person's name, organization name, and address correct. Include the person's job title. Make sure that your letter does not have any grammatical errors since this will create a poor first impression.

## **Be Friendly and Professional**

A professional style is usually best. Avoid a "Hire me now!" approach. No one likes to be pushed. Still, make it clear that you are interested in starting right away.

## **Be Clear about What You Want**

If you want an interview, ask for one. If you are interested in that company or business, say so. Give clear reasons why they should consider hiring you.

## **Make It Look Professional**

As with resumes, any correspondence to prospective employers must look good. Use quality paper and matching envelopes. A standard business format is best for most letters.

## **Qualify Your Letter**

Reasons for sending a cover letter include: responding to an ad, asking an employer for an interview, and following up after a phone call or interview. Each of these letters will be different.

## **Follow Up on Everything**

Contacting an employer personally is much more effective than sending a letter. Don't expect letters to get you many interviews. They are best used to follow up *after* you have contacted the employer.

**Remember: "You never get a second chance to make a first impression!"**

# THANK YOU NOTES

**One of the most critical steps that often is forsaken by job candidates is to send a “thank-you note” after an interview. A written note will be added to your interview file. It will stick in the mind of the interviewer and will give you a last chance to create a good impression.**

## **Several tips for writing thank-you notes:**

- 1. Keep it short but not too short. “Thanks a lot for the interview” isn’t enough.**

**Write something like, “I just wanted to thank you again for the opportunity to interview with you on Dec. 2. I enjoyed meeting you and the other members of your team to discuss the customer service position.”**

**Describe something specific that will place you solidly in the interviewer's memory.**

**In the next paragraph, restate the skills and experience that make you the best applicant for the job.**

- 2. The note should be typed, with no spelling or grammatical errors, on quality paper.**
- 3. Don’t wait more than 24 hours after an interview to send the note.**
- 4. In the last paragraph, express your enthusiasm for the job and your commitment to do your best.**
- 5. If you feel that you forgot to mention something critical in the interview, use your notes to find what you missed.**
- 6. Tell the interviewer that you will call in a few days to check on the status of your application. Always follow up on an interview even if you find another job. Never burn bridges when you don’t have to.**

# **Joseph L. Chiappetta Jr.**

*1111 Lake Terrace # 205C*

*Boynton Beach, Fla. 33426*

*joejr122@yahoo.com*

**Objective:** Seeking employment in the field of Information Technology and E-Commerce. Prefer a job with numerous challenges that will allow me to use and develop my skills. I will be a great asset to any organization that hires me and be loyal to any business that gives me an opportunity to prove my worth.

**Education:**

- High School Diplomas – State of Arizona and State of Florida
- Micro Computer Concepts- Central Arizona College
- Professional Development Certification- Department of Homeland Security
- Thirty Two (32) Federal Emergency Management Certifications - FEMA
- Small Business & Entrepreneurial Certification – Central Arizona College
- Business Management - Ashworth College

**Experience:** Arizona Department Corrections Tucson, Arizona Approx.2 years  
I had through knowledge of operations and all related functions in the Rincon Unit's Substance Abuse Programs, GED tutoring, and Pre-Release and Employability Classes. I was responsible for over 700 inmates' educational programming and records.

Central Arizona College Florence, Arizona. Approx.2 years  
I have held positions as College Clerk, Teacher's Aide, and Programs Facilitator for Computer Concepts and Transitional Living. I was also responsible for preparing Lessons, scheduling classes, and keeping detailed records of all activities.

Western Historical R&D Inc. Clearwater, Florida Approx.10 years  
I was Vice President of Operations and supervised all research projects for the company. Helped create the company as a manager and promoted from within to an executive position.

**Skills:**

- Competent with Computer technology and Skilled with Many Current Program
- Online and telephone sales: Incoming and Outgoing
- Extensive Business Management and Clerical Skills
- Perform well with challenging tasks
- Able to meet deadlines, organized and punctual
- Extensive knowledge in the use of various chemicals and compounds
- Excellent Driver with no accidents or citations for over ten (10) years

**Personal:** I am very good with people, a quick learner, detail oriented, and honest. I am very reliable, a creative problem solver, and self-motivated. I approach my work with diligence and great pride, and I am willing to work hard and go the extra mile to get the job done right the first time. I have my own transportation, and I am willing to work flexible hours. During my life I have had a great variety of experiences and work that make me an asset to any company. I only ask for the time to interview and discuss these possibilities with you in person.

# RESUMES

## RESUMES (FINISH)

### Tips for Lesson:

1. Rough drafts should be data processed after a final review for content, style, and neatness.
2. Cover letters and thank-you notes should be drafted using the course materials and any other examples available.
3. Read your rough draft to your family, friends, or a teacher. Many improvements and corrections are made using this method.

**NOTE:** Make at least one extra handwritten copy of your rough draft. Things get lost.

## **SAMPLE COVER LETTER: FOR A SPECIFIC OPENING**

**Comments:** This new graduate called first and arranged an interview – the best approach of all. She mentions specifically how she changed procedures for a business and saved money. Note how she includes skills such as “hard worker” and “deadline pressure,” reviewed earlier in this book.

*Susan Jones*

113 So. Lo Drive  
Greenwich, CT 11721

Phone number

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March 10, 20XX

Ms. Juni Perr  
New England Clam Bakes  
444 N. Duke Street  
Greenwich, CT 11716

I am following up on the brief chat we had today by phone. After getting the details on the position you have open, I am certain that it is the kind of job I have been looking for. A copy of my resume is enclosed providing more details of my background. I hope you have a chance to review it before we meet next week.

My special interest has long been in the large-volume order processing systems that your organization has developed so well. While in school I researched the flow of ordering processing work for a large corporation as part of a class assignment. With some simple and inexpensive procedural changes I recommended, check-processing time was reduced by an average of three days. For the number of checks and dollars involved, this one change resulted in an estimated increase in interest revenues of over \$35,000 per year. Details do count!

While I have recently begun business classes, I do have considerable experience for a person of my age. I have studied a variety of jobs dealing with large numbers of people and deadline pressure. My studies have also been far more “hands-on” and practical than those of most schools, so I have a good working knowledge of current business systems and procedures. This includes a good understanding of various computer spreadsheet and applications programs, the use of automation, and experience with cutting costs and increasing profits. I am also a hard worker and realize I will need to apply myself to get established in my career.

I am most interested in the position you have available and am excited about the potential it offers. I look forward to seeing you next week.

Sincerely,

Susan Jones

# **SAMPLE COVER LETTER: AFTER AN INTERVIEW**

**Jane Doe**

533 Industrial Road

Onmymind, GA 33992

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April 10, 20XX

**Sam and Janet Evening  
Bali-Hi Production Corp.  
227 N. Market Street  
Atlanta, Georgia 21649**

**Dear Mr. and Mrs. Evening:**

**I know you have a busy schedule so I was pleasantly surprised when you arranged a time for me to see you. While you don't have a position open now, your organization is just the sort of place I would like to work in. As we discussed, I like to be busy with a variety of duties and the active pace I saw at your company is what I seek.**

**Your ideas on increasing business sound creative enough to work. I've thought about the customer service problem and would like to discuss with you a possible solution. It would involve the use of a simple system of color-coded files that would prioritize older correspondence to give them a priority status. The handling of complaints could also be speeded up through the use of simple form letters similar to those you mentioned. I have some thoughts on how this might be done too, and will work out a draft of procedures and sample letters if you are interested. It can be done on the computers your staff already has given me and will not require any additional costs to implement.**

**Whether or not you have a position for me in the future, I appreciate the time you have given me. An extra copy of my resume is enclosed for your files or to pass on to someone else.**

**Let me know if you want to discuss the ideas I presented earlier in the letter. I will call you next week as you suggested keeping you informed of my progress.**

**Sincerely,**

*Jane Doe*

**Jane Doe**

# JOB APPLICATIONS

## APPLICATIONS AND INTERVIEW EXPLANATION

### Tips for Lesson:

1. Using the sample application provided, go over the proper methods for filling out a job application. (10 minutes)
2. Be sure to look at basics such as:
  - All capital letters
  - Correct spelling
  - Neatly printed handwriting
  - Never leave blank spaces
  - Proper use of “N/A” (not applicable) in spaces not required or not applicable. (10 minutes)
  - Honesty and accuracy are stressed. **NEVER** lie on an application!
3. Go over your application with somebody, (20 minutes)

Date: \_\_\_\_\_

## Application For Employment

(PLEASE PRINT ALL REQUESTED INFORMATION IN INK)

We are an Equal Opportunity Employer and do not discriminate against any individual in any phase of employment in accordance with the requirements of local, state, and federal law. In addition, we adopted an Affirmative Action Program with the goal of ensuring equitable representation of qualified women, minorities, Vietnam Era, and disabled veterans, and other disabled individuals at all job levels. Applicants may be subject to testing for illegal drugs. In addition, applicants for certain positions that receive a conditional offer of employment must pass a medical examination or meet other criteria prior to receiving a confirmed offer of employment.

### PERSONAL INFORMATION

LAST NAME	FIRST NAME	MIDDLE INITIAL	SOCIAL SECURITY NO.					
STREET ADDRESS OR RFD NO. (include apartment number, if any)				HOW LONG AT THIS ADDRESS:				
CITY	STATE/PROVINCE	COUNTY/PARISH	ZIP CODE					
HOME PHONE (include area code)	WORK PHONE (include area code) Ext.	SEX (for statistics only) <input type="checkbox"/> Male <input type="checkbox"/> Female	Other Last Names ever used					
PREVIOUS ADDRESS (if less than one year)			HOW LONG AT THIS ADDRESS?					
CITY	STATE/PROVINCE	COUNTY/PARISH	ZIP CODE					
POSITION APPLIED FOR:		I AM AVAILABLE FOR: <input type="checkbox"/> Part-time <input type="checkbox"/> Full-time Complete the Hours Available for Work chart below						
HOW DID YOU HEAR OF THIS OPENING?		Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.
LOWEST RATE OF PAY YOU WILL EXCEPT		From:						
		To:						
WHEN WILL YOU BE AVAILABLE FOR WORK (month and year)		ARE YOU AVAILABLE FOR TEMPORARY EMPLOYMENT?				YES	NO	
IF HIRED, CAN YOU FURNISH PROOF OF AGE? <input type="checkbox"/> YES <input type="checkbox"/> NO		A. less than 1 month.....						
		B. 1 to 4 months.....						
		C. 5 to 12 months.....						
		Answer the following only if the position for which you are applying requires driving.						
		Are you licensed to drive a car? <input type="checkbox"/> Yes <input type="checkbox"/> No						
		Is license valid in this state? <input type="checkbox"/> Yes <input type="checkbox"/> No						
HAVE YOU EVER BEEN BONDED? <input type="checkbox"/> NO <input type="checkbox"/> YES—When?								
DO YOU HAVE ANY PHYSICAL HANDICAPS PREVENTING YOU FROM DOING CERTAIN TYPES OF WORK? <input type="checkbox"/> NO <input type="checkbox"/> YES—If yes, describe the handicap/limitation?								
HAVE YOU HAD ANY SERIOUS ILLNESS IN THE PAST 5 YEARS? <input type="checkbox"/> NO <input type="checkbox"/> YES    If yes, describe								
Please list any special skills, training or experiences, which qualify you for the position, which you are applying. _____ _____								
Please list any additional qualifications and skills (skills with machines, patents, or inventions, your most important publication [do not submit copies unless requested] your public speaking and publications experience, membership in professional or scientific societies, etc.) _____ _____								
Kind of license or certificate (pilot, registered nurse, lawyer, radio operator, CPA, etc.)		Latest license or certificate:			Approximate words per minute:			

## EDUCATION

Did you graduate from high school or will you graduate within the next nine months, or do you have a GED high school equivalency certificate? <input type="checkbox"/> YES (month, year) <input type="checkbox"/> No, highest grade completed	Name and location (city and state) of last high school attended
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------

Name and location (city, state, ZIP code, if known) of college or university. (If you expect to graduate within the next nine months give MONTH and YEAR you expect to receive your degree).	Dates Attended		No. of Credits Completed		Type of Degree (e.g. B.A.)	Year of Degree	GPA
	From	To	Semester Hours	Quarter Hours			

Chief undergraduate college subjects:	No. of Credits Completed		Chief graduate college subjects:	No. of Credits Completed	
	Semester	Quarter		Semester	Quarter

Major field of study at highest level of college work:

Other schools or training (for example, trade, vocational, Armed Forces or business). Give for each the name and location (city, state, ZIP code, if known) of school, dates attended, subjects studied, number of classroom hours of instruction per week, certificate, and any other pertinent data.

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Activities, honors, awards, and fellowships received:

**Languages other than English.** List the languages (other than English) in which you are proficient and indicate your level of proficiency by putting an (X) in the appropriate columns.

Name of Language	PROFICIENCY							
	Can Prepare and Deliver Lectures		Can Converse		Have Facility to Translate Articles, Tech. Materials, etc.		Can Read Articles, Technical Materials, for Own Use	
	Fluently	With Difficulty	Fluently	Passably	Into English	From English	Easily	With Difficulty

## REFERENCES

List three persons who are NOT related to you and have definite knowledge of your qualifications and fitness for the position for which you are applying. Do not repeat names of supervisors listed under EXPERIENCE.

Full Name	Present Business or Home Address (Number, Street, City, State, and ZIP Code)	Telephone Number (include Area Code)	Business or Occupation

NOTE: a conviction or a firing does not necessarily mean you cannot be appointed. The circumstances of the occurrence(s) and how long ago it (they) occurred are important. Give all the facts so that a decision can be made.

- |                                                                                                 |     |    |
|-------------------------------------------------------------------------------------------------|-----|----|
| 1. Within the last five years have you been fired from any job for any reason?.....             | YES | NO |
| 2. Within the last five years have you quit a job after being notified you would be fired?..... |     |    |

If your answer to questions 1 and 2 is "YES", give details in the space provided on the following page. Show the name and address (included ZIP Code) of employer, approximate date, and reasons for each case. This information should agree with your answers under EXPERIENCE.

3. Have you ever been convicted, forfeited collateral, or are you now under charges for any felony or any firearms or explosives offense against the law? A felony is defined as any offense punishable by imprisonment for a term exceeding one year, but does not include any offense under the laws of a state as a misdemeanor.....	YES	NO
4. During the past seven years, have you been convicted, imprisoned, on probation or parole, or forfeited collateral, or are you now under charges for any offense against the law not included in the above question?.....		

NOTE: When answering the previous two questions, you may omit (1) traffic fines for which you paid \$100.00 or less, (2) any offense committed before your 18<sup>th</sup> birthday which was finally adjudicated in a juvenile court or under a youth offender law, (3) any conviction the record of which has been expunged under federal or state law, and (4) any conviction set aside under the Federal Youth Corrections Act or similar state authority.

<b>PERSONAL REFERENCES</b>	NAME	ADDRESS	RELATIONSHIP	PHONE NUMBER

**LIST ONLY PERSONS WE MAY CONTACT—BE SURE TO INCLUDE PHONE NUMBER**

5. While in the military service, were you ever convicted by a general court-martial?..... If your answer to questions 3, 4, or 5 is "YES", give details in the space below. Show for each offense, (1) date; (2) charge; (3) place; (4) court; (5) action taken.	YES	NO
6. Do you receive, or do you have pending, application for retirement or retainer pay, pension, or other compensation based upon military, federal, civilian, or District of Columbia government service?..... If your answer to this question is "YES", give details below. If military retired pay, include the rank at which you retired.		

Your statement cannot be processed until you have answered all questions, including questions 1 through 6 above.

QUESTION #	SPACE FOR DETAILED ANSWERS. BE SURE TO INDICATE QUESTION NUMBER TO WHICH THE ANSWERS APPLY.

If more space is required, use full sheets of paper approximately the same size as this page. Write on each sheet your name, birth date, and announcement or position title. Attach all sheets to this page.

**VETERAN PREFERENCES**

Answer all parts. If a part does not apply to you, answer "No".

Have you ever served on active duty in the United States military service? (Exclude tours of active duty for training in the Reserve or National Guard).....	YES	NO
Have you ever been discharged from the armed services under other than honorable conditions? (You may omit any such discharge changed to honorable or general by a Discharge Review Board or similar authority).....		

If the above answer is "YES", you will be required to furnish records to support your claim at the time you are hired. List dates, branch, and serial number of all active service (enter NA, if not applicable)

FROM	TO	BRANCH OF SERVICE	SERIAL OR SERVICE NUMBER	
BRANCH	RANK	DUTIES	SALARY FROM	SALARY TO

List any special school or skills acquired during your military service:

## EXPERIENCE

Begin your current or most recent job or voluntary experience and work back. Account for periods of unemployment exceeding three months and your residence address at that time on the last line of the experience blocks in order of occurrence. May inquiry be made of your present employer regarding your character qualifications and record of employment  YES  NO

<b>1.</b> NAME AND ADDRESS OF EMPLOYERS ORGANIZATION		Dates employed (month/year) From   To		Average number of hours per week	Salary or Earnings Start \$   per End \$   per	
Exact title of your position	Name of immediate Supervisor	Area Code Phone number		Number and kind of employees you supervised		
Kind of business or organization (manufacturing, accounting, social services, etc.)		Reason for Leaving				
Description of work (describe your specific duties, responsibilities, and accomplishments in this job.) _____ _____ _____						
<b>2.</b> NAME AND ADDRESS OF EMPLOYERS ORGANIZATION		Dates employed (month/year) From   To		Average number of hours per week	Salary or Earnings Start \$   per End \$   per	
Exact title of your position	Name of immediate Supervisor	Area Code Phone number		Number and kind of employees you supervised		
Kind of business or organization (manufacturing, accounting, social services, etc.)		Reason for Leaving				
Description of work (describe your specific duties, responsibilities, and accomplishments in this job.) _____ _____ _____						
<b>3.</b> NAME AND ADDRESS OF EMPLOYERS ORGANIZATION		Dates employed (month/year) From   To		Average number of hours per week	Salary or Earnings Start \$   per End \$   per	
Exact title of your position	Name of immediate Supervisor	Area Code Phone number		Number and kind of employees you supervised		
Kind of business or organization (manufacturing, accounting, social services, etc.)		Reason for Leaving				
Description of work (describe your specific duties, responsibilities, and accomplishments in this job.) _____ _____ _____						

# INTERVIEWING

## INTERVIEW PRACTICE

### (BEGIN)

#### Tips for Lesson:

1. Use various materials from the book and any other available resources.
2. Review interview basics and the importance of hygiene, posture, eye contact, and effective speaking are all gone over in great detail.
3. Practice involves having mock interviews with family or friends. Take turns role-playing both applicant and employer.



# Personal Strengths

The following is a list of qualities that employers will look for you to demonstrate in your resume or during an interview. Choose the two or three qualities that you feel are the strongest in relation to the job for which you are applying and complete the statements below.

- |                                        |                                        |                                       |
|----------------------------------------|----------------------------------------|---------------------------------------|
| <input type="checkbox"/> ACCURATE      | <input type="checkbox"/> DISCIPLINED   | <input type="checkbox"/> MOTIVATED    |
| <input type="checkbox"/> AMBITIOUS     | <input type="checkbox"/> EFFICIENT     | <input type="checkbox"/> NEAT         |
| <input type="checkbox"/> ARTICULATE    | <input type="checkbox"/> ENERGETIC     | <input type="checkbox"/> OPEN-MINDED  |
| <input type="checkbox"/> ASSERTIVE     | <input type="checkbox"/> ENTERPRISING  | <input type="checkbox"/> ORGANIZED    |
| <input type="checkbox"/> CAREFUL       | <input type="checkbox"/> ENTHUSIASTIC  | <input type="checkbox"/> OUTGOING     |
| <input type="checkbox"/> COMMITTED     | <input type="checkbox"/> FLEXIBLE      | <input type="checkbox"/> PATIENT      |
| <input type="checkbox"/> CONFIDENT     | <input type="checkbox"/> FRIENDLY      | <input type="checkbox"/> POSITIVE     |
| <input type="checkbox"/> CONSCIENTIOUS | <input type="checkbox"/> GOAL-ORIENTED | <input type="checkbox"/> PRODUCTIVE   |
| <input type="checkbox"/> CONSIDERATE   | <input type="checkbox"/> HONEST        | <input type="checkbox"/> PROFESSIONAL |
| <input type="checkbox"/> CONSISTENT    | <input type="checkbox"/> HUMOROUS      | <input type="checkbox"/> QUICK        |
| <input type="checkbox"/> CREATIVE      | <input type="checkbox"/> INDEPENDENT   | <input type="checkbox"/> RESPONSIBLE  |
| <input type="checkbox"/> DECISIVE      | <input type="checkbox"/> INSIGHTFUL    | <input type="checkbox"/> SKILLFUL     |
| <input type="checkbox"/> DEDICATED     | <input type="checkbox"/> KNOWLEDGEABLE | <input type="checkbox"/> STRONG       |
| <input type="checkbox"/> DEPENDABLE    | <input type="checkbox"/> A LEADER      | <input type="checkbox"/> THOROUGH     |
| <input type="checkbox"/> DILIGENT      | <input type="checkbox"/> LOYAL         | <input type="checkbox"/> TOLERANT     |

**EXAMPLE:** I am dependable. I have shown I have this quality by: having a balanced register every day for two years when I worked as a cashier for Target Stores. This quality is important in my field because employers value someone whom they can trust and count on.

I am \_\_\_\_\_ . I have shown I have this quality by:

---

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This quality is important in my field because: \_\_\_\_\_

---

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## Examples of Descriptive and “Action” Phrases

When an employer reads a resume, certain key phrases will catch his/her attention and describe the type of employee he/she would like to hire. A list of descriptive comments you may include in your resume in evaluating your personality, experience, and abilities follows. Most of these comments may be used in any type of resume, regardless of the position you are seeking.

- Strong sense of responsibility
- Good organizational skills
- Flexible-willing to take a variety of Tasks
- Willing to do extra work to gain valuable experience
- Neat, efficient, thorough
- Ability to learn quickly
- Strong managerial skills
- Open-minded and imaginative
- Able to prioritize a heavy work load
- Reliable and prompt
- Cheerful attitude, positive outlook
- Get along with others
- Strong motivation and dedication to the job
- Excellent communication skills
- Extensive artistic background
- Accurate in spelling and grammar
- Able to make important decisions on my own
- Able to work well under pressure
- Take pride in job well done
- Able to work well unsupervised
- Committed to completing a job
- Outstanding leadership skills
- Attentive to time schedules
- Good with numbers/figures
- Self-motivated
- Enjoy a challenge
- Goal-oriented
- Well organized
- Dedicated to highest quality of work
- Able to meet deadlines
- Resourceful problem solver
- Enthusiastic team member

### Interview Tips

*The primary idea of an interview is to share information. It is your chance to sell the employer on the concept that you are the best person for the job.*

*To be completely prepared, here are some tips to remember before, during, and after the interview.*

#### Before

- Research the company, the job, the salary range, and the interview.
- Do your homework; write answers to the questions that might be asked.
- Prepared questions to ask the interviewer.
- Have a copy of your resume ready.
- Develop and prepare your Personal Career Portfolio to take with you.
- Take time for good grooming and hygiene.
- Go alone and plan to arrive at least 15 minutes early.
- Prepare your thank-you cards prior to the interview.
- Visit job site prior to interview to determine location, parking, and travel time.

# **Major Issues for Employers**

## **During**

- Do not chew gum or smoke.
- Relax, be yourself, and demonstrate self-confidence.
- Maintain eye contact with the interviewer.
- Demonstrate good posture and mannerisms.
- Be enthusiastic.
- Stress your qualities and skills.
- Don't speak unkindly of a former employer or former teacher.
- Keep a businesslike attitude.
- Ask questions about the job or company.
- Do not ask about salary until you have been offered the job.

## **After**

- Thank the interviewer for his/her time; smile and shake hands.
- Thank the receptionist for his/her courtesy, and ask for the interviewer's business card for the thank-you card.
- Send a thank-you card within 24 hours of the interview.
- Once you have been offered a job, you can negotiate salary.

- |                                         |                         |
|-----------------------------------------|-------------------------|
| • Do not wear a beard.                  | • Trim your mustache.   |
| • Brush your teeth and use mouthwash.   | • Avoid long sideburns. |
| • Trim your fingernails and clean them. | • Cover your tattoos.   |
| • Never chew gum.                       | • Never smoke.          |
| • Never bring anyone with you.          | • Never swear.          |

## **Some things that offend employers**

- |                                    |                                     |
|------------------------------------|-------------------------------------|
| • Poor personal appearance         | • Bad remarks from former employers |
| • Lack of enthusiasm               | • Poor eye contact                  |
| • Vise-grip handshake              | • Limp handshake                    |
| • Tardiness/Late for interview     | • Lack of job-related questions     |
| • Evasive answers to questions     | • Overly aggressive or conceited    |
| • Know-it-all or superior attitude | • Failure to express gratitude      |
| • Sloppy writing/Lazy attitude     | • Low morals                        |

# Major Qualities

The following are qualities that most employers want to see in their applicants. Try to put yourself in the employer's shoes and ask yourself what you expect from somebody who wants to work for you.

- **Management Potential**

This individual is someone who will be around for 5 years from now. A foresighted person who takes a genuine interest in the company and knows the business as well as his supervisor does: a problem solver and a leader. Someone who will get the job done but still gets along and works well with others.

- **Trustworthiness**

This individual is someone who can be left alone with the cash register and inventory or equipment. This is a person who the employer can rely upon to tell him the truth, regardless of the circumstances. Somebody the supervisor or owner can confide in and talk to without worrying that the topic will be spread around the workplace.





# Thank You Notes

Within 24 hours of your interview, you should write a brief thank you note for each person you talked to.

Many interviewers say that they almost never get thank-you letters. Therefore, sending a thank-you letter makes a powerful, positive impression on the employer, increasing your chances of getting the job.

In the letter you should briefly do four things:

1. Express appreciation for the interviewer's time and consideration:

*"Thank you for your time and kindness yesterday afternoon. It was a pleasure to meet and talk with you."*

2. Express your continued enthusiasm for the job and interest in the company:

*"I feel even more confident, since we met, that this is a job I want to do and could do well."*

3. Make a quick reference to one or two strong points of the interview. Remind the interviewer of your best qualifications.

*As I mentioned in our interview, I have been trained in \_\_\_\_\_ and have a good deal of experience with \_\_\_\_\_. I believe that this experience has prepared me well for the job of.*

4. Close by saying you'll be in touch or that you look forward to hearing from them in the near future:

*"I look forward to speaking with you again soon. Once again, thank you very much."*

**Thank you notes should be typed on the same 8½" x 11" stationery that your resume is on.**

Some interviews have stated that a very neatly handwritten note impressed them, but you must make that decision based upon the individual and your impression of the interviewer's demeanor and taste. Look around the office to get a viewpoint for whom you are dealing with.

# **Every Student Should Start a Business**

Here I go again...Telling you what to do. Once again, it's ironic how true this is. Why is it? If you are keeping your grades up, exploring the internet, and also working, you have begun to develop an ability to manage your time and be productive. Learning to operate a business venture of your own is just the next logical step.

In this section we have included a wide variety of resources geared towards almost anybody who wants to be in business. As a teen or young adult, you may need a bit of help from your parents and/or other family members. You should always include your family or guardian in decision making. Although I did not go into any details regarding family support with your grades and employment, this situation requires their complete involvement. This is for legal reasons and also because the level of responsibility you must adhere to when providing goods and services to the public is very complicated and full of details to work out. Your family may already know how to help you deal with these issues and they must give you legal permission and in many cases participate in your ventures.

Not everybody gets along with their parents. That's just the way it is sometimes when we hit our teens. I will tell you this though...I wish I knew what I know now back when I was 14 years old. At the time I wrote this I am 45 years old and my mother and father are my best friends and business partners. I truly regret not having had the resources described in this book and the desire to work with my parents when I was growing up and strictly focused on getting out on my own. No matter what your own view on this may be, please try to keep an open mind. The following section covers many aspects of creating and opening a business.



# **SMALL BUSINESS/ENTREPRENEURIAL**

## **LESSON**

The key to success in any business or financial venture starts with integrity. The simple truth is that integrity must be present in all aspects of your life or life itself fails before it can ever truly begin. As one man said...

*“Healthy adulthood is reached when you choose to quit believing your own lies and live in integrity. It is the only way we can be if we want to have truly successful and fulfilling life.”*  
– John Crosby, 2007

### **QUESTIONS TO HELP**

**-YOU-**

### **MEASURE YOUR INTEGRITY**

- 1. HOW WELL DO I TREAT PEOPLE IF I GAIN NOTHING?**
- 2. AM I TRANSPARENT WITH OTHERS?**
- 3. DO I ROLE-PLAY BASED ON THE PERSON(S) I’M WITH?**
- 4. AM I THE SAME PERSON IN THE SPOTLIGHT AS I AM WHEN I’M ALONE?**
- 5. DO I QUICKLY ADMIT WRONGDOING WITHOUT BEING PRESSED TO DO SO?**
- 6. DO I PUT PEOPLE AHEAD OF MY PERSONAL AGENDA?**
- 7. DO I HAVE AN UNCHANGING STANDARD FOR MORAL DECISIONS, OR DO CIRCUMSTANCES DETERMINE MY CHOICES?**
- 8. DO I MAKE DIFFICULT DECISIONS, EVEN WHEN THEY HAVE A PERSONAL COST ATTACHED TO THEM?**
- 9. WHEN I HAVE SOMETHING TO SAY ABOUT PEOPLE, DO I TALK *TO* THEM OR *ABOUT* THEM?**
- 10. AM I ACCOUNTABLE TO AT LEAST ONE OTHER PERSON FOR WHAT I THINK, SAY, AND DO?**

# Business Ownership

**Do you want to be your own boss?  
Do you want financial independence?  
Do you want to fully use your skills and knowledge?**

- ☆ **First you need to determine what business is right for you.**
- ☆ **Identify the niche your business will fill.**
- ☆ **Is my idea practical and will it fill a need?**
- ☆ **What is my competition?**
- ☆ **What is my business advantage over an (or) existing firms?**
- ☆ **Can I deliver a better quality service?**
- ☆ **Can I create a demand for my business?**

## **Choosing your business structure**

- ☆ **Sole Proprietorship – most common**
- ☆ **General Partnership**
- ☆ **Limited Partnership**
- ☆ **“C” Corporation – A legal entity, shareholders, directors and officers. The most complex!**
- ☆ **Subchapter “S” Corporation – taxed as a partnership**
- ☆ **“LLC” Limited Liability Company – LLC owners risk only their investment, personal assets are not at risk.**

## **Writing A Business Plan**

- ☆ **Preparing a business plan forces you to think through every aspect of your business. As you grow your business plan will help you keep track of the details and make sure the business is progressing as you intended.**

## **Marketing**

- ☆ **Products and services offered.**
- ☆ **Identify your market, its size and location.**
- ☆ **Explain how your product or service will be advertised and marketed.**
- ☆ **Explain the pricing strategy.**

## **Financial**

- ☆ **Explain your source and the amount of initial capital.**
- ☆ **Develop a monthly operating budget for the first year.**
- ☆ **Develop a monthly-expected return on investment and cash flow.**
- ☆ **Income and balance sheets for 2 years.**
- ☆ **Discuss who will maintain accounting records.**
- ☆ **Discuss “what if” statements.**

## **Operations**

- ☆ **Explain how the business will operate on a day-to-day basis.**
- ☆ **Discuss hiring, personnel procedures.**
- ☆ **Cover insurance, lease or rental agreements etc.**
- ☆ **Discuss equipment necessary for the business, and how to acquire it.**

## **Do You Have What It Takes To Own Your Own Business?**

Before we go on let me throw in a proverb: ‘Laziness leads to poverty, hard work makes you rich.’

**Who plans to work for someone else and get that steady paycheck every Friday?**

**Who wants to be their own boss? Do you want financial independence? Do you want to fully use your skills and knowledge?**

**I’ll tell you right now, I have a bias in favor of being self-employed.**

## WHY?

*I want the power to decide my future.*

*I want the power to create.*

*I have the belief that if I am committed, if I am passionate, honest, sincere, and have an absolute, never ending persistence, I will succeed. I'll have the opportunity to help people and provide jobs.*

*Through honesty and integrity I will earn a good reputation and respect.*

*I want to learn the power of decisions. I believe it's our decisions, not the conditions or our lives, that determine our destiny.*

*I want to have more control over my income.*

### Step #1

- ✓ Start assessing your gifts and abilities. Take a long, honest look at what you are good at, and what you're not good at. Every one of you has dozens of hidden abilities and gifts that you don't know you've got.
- ✓ Also recognize your limitations. Nobody is good at everything. Right now start to utilize the abilities and gifts God has given you.
- ✓ Running your own business is not for everyone. Many people are better suited as an employee rather than an employer. For me its being an entrepreneur.

### Step #2 – Setting Goals

Goals take you beyond your limits to a world of unlimited potential. The most important key to goal setting is to find a goal big enough to inspire you, something that will cause you to unleash your potential. In order to truly find inspiration and achieve those impossible goals, we must change our belief systems about what we're capable of achieving. You should make a list of clearly defined goals for the results you will produce in your life emotionally, physically, spiritually, and financially.

### **Step #3 - Live the Dream**

Don't go through life putting off your joy and happiness. If we decide to be happy now, we'll automatically achieve more. How much would you like to earn?

\$23,000 a/year	\$12.00 a/hr.
\$38,000 a/year	\$20.00 a/hr.
\$58,000 a/year	\$30.00 a/hr.
\$100,000 a/year	\$50.00 a/hr.
\$200,000 a/year	<hr/>

In the future as the weeks go by we will cover things like:

#### **The key to achieving goals:**

**Motivation**

**Change your limiting beliefs**

**Emotional mastery**

**Physical mastery**

**Financial mastery**

**Time management mastery**

### **Step #4 - Making The Decision**

I'm not sharing these lessons with you to say that I have all the answers or that my life has been perfect or smooth. I've certainly had my share of challenging times. But through it all, I've managed to learn, persist, and continually succeed throughout the years.

Also, living my lifestyle may not be the answer for you. My dreams and goals may not be yours.

Together we will begin a journey of discovery and the actualization of our deepest and truest potentials. Life is a gift, and it offers us the privilege, opportunity, and responsibility to give something back by becoming more.

# **Entrepreneurial Exercise**

*Using Your Skills to Open and Operate Your Own Business*

## **Opening A Small Business**

When people want to start a Small Business: they have to spend several days doing the basic requirements with regard to licensing, banking, and documenting their business to make it “real” and viable. This finished business entity will consist of at least the following elements:

- **Business Plan**
- **Business Name Registration**
- **EIN (Employer Identification Number)**
- **State and/or County License**
- **Physical Business Address**
- **Website / E-mail**
- **Minimal Operating Expenses**
- **Articles of Incorporation (if you are filing)**
- **Bank Account(s)**
- **Tax Collection Permit**
- **Business Phone Service**
- **Basic Business Stationery**

There are also the installation waiting periods, new account restrictions, and other assorted delays that can make the above elements take several weeks to accomplish.

Once these various tasks are completed, the company will be “new” and by that standing, not be eligible for Net 30 Business Credit, Revolving Credit Lines, and Preferred Customer Status at the Bank. Once this "new" company is 1-2 years old, it will be listed in trade publications, Nationwide Directories, and also be listed with Dun and Bradstreet. Then, and only then, will this business be able to stand on its own and be recognized in the business community at large. For individuals, corporations, or partnerships that plan to do retail sales and services, this 1-2 years can be full of obstacles and restrictions that not only force them to rely on their own personal credit, but also deny them access to programs and benefits that other "established" companies are using on a regular basis.

Many people purchase an existing business to avoid these various restrictions and waiting periods.

Choose your business and make a list of what you will need to do to get things started. Use the above information as a starting point.

## U.S. Small Business Administration

If there is such a thing as a “One Stop Center” for Business Ownership Resources, then the SBA (Small Business Administration) is the closest thing going. The SBA Loan is so common and so often sought after that most new and current business owners fail to utilize the many other services available from this valuable resource.

U.S. Small Business Administration  
[www.sba.gov](http://www.sba.gov)

In Arizona:

Small Business Administration  
Arizona District Office  
2828 West Central Avenue / Suite 800  
Phoenix, AZ 85004  
(602) 745-7200 Phone / (602) 745-7210 Fax  
E-Mail: [Arizona@sba.gov](mailto:Arizona@sba.gov) / [www.sba.gov](http://www.sba.gov)

**Note:** Write or ask for a free copy of the “Small Business Resource” magazine. They will send you a free copy plus other useful materials within 7 to 10 working days.  
Here are just some of the services provided by the SBA:

- SBA Loans (Up To \$3,000,000 Dollars)
- Tips on Buying Franchises
- Advice on Purchasing a Business
- SBA Micro Loans (Up To \$35,000 Dollars)
- Grants For Small Businesses
- Surety Bond Program
- Small Business Advocacy
- Small Business Association Membership Information
- Business Start-Up Tips
- Training Network
- Disaster Recovery
- LLC and Corporation Advice and Information
- Business Plan Writing
- S.C.O.R.E. (Volunteer Counselors For Business Owners)
- Regulation and Licensing Advice and Information
- Tax Information (All Types)
- Certificate of Competency Program
- Small Business Vendor Database
- Technology Transfer Program

(All 50 States have their own locations with the same variety of services)

# Sample Licensing Information

## STATE LICENSING REQUIREMENT

### State Professional Licensing Requirements

- Some professions such as an attorney, cosmetologist/barber, psychologist, etc. require additional State of Arizona licensing or certification requirements. Please check with the specific department of the State of Arizona in which your expertise may be handled and/or your state chapter of your professional association. The state website is: <http://az.gov/webapp/portal/SearchServlet?restrict=&q=Professional+Licensure>

### State Sales Tax License (Transaction Privilege Tax)

- The *Arizona Joint Tax Application* <http://www.revenue.state.az.us/TP/T/tptrates/indextpt.asp> form is used to obtain a state privilege (sales) tax license. The Transaction Privilege tax is commonly referred to as a sales tax; however, the tax is on the privilege of doing business in Arizona and is not a true sales tax.
- This application is also used to establish use tax, luxury tax and privilege (sales tax) licenses for many Arizona cities and towns as well as withholding and unemployment accounts for employers. Questions concerning this form may be directed to one of the following Arizona Department of Revenue offices:
  - 1600 W. Monroe, Phoenix, AZ 85007, telephone 602.255.2060
  - 3191 N. Washington Street, Chandler, AZ 85225, telephone 602.255.112
  - 400 W. Congress Street, South Building, Tucson, AZ 85701, telephone 520.628.6600
  - The statewide toll free number (outside of Maricopa County) is 800.352.4090
  - The Arizona Department of Revenue publishes many informational brochures including the Transaction Privilege Tax on Retail Sales and Use Tax. For additional publications, check their website at: [www.azdor.gov/brochure/615.pdf](http://www.azdor.gov/brochure/615.pdf)

### SERVICE ACTIVITIES:

- Service businesses may be subject to transaction privilege tax, business licensing, and/or regulatory licensing. It is a good practice to contact the city licensing division in which you are located or plan to do business to make sure that you are in compliance. In addition, you may need to contact that city or county planning and zoning divisions or developmental services for any applicable zoning regulations related to your business.

**Please note:** Arizona DOES tax certain “service” businesses such as amusements, contracting activities, real property rentals, street and sidewalk vendors, some transportation activities, etc. Please check the Department of Revenue brochure Website <http://az.gov/webapp/portal/SiteSearch?q=Publications&restrict=site%3Aazdor.gov&sitename=AZDOR&sitehome=http%3A%2F%2Fwww.AZDOR.gov&template=http%3A%2F%2Fwww.AZDOR.gov%2FSearch%2FTemplate.htm> for more information, as well as your city licensing office listed above.

# ***CITY LICENSING QUESTIONS TO CONSIDER***

## **DO YOU HAVE A HOME-BASED BUSINESS?**

- A home-based business must comply with the same license and permit requirements as a business located at a commercial site. This includes applicable sales tax licenses, business or occupational licenses, trade or professional certifications or licenses. In addition, home-based businesses must comply with residential zoning and homeowners association rules.
- One of the first steps you should take to plan a home-based business is to contact the planning and zoning office of your city (or county, if you are outside the city limits). Next, check the rules for your homeowners association or the deed restrictions on your property to be sure your business activities will be in compliance.
- Some of the more acceptable businesses for home-based operations involve functions such as personal computer services and other clean, quiet enterprises that are more or less “invisible” to neighbors. Other usually acceptable home-based businesses include those in which the entrepreneur's office is located in the home, but all the contacts are made at other locations.

### **Other considerations:**

- Check with city/county zoning regarding rules prohibiting a business with employees or street traffic.
- Check with your accountant regarding state and federal income tax deductions for home office space.
- Check with your insurance agent about additional insurance needs.

## **DO YOU NEED TO CONTACT PLANNING AND ZONING?**

- The Planning, Zoning, and/or Development Services Departments of the city and county in which your business is (or will be) located may have restrictions and/or requirements that affect your business. Please contact these offices for specific information. The telephone numbers can be found in the Blue Pages of your local telephone book or by using <http://www.dexon-line.com/>.

## **ARE YOU DOING BUSINESS IN MORE THAN ONE CITY?**

If your business is located in one city and does business in another city, you may need a license (business, occupational, sales tax) for the additional city. In addition, if your business activity is sales taxable, taxation collections may need to be paid directly to the city in which you are doing business. Please contact each city/town in which you are conducting business.

## **LIST OF CITIES (In alphabetical order by City)**

**Example: TUCSON, CITY OF**

- **The City of Tucson requires that all businesses complete a business privilege license OR occupational business license application. Questions concerning Tucson taxes and license regulations may be directed to the City of Tucson License Section. This office is located on the first floor of City Hall, 255 West Alameda Street, Tucson AZ. 85701. The telephone number is 520.791.4566, website: [www.ci.tucson.az.us](http://www.ci.tucson.az.us) or license website: <http://www.ci.tucson.az.us/finance/Licenses.html>.**
- **The City of Tucson Zoning Department requires all home based businesses file a home occupation form. Questions concerning Tucson regulations may be directed to the City of Tucson Zoning Department, 3rd floor - City Hall, 255 West Alameda Street, Tucson, AZ. 85701. The telephone number is 520.791.4566, Website: [www.ci.tucson.az.us](http://www.ci.tucson.az.us) or license Website: <http://www.ci.tucson.az.us/finance/Licenses.html>.**

## **NOTE :**

**All cities in every state have similar information.**

**Either go on-line or use the phone book to locate the offices**

**you need to visit.**

**Also be sure to visit (and eventually join) the local**

**Chamber of Commerce.**

**They can give you priceless information and help you “network”**

**with 90% of the businesses in your area.**

# Use of the Internet and Websites

Today using the Internet is more common than using a telephone book. In fact, many people use a telephone book on the Internet.

Besides the basic use of on-line services, it is important to realize how diverse the Internet has become. As a student and potential small business owner you will greatly benefit from the information on the pages that follow.

This section is informative and especially important to anyone planning to develop and use a website. Since there are many publications on the basic use of the Internet, this section explains the actual use of Websites and how to promote them. There is also useful information on using Websites in business for the sales of goods and services. Detailed explanations of complicated terms are made simple and user friendly.



“Sample Website”



# ***A1info4u.com***

Find *Anybody* Anywhere in the USA

[Home](#) / [Search](#) / [Sample Search Report](#) / [About](#) / [Contact](#) / [Real Estate](#)

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## **Real Estate**

Are you looking for a home or commercial property in the South Florida area or thinking of selling? We can help with all your needs. We have been selling and listing homes since 1986.

The owner is a licensed broker and licensed mortgage broker.

Contact us at 1-800-641-5964 or Email us at [a1info4u@yahoo.com](mailto:a1info4u@yahoo.com).

### **Boca Grande**



Gulf Coast Living at it's best in this beautiful 4 bedroom!

### **Cape Coral**



On the Gulf Coast. Just bring your boat and enjoy yourself!



Enjoy Boca living with ocean and inter-coastal views. Under \$1 million is a steal!

# **Promoting Websites 101**

**In this lesson you will find an up-to-date overview on promoting a Website, including a brief summary of effective Website promotional strategies.**

**Using traditional search engines, or by accident, you will not find success on the internet. To succeed, merchants must have a marketing approach using most or all of the promotional Internet techniques available of which search engines are a very small part. These promotional techniques are virtually all free, or are at a very low cost. Relying on traditional search engines for success may cause you to fail. Due to encroachment of paid listings, a high listing in traditional search engines is not what it once was. They displace the fee relevancy at the top of all major search engines because relevancy Search Engines cannot be controlled. Therefore it follows that a good approach to promoting a Website uses any and all tools available, including traditional relevancy search engine positioning.**

**Keep in mind: traffic building to your storefront is not a single event, but a process. It takes time, in their first month most Websites can generate thousands of unique visitors with appropriate amounts of promotion.**

**One of the most available tools you can have when it comes to promoting a Website is proper perspective. Here are some facts:**

**Fact: On the Internet most commercial Websites get less than ten unique visitors per day coming to their site.**

**Fact: On average, conversion rates for commercial Websites are about 2%. If you are the average Website owner it will take one hundred unique visitors to generate two orders. 3% conversion rates can be found on the internet at the best commercial sites.**

**An Overview: A Website that gets ten visitors per day or 300 per month can expect 6 orders per month. A Website that gets 6 orders per month is considered to be in the top 5% of commercial Websites.**

**Internet Marketing Service\ Product: You must sell something that is in demand. Your service or product needs to be something that at least a reasonable amount of people will want to buy.**

**Price: You need to research your service of product to ensure the price is reasonable and fair. It won't need to be the cheapest, but it should be in a price range considered to be fair.**

**Website: Must be well designed, e-commerce Website with merchandizing capabilities.**

**Traffic: you need qualified traffic. The amount of traffic you can generate depends on the popularity of your subject matter. Even Websites with obscure and unpopular material can generate 100 visitors a day. Most Websites should have no problem putting even 1000 daily visitors on the site.**

**The Successful Website Equation: Service or good product + fair price + good website + lots of qualified traffic = A Successful Website.**

**Q. Of the 4 elements of a successful site; which is the toughest for the owner to grasp?**

**A. Qualified traffic.**

**Q. Why is it that Website owners have trouble generating sufficient qualified traffic?**

**A. There are many reasons.**

- 1.) Many Website owners just don't know how to promote a Website.**
- 2.) Many are unwilling to take the time and effort required to promote it.**
- 3.) Perspective; the most important ingredient in solving the traffic problem.**

**You must have perspective. Without it you are likely to suffer from a crippling Website disease: “Obsession With Search Engines”. Obsession afflicts owners by taking up a lot of their time and effort on traditional search engines and causes them to ignore many other excellent promotional tools available on the Internet.**

**You'll need to cure your obsession with search engines if you are to achieve Internet success.**

**Perspective: Search engines are important for some sites. If your Website gets zero traffic from search engines, (which is unlikely if you optimize for submission to search engines), there are many other resources to promote and generate hundreds, if not thousands of visitors each day.**

**Online Approach: You must check your search engine quarterly to see if your site has been dropped. If so, re-submit your site to that search engine. Next, move all available Website promotion time and effort to non-search engine resources and techniques. Whether the search engines send little or no traffic does not matter. Your success will not be built on traditional search engines alone.**

**Relevancy Search Engine Game Plan: This involves designing titles, descriptions, and page texts to help key words. Do not try to cheat search engines as you will be caught and your URL will be banned. Again, you should check back quarterly to make sure you are still listed in each engine. You should expect traffic; however, once again, do not rely on relevancy search engines for all of your traffic.**

**Web Directories: (Free\Fee) Web Directories are maintained by real people. A list of these include: Yahoo, Looksmart, Open Directory, Project and many others. It would be a good idea for you to manually submit to the Web Directories. This is a longer process so be prepared to put some time into it.**

**Bid Ranked Services: (Fee) There are about 400 search engines where you pay exactly what you want to pay for traffic; used correctly, these search engines can be very beneficial. You'll want to find the top 10 bid ranked search engines available that match up with your subject matter.**

**Online Auctions:** (Free\Fee) Many online auction sites such as e-Bay and Yahoo Auctions are a great way to promote your product or service.

**Link Trading:** (Free\Fee) Link trading is a great tool for liking up with other Websites which have comparable demographics. Link trade can increase traffic to you site. With time, effort and at usually low cost link trading can be a positive influence to your search engine position.

**Webrings:** (Free) Another excellent way to bring Web traffic to your site, but labor intensive.

**Usenet:** (Free) A great source for free targeted advertising. With Usenet you can quickly tap into your target online community. Remember to follow the rules (called “netiquette”).

**Free Classifieds:** (Free) This takes some time and effort, but it’s beneficial. You’ll find submission services which, for a small fee, will submit and re-submit your classified advertising, and also your Website to the network of free classified ad listings on the Web.

**Permission Marketing:** (Free) Here is an essential “must have tool” for your site. This is a way for you to interact with your visitors (with their expressed permission). You’ll be able to send them newsletters, product updates, sales and special offers. Make sure you incorporate this valuable tool.

**Per-Impression (CPI) Campaigns:** (Fee) there may be no better way to get your name in front of as many eyes so fast, I.E. Impression ads like banners, skyscrapers, buttons, pop-ups and pop-unders. You’ll need some experience when operating this resource and it does cost money.

**Banner Exchanges:** (Free) You’ll need to give up some space on your advertising site, but by joining a free banner exchange like [likexchange.com](http://likexchange.com), [virtuads.com](http://virtuads.com) and others, you’ll get free banner advertising on someone else’s site.

**Newsletter Campaigns:** (Fee) Thousands of permission based e-mail news letters are found on the Internet with mostly commercial ad space, unbelievable bargains are to be found and higher click through rates than banners.

**Newsletter \Ad swaps\Traders:** (Free) With this, provided you have your permission marketing e-mail list built up, you can trade ads with other newsletter, especially those who are not your direct competitors.

**Affiliate Programs:** (Fee) This is the grand slam of all Internet Marketing. Here you can be linked to hundreds if not thousands of Websites and, for a small percentage of sales, they will promote your product or service. This is a way of hiring a commissioned work force to pedal your product or service.

**Comparison Shopping Portals:** (Free) there are hundreds of these. With comparison shopping Portals you pay only for the traffic you get.

**Viral Marketing:** (Free\Fee) In this marketing technique one lead generates another. Your Website spreads from one host site to another, much like a virus travels about. This is an extremely effective marketing technique.

**Leverage Marketing:** (Free) With this technique you'll combine one program with another. There are hundreds of possibilities which can be applied to your marketing.

**Traditional Media:** (Fee) Traditional media, business cards, brochures, telephone book ads, direct mail, T.V. and radio. Don't forget your URL

**Geo-Targeting Strategies:** (Free\ Fee) In this method you are reminded that you should promote your Website Locally or Regionally and not rely on the fact that the Internet is Global.

**Amazon z Shops:** (Fee) this is a great way to get your products or services listed in searches inside Amazon.com.

**Content Driven Marketing Strategies:** (Free) Not the best option and it takes a lot of time and effort to set up. With this program you'll have an information area on your Website derailing information about your subject matter.

**Website Optimization and Merchandizing Strategies:** (Free) You'll want to look though various Website platforms for merchandizing tools built into your Website so that by improving the conversion rate, order size and price you will get more \longer orders at a higher rate without an increase in traffic.

Before moving on to any advanced methods, have relevancy search engine positioning strategy put in place.

- Do effective keyword searches.
- Study the positioning of key competitors in search engines.
- Carefully select the appropriate keywords.
- Build the title, description and page text for every page on the site.
- Make sure that the wording and Meta tags, IMG SRC tags and other technical issues are in place.
- Manually submit to search engines.
- Trade links to improve popularity.
- Stay on the move looking for better techniques.

You must have a good understanding of relevancy search engine positioning. Without this you can become lost and wind up spending more time and effort than this particular program merits. You will not want to spend more than two hours on any technique, otherwise you'll be losing potential traffic.

You can only hope to gain so much traffic from search engines. The best in the business of relevancy search engines can only hope to gain twenty to thirty percent of their total traffic. The rest will come from such programs as: comparison shopping portals of affiliate programs.

You have no control over your placement in relevancy search engines. At best you have some influence. Even if you managed high rankings in search engines, your rankings are never certain. A good idea would be to allow it to do its work over the long run rather than constant monitoring and changing of the search engine.

Eventually being number one in relevancy search engines will become less important. Here is the bottom line: You should learn everything you can about search engines without becoming search engine obsessed.

### General Terms

Search Engine – A Website to help people find information on the Internet or Websites. Listed below are several types of search engines.

Listing\Search Result – Part of the actual wording that appears in search results. The listing will have a title which is a link to the Website.

Rank – Your position in search results. On a certain keyword or phrase you may be ranked number two, on another word or phrase you may find you are thirty.

Number One – Having a number one rank in a relevancy search result is not what it's cracked up to be. All search engines now have bidded listings above the relevancy results. Even if you managed to reach number one on a relevancy search, you will most likely be fourth or fifth on the actual page of search results. Once again it appears relevancy search engines are becoming less important.

Keyword\Keyword Phrase – Is a word or a phrase that is typed into search engines. Most search engines on the Internet are done with keyword phrases instead of single keywords.

Keyword Research – If you know what keywords and keyword phrases your potential customers are using you can be more effective.

Page Ad Copy –ad – This is the actual text you find on a Webpage. You'll want to put relevant keywords on your Webpage. These keywords should be repeated two to eight times on each page. Most of your relevancy search engines place emphasis on the words that appear in the text and how they relate to keyword phrases.

Submitting – You'll need to submit your Website to search engines right away so that they know you are out there. When you submit to Website directories, be prepared with lots of information. A lot of search engines only require your Web address because they will gather your information through "spidering". You should find submitting a quick and easy process. This includes going to a search engine, accepting the submissions, filling in the information and pressing the submit button.

Relevancy Search Engines – Example: [www.google.com](http://www.google.com) is a relevancy search engine which has an immense amount of servers that manage a huge database of information on WebPages. The actual mechanism involves the computer comparing words searched against a database of WebPages. Then, depending on how the programmers built the

search engines, Web pages that match up with the searched words are displayed. The search engine controls the order in which they are displayed. You are aiming to have your Web page show up first.

**Web Directories** – Search engines with a different kind of database. Web directories have “live directories”. There is a live person managing the system rather than robot spiders. Web directories list Websites instead of every page on a Website. The Directory Project has two sites, [www.dmoz.com](http://www.dmoz.com) and Yahoo’s live directory: [www.yahoo.com](http://www.yahoo.com). Many Web directories can be found. Yahoo is now considered a hybrid, having both relevancy search and live directory.

**Meta Crawlers** – Search engines that search other search engines. Example: you go to a Meta crawler like [www.dogpile.com](http://www.dogpile.com) and you’ll get search results from a variety of search engines all in one place. You should visit a site like dogpile and research for a bit to get a grasp of it; The main thing with Meta crawlers is, if you are listed on a site the Meta crawler hits, then you are automatically going to appear in the Meta crawlers. A popular Meta crawler is – [www.Metacrawler.com](http://www.Metacrawler.com) .

**Bid Ranked Search Engines** -- (sometimes called pay-per-click search engines) The results of these search engines are determined by the Website owners. The number\spot for search results goes directly to the owner willing to pay the most per click. [www.overture.com](http://www.overture.com) is the most favored search engine on the Internet.

**Google** – A Hybrid with relevancy results and bid ranked results. You’ll find relevancy results on the left and they look like traditional results. The bidded listings appear above and to the right of the relevancy results. If you are not acquainted with bid ranked search engines, do some searches on Overture and Google, and read the Bid Ranked Search Engine.

## **Potential Disasters to Avoid:**

**Do Not:** be too liberal with the amount of words you use in your title, description, of keyword tags. Search engines see this as spamming.

**Do Not:** use doorway or splash pages anymore. Search engines are penalizing those who use them. It is possible to create splash pages independent of “legitimate” pages on your site.

**Do Not:** use keywords in the ad copy too often. If you can read out loud and hear yourself repeating words too often, then it is too much.

**Do Not:** use frames on your site. They confuse the search and the search engines and you’ll be ignored.

**Do Not:** use automatic submission services since many have been blocked by search engines. This is a waste of money and you run the chance of not getting indexed. Submit by hand.

**Do Not:** submit your URL too often... you may get blacklisted. Only submit to search engines if you are not currently indexed.

**Do Not:** imbed text images. Search engines only recognize real text. If you can copy and paste it, it’s real text. Search engines can’t read images. Do not use popular but irrelevant keywords like “sex” or “mps”. This is a form of keyword spamming. Make sure that your Meta tags are relevant to your ad copy.

**Do Not:** use link farms like [www.linkme.com](http://www.linkme.com) or [www.linkstoyou.com](http://www.linkstoyou.com). Many search engines will recognize you as hijacking and ban you. If you do use link building services, make sure you have total control over the sites you link and the ones you don’t. Legitimate link trading tools are: [www.links4trade.com](http://www.links4trade.com) and [www.linkmanager.com](http://www.linkmanager.com).

**AVOID** flash websites; they are too confusing for search engines to key on.

**Do Not:** do img src Alt tag spamming. Don’t repeat the Alt descriptions on images in a particular page. Never put “invisible” images (1 pixel) and attach Alt descriptions to them. This is called image spamming and you will get banned.

**Bottom line** – if it feels wrong, it’s probably wrong. This includes spamming, cloaking, stuffing, page swapping and others. If search engines are not aware of them now – they will be eventually.

## **Submitting to Search Engines:**

This is easy and should take only a few minutes. It has been said: “Don’t put too much time into relevancy search engine positioning.” However, if you want to pursue more information on search engine positioning: [www.searchenginewatch.com](http://www.searchenginewatch.com) is the best source. The information there is very technical and you should be warned not to get obsessed with it.

## **Link Popularity and Page Break:**

It is important to understand how link popularity is related to your overall promotion efforts; specifically, search engine rankings. Google is regarded as the best relevancy based search engine on the Internet. Google not only handles its own search results, but also AOL.com, Netscape.com and several others. Google has a 70% to 80% reach on the Internet. This means that if you come up number one on any particular keyword phrase in Google, you are also number one on all their search engine results. Understanding Google is very important.

## **Commonly asked Questions:**

**Q. What about using Amazon Z Shops and Amazon auctions?**

**A. Not good! They are isolated and get no inherent visibility. Amazon is considering abandoning them and moving current Z shop sellers into market place programs.**

**Q. What about the products not listed on Amazon.com?**

**A. Only pro-merchant accounts can sell “not-listed” items.**

**Q. How long do listings last?**

**A. Sixty days in the Amazon Market Place. If you are pro-merchant, and list through bulk listing, they stay until you delete them.**

**Q. What if my product doesn’t sell?**

**A. Nothing. No fees. You re-list them with a few clicks.**

**Q. How long should it take to ship orders?**

**A. There are merchant standards to which you must adhere. To be a seller in good standing, Amazon requires that you ship within two days of receipt of order. You will be notified by e-mail when an item sells. The e-mail will have shipping details included.**

**Q. What if I can’t ship in two days?**

**A. You put your account on “vacation mode”. All your listings will be suspended until you take it off vacation mode.**

**Q. Is it possible to link my product listings in Amazon to my website?**

**A. No, this is not allowed. Check their policies on seller help at Amazon.com.**

## **Summary:**

Amazon.com’s marketplace selling program is a great way to generate quick cash selling books and developing long term sales for your product. You should experiment with this powerful tool.

## Getting Acquainted with eBay and Online Auctions:

Out of the thousands of online auction sites, eBay dwarfs them all:

eBay -- [www.ebay.com](http://www.ebay.com) is the leader of online auctions... ten times larger than all the others put together. Even though many others exist, you will do well to just stick with eBay as your primary source.

Auctions.com – [www.auction.com](http://www.auction.com)

Ubid – [www.ubid.com](http://www.ubid.com)

Amazon auctions – [auctions.amazon.com](http://auctions.amazon.com)

Yahoo auctions – [auctions.yahoo.com](http://auctions.yahoo.com)

Onsale.com – [www.onsale.com](http://www.onsale.com)

Use the Alexa “people who visit this site also visited” to find other auction sites. The non-eBay sites listing fees and closed sale fees are usually cheaper, but they are more likely to carry traffic with less substantial bidders\buyers. While eBay is more expensive compared to other auction sites, eBay is the best choice by far.

### Learning eBay:

eBay is a slightly complicated online community with its own language, etiquette and procedure. The best way to get acquainted with eBay is to simply read eBay’s tutorials – or, try going to eBay and register as a buyer. Find something inexpensive to buy and start bidding. You may need a Pay Pal account. If you need help finding things, be sure to read the “HELP” information on the header of every eBay page. The simple process of using eBay will teach you more than any tutorial.

### Frequently asked Questions:

**Q. So some products sell better than others?**

**A. Yes. However, you should make this determination yourself after having spent time viewing all the products listed. You’ll be amazed at the number of bids on unusual items.**

**Q. Why not just do all my business with eBay and forget about a website?**

**A. Nielsen net ratings have eBay at 12% reach. That is HUGE! However, only 12% of net users ever visit eBay. You’ll be limiting yourself if you only use eBay. Another drawback is from a seller’s point of view, eBay’s prospective buyers are there for bargains. Getting the higher process you want usually requires your own website. eBay should only be a part of your marketing strategy.**

**Q. Do I need a Pay Pal account?**

**A. Yes. Pay Pal is the payment method of choice for eBay users. Go to [www.paypal.com](http://www.paypal.com) to create your account. The process takes two to four days to complete.**

**Q. Can I use a Pay Pal instead of a merchant account on my site?**

**A. Pay Pal makes up thirty million users worldwide. This is fractional by comparison of total users. If Pay Pal is your only method of payment you’ll be losing 995 of potential sales. Thus, the conversion rate of your site is an unworkable two tenths of 1%. You’ll be unable to compete for traffic with such a low conversion rate. Pay Pal is basically an eBay phenomenon. You should have a pay Pal account for all eBay interactions. Keep it as an**

additional payment option, but remember... you will definitely need a Merchant account in addition to Pay Pal.

**Q. Are there other ways for me to enhance my business through eBay auctions?**

**A. Yes, there are several. Here are a few:**

**Testing and Research** – eBay makes for a great barometer to see how your product will do. Remember that your product is likely to bring lower prices than you would normally get on a dedicated site. For a quicker way to find out how your products will do, just look at similar auctions already running.

**Cut Costs** – eBay’s closing prices may be too low for your particular products. How about surfing through eBay looking for products you can purchase and put on your site for a profit? Many established eBay power sellers use eBay to liquidate overstock and seconds, unsold inventories.

**Acquire New Clients** – You’ll find eBay sellers selling their products at or near cost. They will then communicate with buyers, asking permission to add them to their Permission Marketing mailing list for future needs etc.

**Eliminate Overstock** – Sometimes businesses end up with excess inventory, un-sellable or returned product items. You can try to move this product on eBay. Make sure you list the condition your items are in, such as...“new in the box” or “slightly used”.

**Expand Business** – People sometimes keep an eBay account to occasionally sell items that are not a part of their business plan. For example: Instead of having a garage sale, you can get a better price on eBay...many sellers do!

**Dialing in a Website** – Can take weeks or even months. To push this process along faster, eBay provides a way to jump start selling, during the process of getting your website running.

**Drive Traffic** – Try eBay’s “me” feature. A legal promotion for your website, complete with links to your site.

**The Bottom Line...** You really need to use all of eBay’s strategies. If not... you are losing potential money.

### **Bottom Line For This Lesson**

If there is one fundamental rule in learning how to promote a website or do any new type of project or venture, it’s Networking...Networking is getting on the phone, walking into offices, or joining and participating in SBA and Chamber of Commerce functions. In short, you must reach out and ask questions. If you meet with rejection you must continue to search for those who will help, share information, and encourage you. Good Luck!

# PERSONAL CREDIT

# HOME OWNERSHIP

# INSURANCE



# **PERSONAL CREDIT REPAIR OVERVIEW**

**Your Personal Credit Rating is without a doubt one of the most important and least understood aspects of life in the real world. Without credit you can't make Airplane Reservations or rent a vehicle. You can't stay at many major hotel chains. And shopping for products and services on the Internet are all but impossible. The biggest questions that 90% of those reading this will be: "How do I get credit when I don't have any?" and "What do I do about the bad credit that I have on my records?" The following list of facts will answer most of the questions you will have.**

**1. First you must check your credit score at least once every three months to have an accurate idea of your personal credit score and the information reported on your report. You can do this by checking the Yellow Pages under Credit Bureaus, or going on-line. You can search on-line at Google or Yahoo.**

**2. You must pay all of your bills on time! This is the most important aspect of establishing your credit history.**

**3. You must have a valid Personal Checking Account and at least one VISA or MASTERCARD. With no established credit or bad credit, you may be required to get a "secured" credit card first. This is done with a small deposit in a savings account that will be the amount of money the bank gives you as a credit limit. By getting your first major credit card this way, you automatically qualify and can't be turned down. After 12 months with your bills paid on time, your credit will be strong enough to get a regular "unsecured" credit card, and you will get your deposit back.**

**4. If you have bad credit or unpaid bills and collections on your credit file it will take between 4 to 7 years for those bad (negative) items to come off. The good news is that if there is something on your credit that is wrong or too old, you can get it removed easily by writing a letter to the credit bureau. It is illegal for a company to report bad credit that is over 7 years old, and false information must be removed immediately if it is reported. It is not uncommon to find mistakes on your credit file, so checking it on a regular basis will save you a lot of trouble and embarrassment. Good credit may stay on your records for up to 10 years. If you do have bad credit, new good credit will increase you credit score. Good credit is based on what you are doing now, not just what you did 2 years ago.**

**5. You must manage your money. If you end up with 10 credit cards with over \$50,000 dollars in open credit, that doesn't mean you can spend that money like it was yours. You are borrowing that money. You are paying a high interest rate on it. If you borrow \$4,000 dollars at 18% interest and only make the \$35.00 minimum payment each month, it will take you over 9 years to pay it back. You will also be paying back twice the amount that you borrowed. Credit is great to have, but it can be a trap for you. Use it wisely!**

6. It takes only 12 months to establish a good credit score with only one secured VISA, so it is something that everybody can do. Buying a new car or getting a mortgage on your first house is easier with established credit. All you need to do is start with a small simple account and pay your bills on time. By doing that you establish your credit and qualify for future loans like these.

7. A typical credit score is a number that ranges from 0 to 850. A fair score is 600 and a good score starts at about 680, though opinions vary. There are 3 Credit Bureaus in the United States. They are Equifax, Experian, and TransUnion. Each of these companies is independent of each other and are privately owned companies. They earn their money by doing two basic things: Receiving information from banks, finance companies, and other moneylenders that pay for this service... and... Creating and maintaining accurate reports about the people that are given loans by those companies. From this vast database of information, a *credit file* is created for each and every customer that these companies have loaned money or given services to. These files are constantly updated and cross-referenced to be as accurate as they can be. These credit files are given to any company who pays for them, and basically tell a potential lender who you are, and whether or not they want to do business with you.

8. A credit file will include all of your personal information: social security number, date of birth, addresses (past and present), employment, and marital status. It also contains all of your credit related activities...bank loans, credit cards, store cards (Sears, J.C. Penney's, etc.), and mortgages. It also contains public records and collections like medical bills and bankruptcy. It is a picture of you to the business world, so it's very important to maintain it and take it seriously. Always remember that credit is an ongoing thing. It can change for the good, or for the bad, and this is all up to you. *It's never too late to fix your credit, and start managing it wisely!*



# COMPREHENSIVE CREDIT REPAIR

When researching this material, we realized there was not only a great amount of information to cover, but that this information would change frequently. By beginning with a Question & Answer format, it became possible to cover a lot of important material in an extremely concise way. We picked the most often asked questions and cross referenced them with sections of the book that go into more detail. The questions act as a sort of index to the entire book. If you find one that pertains to you, you can then go to the section that more fully covers that topic and get what you need. You can start here or skip ahead to the next topic.

## **Fast Start Questions and Answers**

Over the last two decades of working with clients who need our help, and in a hurry, these are the most frequently asked questions that we have come up against. For many of our clients, finally getting a direction, even knowing that there is one, has been a great relief. We believe these questions and answers will do exactly that for you.

## **How Can I Pay My Bills For Only 5-10% of What I Owe Without Bankruptcy?**

The thing most feared by creditors is that you actually will go bankrupt. In fact, even with the new bankruptcy laws, they still stand to lose everything you owe. By failing to pay your debt for a period of more than 6 months, your account will be written off as a loss. This is known as a “profit and loss write-off” or a “charge-off” which means the debt can’t be collected. In fact, standard accounting practices dictate that any debt unpaid for 6 or more months must be considered uncollectible. At this point the debt is either sold or transferred to a collection or legal department.

Now that your debt is considered uncollectible, you can contact your creditors and offer to make a settlement. Most worry that if they don’t accept something, they won’t get anything, and are quite open to making a payment arrangement. They may ask you for an accounting of your finances to back up your contention that you can’t pay them more than 5 or 10 percent of the debt (or 40% or whatever). You’re not obligated to comply, but some sort of written response may speed their accepting your terms. Mind you, this is not a guaranteed system, but it is quite common to make settlements such as we describe here.

## **What Fill-In-The-Blank Letter Can You Use To Clean Up Your Debts And Credit?**

Following the above strategy, we have included some forms with blanks for you to write account numbers and the amount of your settlement offers. These are also geared to protecting your efforts by clearly spelling out the terms of your new payment agreement.

## **How Do You Get Your Credit Report for Free?**

There are a number of ways to do this, and some vary by state. One way is challenging an error on your report. The bureaus will generally respond with a copy of your report.

## **How Do You Make Your Debts Disappear?**

Two ways. The first is to wait. Unless your creditor has a court judgment against you on any particular debt, all record of the debt will disappear from your credit report in 7 years except for bankruptcy which lasts for 10 years. By simply waiting, time will erase your problem, and by opening up new accounts, you will get new credit, and a good rating. The second way is to pay off faster. By strategically refinancing your mortgage, you can use your equity to immediately pay off all the high interest credit you now have. Clients of ours typically save as much as \$1000 per month by using equity to kill off high interest debt. Then, by applying this savings to your principal, your mortgage will be paid at double or triple speed. This will save you literally hundreds of thousands of dollars.

## **How Can I Quickly Recover From Bankruptcy?**

There was a time when bankruptcy stained your credit for decades. Not anymore. An entire industry has sprung up to offer new credit to the recently bankrupt. Even mortgage companies will work with you, some when you begin your bankruptcy plan, and others after you've completed it, and/or waited 1 year.

## **How Can You Get A Credit Card When You've Been Declined Over And Over Again?**

There are large numbers of 'secured credit card' programs for those who have been repeatedly declined credit. In this 'secured' arrangement, you establish a regular savings account with a bank offering such a card, say for \$200. The bank then issues you a credit card with a \$200 to \$300 spending limit. Some banks use the criteria that your credit must be clean for the last three months. Others have absolutely no rules other than that you must put at least \$100 in your new savings account.

Be advised that any money in your savings account is meant only as a hedge against your potential failure to pay. It is up to you to pay the bill each month. If you pay your bill on time, you can get unsecured credit in as little as six months and more every six months. In fact many secured card companies will give you an 'unsecured' or regular credit card with as much as a \$2000 spending limit. This process of moving from secured to unsecured credit is an excellent and increasingly common way to establish personal history in the credit market.

## **How Can You Use Legal Pressure To Fix Your Credit?**

Credit bureau reporting is controlled by an extremely strict set of laws and court rulings. One ruling in particular found that a credit bureau wasn't protected by the first amendment in the way a magazine or news gathering agency might be. The law says that so long as a publisher's error wasn't on purpose, they are 'held harmless'. The credit bureau, on the other hand, was ruled to be selling an information product which is purported to be accurate. When the product fails, whether by mistake or not, the bureau is liable for the damages they've caused, with no limitation. It's a product liability issue. Bad credit can be repaired by identifying the errors in your credit, and bringing those to the attention of the credit bureau. Often, they will respond in the first round that they have inquired of your creditor and confirmed that the negative credit item is true. Even if that isn't so – they won't remove it. This is where you get out the bigger guns and inform them that they are obligated to have a "preponderance of systems in place" (see

the *Fair Credit Reporting Act*) in order to avoid such errors. Merely reconfirming the initial error isn't good enough. If they refuse to do their job, you have still bigger guns yet. In the letter writing section, we have included a *Notice of Complaint* and a *Summon and Complaint*. The 'Notice' is a first step to show your serious intent. The 'Summons' is the last step before you go to court. Bear in mind that credit bureaus don't like to go to court, because they generally acknowledge to themselves anyway, that their system is flawed and they have serious liabilities. These self run legal moves known as 'pro se' aren't for the weak of heart. While you stand to gain a lot, it can be complicated and time consuming.

### **How Can You Stop Your Creditor's Collection Efforts Cold?**

You write your creditor a letter, certified – return receipt requested, stating that you will no longer honor their collection attempts, and that they may no longer contact you either by phone or in writing regarding your delinquent account. The *Fair Debt Collection Practices Act* tells us that the creditor can only call one more time, and then, only to tell you what they might or will do now that you have asked them to stop.

### **Can Asking About A Car Loan Trigger A Negative On Your Credit Report?**

When you apply for a loan, an *Inquiry* is recorded on your credit. Too many of these can lower your credit rating. A creditor has the right to look at your credit if they have a reasonable belief that you might enter into an agreement involving the extension of credit terms. By writing to your credit bureau and explaining that you were shopping around, and did not say that you wanted credit, but merely pricing, you can get the inquiry removed. Today's scoring system better takes into account this 'shopping around' process. If you look at credit terms for a car over a two week period, no matter how many times, it will only show up as one inquiry.

### **How Can You Get The Lowest Interest On A Credit Card, Almost Like Getting An Interest Free Loan?**

Many credit card companies offer 0% teaser offers for the first 6 months that you have the card. By switching your balance from one card to another, and moving from 0% offer to offer, you can borrow money at no interest almost indefinitely. However, record keeping is a vital part of this process.

### **Can You Get An Interest Refund Even If You Aren't Necessarily Owed One?**

The rate charged by your credit card is open to a great amount of competition. If you call your creditor and ask that your rate be lowered somewhat, and include that you want the new lower rate applied retroactively, you can pay less now and get money taken off your existing debt. There is a fight going on for your business greater than at any time. Take advantage of competition.

## **Can You Turn Your Credit Debt Into Cold Hard Cash?**

Under the *Fair Debt Collection Practices Act*, every violation costs the collection agency \$1000 in fines payable to you. For example, your request that you are no longer contacted, if violated will net you \$1000 in court. Many attorneys make their entire living exercising this law. By carefully recording your request that you be left alone and also recording phone calls from creditors using the record device on your answering machine, you will likely catch more than one creditor violating the debt collection laws. Some of our clients have turned a few hundred dollars in unpaid credit card bills into thousands of dollars in fines.

## **What Is The Chance I Will Be A Victim Of Identity Theft?**

One out of five Americans will be victimized by this theft this year. That's over 38 million individuals.

## **Has Someone Stolen Your Identity?**

A quick look at your credit report will tell you if there are accounts under your name that aren't yours. Or if you feel you're the victim of ID theft and have some proof, you may request a free report. Some unrecognized account may be for a person who shares your name, but it's important to clear up ownership of any unrecognized account.

## **When Shouldn't You Pay Off Your Credit Card Balance?**

If you are delinquent on your bills, the only leverage you have is the money you still owe. Before you actually settle your debt, negotiate an agreement with your creditor that includes how it will be reported on your credit report. Ask them to agree not to respond to any credit bureau inquiries about the account's status. This way, when you finally pay, your bad credit will be removable. You can challenge the credit bureaus saying that you "don't believe the creditor will confirm the negative information on the report". Since your creditor has agreed not to as part of your payment terms, the item will be removed. The law states that any disputed credit that is unanswered within thirty days must be removed.

## **What Credit Card Industry Dirty Secret Can Cost You Big Time On Your Next Mortgage?**

There is a policy found in the small print on many credit card applications that says essentially "no matter what rate we give you, if we find out in the future that you are late, or were late with another creditor, we can as much as double your rate." Suddenly, your manageable bills can become unmanageable and even one late mark on an account turns it from a good account into a bad one. This can suddenly change the income ratios used to judge your mortgage application. Remember; first and foremost; always pay your mortgage on time. This can mean a difference in all future debt negotiations.

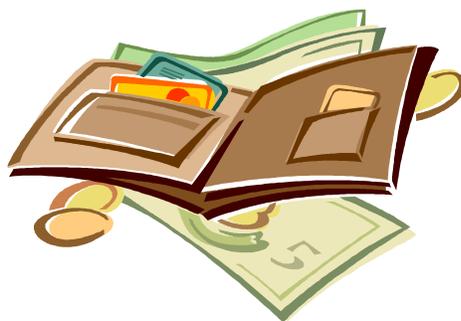
## **Secrets Revealed**

Who is the only person worth complaining to at a credit card company? TRAP – Financial companies are set up to block your efforts at changing policy. Everyone is allowed to say no. Few are allowed to say yes, especially early.

## What Are The 6 P's Of Successful Personal Finance Management?

**Proper Preparation Prevents Poor Personal Performance.** Every part of this book is arranged to help you prepare and stay prepared. On our site, we offer free tools that can give you great advantages in preparing your numbers. For example, you can find out how to save hundreds of thousands of dollars by prepaying your mortgage. Any given extra payment each month will affect the overall outcome. Want to save embarrassment while shopping for a new car or home? Find out exactly what you can afford. Knowledge is power.

After you have exhausted your efforts with customer service, the only place you will likely get satisfaction is with the *legal* department, or sometimes the *recovery* department, and occasionally the *collections* department. By complaining about specific violations of the *Fair Debt Collection Practices Act*, you will certainly get their attention, especially if you use the *Notice* (or summons) and *Complaint*, with a letter from the *Letter Writing* section. Always ask to speak to a manager, and become deaf to the word 'no'.



## How Do I Fight Identity Theft?

The Federal Government suggests the following steps when confronted by identity theft:

1. Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts. Once the alert is placed, you may order a free copy of your credit report from all three major credit bureaus.
2. Close the accounts that you know or believe have been tampered with or opened fraudulently. Use an *ID Theft Affidavit* when disputing new unauthorized accounts.
3. File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
4. File your complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps us learn more about identity theft and the problems victims are having so that we can better assist you.

## **Where Are You Now? Setting Your Goals**

Among the most important of tools you can use in the pursuit of credit and financial success are planning and goal setting so, where do you start? You might need to correct your credit. Maybe you need to consider bankruptcy, or having recently emerged from it, need a path back to the top. The point is, since everyone is different, we have created a book that everyone can use differently. If you don't yet have a plan, this is the right place for you to start. If you already know what you want, you can skip straight to that part of the book and get right to it, because every section of this publication stands by itself.

For those who don't immediately know which issue is most in need of resolution, it is best to make a list of all your financial challenges. For some of you, it will be debt. For others, it might be income – you would like to earn more to reach your dreams – still others might feel that they simply need a plan where none exists now. Prioritizing your life is an ongoing challenge. Even for those with experience at following a self organized agenda, redoing this effort on a regular, at least annual, basis can be an enlightening exercise. Organizing involves writing, because without a written plan, what you hope for is likely to remain a dream, never to become fruitful reality. This is a time for making lists.

## **Getting Organized**

Listing your debts is likely the most important first step in creating an overall plan. Once debt has been mastered, you can figure what financial power is available from your present income. From there, you can begin to decide what you need and how to get it.

What is it about the necessary reality of facing debt that causes so many people to put their heads in the sand? After working with many, many indebted individuals, we have found that problems are rarely as bad as fearing them. When you understand exactly what you owe, you can figure out what you need. Money is a tool toward fulfilling goals. Planning, with an accurate view of your debts, is the way to reach them. Distinguishing between wants, needs, and desires is also an important benefit of this exercise.

## **The Whole Picture**

We have created a worksheet that covers your total debts, your monthly payments, and the interest rate associated with each, but we've also added the 'people' side of the equation. Who you have already spoken to in connection with a debt, whether or not more than one party such as a collection agency is involved, and the type of debt – how important that debt is to the overall picture.

## **Tips**

You can save the entire effort of organizing your debts using an excellent online service whose address is [www.opti-score.com](http://www.opti-score.com). Opti-score not only totals all your debt and monthly payments and prioritizes them, but gives you a credit bureau computer's guidance on exactly what you can do to raise your scores. As a bonus, all three major credit reports are included in their package.

## **Credit Reporting Agency Addresses and Phone Numbers**

### **A. Equifax.**

Equifax Credit Information Services, Inc.  
P.O. Box 740241  
Atlanta, GA. 30374

Call Equifax at (800) 685-1111 to order a credit report by phone. To place a fraud alert on your credit report with Equifax, call (888) 766-0008. Website address is [www.Equifax.com](http://www.Equifax.com).

### **B. Trans Union Corporation**

TransUnion  
Consumer Disclosure Center  
P.O. Box 505  
Woodlyn, PA 19094

Website address is [www.Transunion.com](http://www.Transunion.com)  
Call TransUnion at 1 (877) 322-8228 to only order free

### **C. Experian**

National Consumer Assistance Center  
P.O. Box 949  
Allen, TX 75013

Call 1 (888) EXPERIAN to order credit reports or place a fraud alert on your credit report. Website address is [www.Experian.com](http://www.Experian.com)

Removal of Name from Credit Bureau mailing lists - to remove your name from mailing lists that are prepared by the credit bureaus, call 1 (888) 567-8688 or 1 (888) 5 OPT OUT. You can remove your name from the mailing list for a period of 2 years over the phone. To remove your name permanently from the mailing lists, request a form over the phone to be mailed to you, fill out the form, and return the form. Calling this one phone number will remove your name from the mailing lists prepared by the 3 credit bureaus of Equifax, Trans Union, and Experian.

#### **NOTE:**

*The addresses and contact information for the credit bureaus change frequently. You must constantly update this information as you deal with them.*

# PERSONAL CREDIT REPAIR INSTRUCTIONS

**Step 1 — Get a copy of your personal credit report from any one of the three (3) credit reporting agencies listed below:**

- A. Equifax Information Services (ET), LLC — P.O. Box 740241 Atlanta, GA 30374 Phone # (800) 567-8688 Web - [www.equifax.com](http://www.equifax.com)**
- B. Experian (XP) — P.O. Box 2002 Allen, TX 75013 Phone # (800) 397-3742 Web — [www.experian.com](http://www.experian.com)**
- C. TransUnion (TU) — P.O. Box 505 Woodlyn, PA 19094 Phone # (877) 322-8228 Web — [www.transunion.com](http://www.transunion.com)**
- D. You may also get a free report once annually at:  
Annual Credit Report Request PO Box 105281 Atlanta, GA 30348**

**Step 2 — After reviewing your report, make a list of any entries or items that you are unaware of, or unsure of. Next, review any negative information in the report and make a list of those entries as well. Use your explanation form provided in the package to determine what, if any, negative entries you have.**

**Step 3 — Prepare a list of all negative entries that are collection agencies. These companies will get the “Cease and Desist Letter” that must be sent via Certified Mail. All negative entries are disputed on the "dispute form" also enclosed in the package.**

**Once you have completed these steps, the credit reporting agency will respond to your dispute within 30 days. If the negative entries are not removed, you must wait 30 more days and file the paperwork again (follow same steps #1 - #3). With regard to the “Cease and Desist Letters”, do not expect to receive a reply from the Collection Agency. Simply make sure that the entry is removed from your Credit Report. If it is not, file a separate dispute on each Collection Agency entry.**

**As simple as this may seem, most people do not follow through with these steps diligently. You must be patient and realistic. It may take you 3 — 6 months to remove a large number of items (over 6 items is substantial). Also remember that items over 7 years old must automatically be removed upon dispute. Check your credit report at least once per month to see the results of your efforts, as your credit file is usually updated monthly.**

**After your personal credit file is satisfactory, you will then apply for secured Visa/MC/Amex Credit Cards. After 6 months to 1 year of use and timely payments, your personal credit will be repaired. Remember that a useful credit score is usually over 700 on the various scales, and paying your bills on time is the key to maintaining the score. There is no magic wand or secret recipe for fixing your credit. Paying your bills on time and maintaining employment are the critical factors in keeping your credit score looking good.**

# Request for Dispute Resolution

To dispute information on your credit report, please complete this form and return it to Credit Reporting Agency.

**Name:** \_\_\_\_\_

**Other Name(s):** \_\_\_\_\_

**Address:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Social Security Number:**

**Date of Birth:**

**Driver's License Number:**

**Telephone Number(s):**

Fill out the information below. Check the reasons why you disagree with the information on your credit report.

<b>Company Name:</b> _____	
<b>Account #:</b> _____	
<b>The Reason I disagree:</b>	<input type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off
<b>Other:</b> _____ _____	

<b>Company Name:</b> _____	
<b>Account #:</b> _____	
<b>The Reason I disagree:</b>	<input type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off
<b>Other:</b> _____ _____	

**Return this form to:**

**Signature:**

*Upon receipt of your request for dispute resolution, an investigation will be initiated and completed within 30 days. Upon completion, you will receive written notice of these results of our investigation. We recommend that you do not apply for credit while your request for resolution is pending.*

**Additional space for disagreements on your credit report.**

<b>Company Name:</b>	
_____	
<b>Account #:</b>	
_____	
<b>The Reason I disagree:</b>	This is not my account I have never paid late This account is in bankruptcy This account is closed I have paid this account in full I paid this before it went to collection or before it was charged off
<b>Other:</b> _____	
_____	

<b>Company Name:</b>	
_____	
<b>Account #:</b>	
_____	
<b>The Reason I disagree:</b>	This is not my account I have never paid late This account is in bankruptcy This account is closed I have paid this account in full I paid this before it went to collection or before it was charged off
<b>Other:</b> _____	
_____	

<b>Company Name:</b>	
_____	
<b>Account #:</b>	
_____	
<b>The Reason I disagree:</b>	This is not my account I have never paid late This account is in bankruptcy This account is closed I have paid this account in full I paid this before it went to collection or before it was charged off
<b>Other:</b> _____	
_____	

<b>Company Name:</b>	
_____	
<b>Account #:</b>	
_____	
<b>The Reason I disagree:</b>	This is not my account I have never paid late This account is in bankruptcy This account is closed I have paid this account in full I paid this before it went to collection or before it was charged off
<b>Other:</b> _____	
_____	

**Optional:** Write any additional comments. For example, tell us if you have any corrections to your previous address or previous employer.

<b>Additional Comments:</b>
_____
_____
_____

# **CEASE AND DESIST LETTER**

DATE: \_\_\_\_\_

TO: \_\_\_\_\_  
\_\_\_\_\_

FROM: \_\_\_\_\_

REFERENCE: \_\_\_\_\_

Dear \_\_\_\_\_

1. You are hereby notified under provisions of Public Laws 104-208, also known as the Fair Debt Collection Practices Act, **that your services are no longer desired.**
2. You and your organization must CEASE & DESIST all attempts to collect the above debt. **Failure to comply with this law will result in my immediately filing a complaint with the Federal Trade Commission and the Arizona Attorney General's Office. I will pursue all criminal and civil claims against you and your company.**
3. Let this letter also serve as your warning that I may utilize telephone-recording devices in order to document any telephone conversations that we may have in the future. Any future mail sent to me by your organization **will be sent directly to the F.T.C. and AZ. Attorney General's Office for immediate prosecution!**
4. Furthermore, if **any negative information** is placed on my credit bureau reports by your agency after receipt of this notice, **this will cause me to file suit against you and your organization, both personally and corporately, to seek any and all legal remedies available to me by law.**
5. *Since it is my policy neither to recognize nor deal with collection agencies, I will settle this account with the original creditor.*

Sincerely,

\_\_\_\_\_

# **BUYING A HOME INSTEAD OF RENTING**

Why buy a house? It's basic math. In one year the average two bedroom apartment will cost you  $\$750.00 \times 12 = \$9,000.00$ . At the end of that year you will have \$0 dollars out of that \$9,000.00 in your pocket. If you paid \$750.00 per month as a mortgage payment, you would have at least \$3,000.00 of equity in a house that you own. What is equity? Equity is the value of your house minus the money that you still owe on it. If your house is worth \$150,000 dollars when you buy it, one year later it will be worth between 5% to 11% more. That means your monthly mortgage payments plus that increase in your home's value can put between \$10,000.00 and \$20,000.00 dollars in your pocket! If you buy a house in an area that is rapidly growing and developing, that amount can go much higher.

You probably think that buying a house is too expensive or that your credit isn't good enough. The truth is that 95% of ALL buyers can find a mortgage loan they can qualify for. Over half of you reading this are "First-Time" homeowners. This simply means that you have never had a mortgage in your name before. If you have had a mortgage and lost your home, you can still qualify for a mortgage. The real estate market today is a buyer's market, which means that there is more money available to loan than there are houses to buy. The bank's interest rates are very low for this reason, and these banks and mortgage lenders are constantly competing for business. Because of this there are many special programs offered for first-time buyers and people with bad credit scores.

Important to note are the financing options available for buying your home. There are 3 basic types of mortgages:

1. First is the Variable Mortgage. Your interest rate varies as the market interest rates change, which means that you could be paying either more, or less, in interest expenses as the market conditions change. This Mortgage is for homebuyers who want to take advantage of lower interest rates. Typically, this type of homebuyer is looking to sell the home within 5 years, refinance to cash in earned equity, or is not as sensitive to interest rate changes, which can mean higher interest expense as these rates increase.

2. Second is the Fixed Mortgage. With this type of Mortgage, your interest rate is locked in at the current interest rates. However, you do pay a premium for securing a fixed rate. The Fixed interest rate will be higher than the Variable interest rate as the Lender has to charge you more for their potential exposure to higher future interest rates. Those homebuyers who are risk-averse, or can't take the added future expenses if interest rates rise, typically desire this type of Mortgage. It is also the best mortgage for someone who plans to keep his or her home for over 5 years.

3. Third is the Hybrid Mortgage, also called a Custom or Combined Mortgage. This is a combination of the Variable and Fixed Mortgage, which gives you more flexibility than committing to just one, while also giving you the potential to benefit from both. With this type of Mortgage, you are committed to either a Variable or Fixed Mortgage for the first portion of the loan (1, 3, or 5 years). You also have the option to either pay off the loan

(balloon payment), refinance, or switch loan types at a future date. This type of Mortgage is used for those individuals who want to capitalize on the benefits of current market conditions, while leaving flexibility to adjust to their future financial and investment needs.

The benefits of owning a home are endless. Perhaps the most important thing owning a home can do for you is put a real sense of security in your life. You don't own an apartment, and you can't refinance an apartment to cash in on the equity that you have earned in it. After two years of making timely payments on a house your personal credit score will be at the highest levels and you will have well over \$15,000 dollars of equity to use if needed. After two years in an apartment or rented house you have \$0 dollars and your personal credit is unaffected by your performance. Remember that you are the customer, and the one paying the bills. You are not asking for a favor by applying for a mortgage. Be sure to shop around, and ask as many questions as you need before making any decisions. Banks and Mortgage Lenders work for you, not the other way around. The most important thing to remember is that you can qualify for a mortgage. It's only a matter of finding the right property and loan for your personal situation.

### **Special 2007 Information**

Times change and so has the housing market. The above information written only two years ago has changed significantly. The slowdown in the real estate market and the pullback in the housing market have lowered projections. The concept is still just as valid as it was two years ago, just lower the projected returns. The reason it is still in this book is the obvious fact that saving money, purchasing real estate, and reinvesting equity profits are always winning methods no matter what happens to the market. To be successful in real estate you must do lots of research. Start by dropping by several neighborhood realtors with a list of relevant questions and ask for their opinions. The internet is another excellent source of real estate information and current trends. This is not only good networking, but you will also be able to form a better idea of what type of purchases are more likely to fit into the premise of the above 5-year plan.

**Tip:**

- Try entering the search phrase “real estate” in Google Search and see the plethora of information at your fingertips. Actually, you will literally see a “Googolplex” of information...Pun intended!

## **MORE CREDIT QUESTIONS**

**Q. Can consolidating credit card debt to a 0% card hurt your credit score?**

**A. Yes, closing a bunch of credit cards and consolidating the debt to one 0% card could hurt your credit score. The rule is that credit scores, which lenders use to determine how creditworthy you are, drop if you use more than 50% of your available credit. An example: Say you have three cards, each with a balance of \$5,000 and advance credit of \$15,000. If you consolidate that \$15,000 of debt into one 0% card with a credit limit of \$20,000, your credit-utilization rate jumps to 75% and your credit score drops.**

**Once you pay down some of that debt and your balance is back below 50% of the available credit, your score should improve. For more details on credit scoring, see MyFico.com.**

## **CREDIT REALITY**

### ***A LITTLE DEBT CAN HELP***

**Reducing debt is an important step toward financial health, but don't go overboard. That could leave you with a low credit score, which could hurt you when you apply for a loan in the future, says Money Management International, a credit and debt counseling non-profit agency.**

**Other actions CMI warns against:**

- **Avoiding all debt: No credit history at all is nearly as harmful as a shabby one.**
- **Co-signing for a loan. You assume all the risk for the primary borrower's actions, with zero reward.**
- **Rate shopping: Too many loan inquiries also hurt a score.**
- **Always paying the minimum payment. Paying just a little extra improves your score and lowers your principle balance.**

# INSURANCE OVERVIEW

**Insurance is a major expense that we will incur throughout our lives. You will, at the very least, have to look into purchasing most of the following types of insurance:**

- **Auto**
- **Health**
- **Life**
- **Home Owners**
- **Business Liability**

**The expense of having insurance coverage versus the impact of needing it and not having it speaks for itself. Auto insurance is mandated by law in all states, and it is a very worthwhile thing to have. If you have an auto accident a single emergency room visit with an ambulance ride can cost up to \$7500 or more and the repair costs of a simple fender bender can cost up to \$5000 to fix at a discount auto body shop. These figures are 5 times what a year's worth of insurance generally costs. Insurance is a great benefit, not a nuisance. Health insurance will be the most costly of the different types of coverage you will need. Many jobs start without health insurance coverage until a set period of "probationary" employment has been reached. Some of the most common health plans available today include individual major medical and indemnity policies offered by many different companies. Check with your local state insurance regulatory agency for a competitive comparison of companies and coverage. One Stop Centers and most DES offices in all states have information about most types of insurance. Auto insurance rates and other types of insurance can be researched online by doing a keyword search for "auto insurance" or whatever type of insurance you are seeking. Do your homework and do not jump at the first deals that come your way. When setting a household budget be sure to include insurance, and be sure to keep the premiums (usually set up as monthly payments) paid on time. Just one accident can wipe out your hard earned savings, so always embrace your insurance coverage rather than regretting it. This lesson is meant to send you after the information and encourage you to use insurance as a tool for your success.**

**Tip:**

- **Insurance companies are divided into two major categories - life/health and property/casualty. Use their websites to learn about the rates and types of plans available.**
- **Recently it has been common practice by many insurance companies to show the prices of their competitors' products as well as their own when presenting you an online quote.**

# **THE RESPONSIBILITIES OF SETTING BUDGETS AND MANAGING MONEY**

## **Personal Finances**

### **Setting Budgets**

### **Paying Taxes**

### **Banking Issues**

### **Multiple Income Streams**

#### Tips for Lesson:

1. This lesson is very important. Some useful materials are provided, but this is a lesson that must be studied in a proactive manner. Only by keeping a very positive and serious attitude will this lesson succeed.
2. Tax forms, balancing checkbooks, and “Living Within One’s Means” are the key points to this lesson. You will have to obtain current tax forms since these frequently change.
3. Look at your own finances using other budget-related materials provided in this lesson. **We have said this before...Good Habits Start Now!**

# Withholding Taxes in General

Federal Income Tax 15% is a good low side average.

FICA (Social Security) 7.5% employee's contribution 15% Total

State Income Tax 3% 20% of Federal Income Tax (Variable)

173 hours per month = Full Time or 40 hours per week.

\$ Per Hr.	\$ Per Month	W/H	Net Income	2 People	Your Personal
\$ 6. <sup>00</sup>	\$ 1038. <sup>00</sup>	20%	\$ 830.40	\$ 1660.80	
\$ 7. <sup>00</sup>	\$ 1211. <sup>00</sup>	21%	\$ 956.69	\$ 1913.38	
\$ 8. <sup>00</sup>	\$ 1384. <sup>00</sup>	22%	\$ 1079.52	\$ 2159.04	
\$ 9. <sup>00</sup>	\$ 1557. <sup>0</sup>	23%	\$ 1198.89	\$ 2397.78	
\$ 10. <sup>00</sup>	\$ 1730. <sup>0</sup>	24%	\$ 1314.80	\$ 2629.60	
\$ 11. <sup>00</sup>	\$ 1903. <sup>0</sup>	25%	\$ 1427.25	\$ 2845.50	
\$ 12. <sup>00</sup>	\$ 2076. <sup>00</sup>	26%	\$ 1536.24	\$ 3072.48	
\$ 13. <sup>00</sup>	\$ 2249. <sup>0</sup>	27%	\$ 1641.77	\$ 3283.54	
\$ 14. <sup>00</sup>	\$ 2422. <sup>0</sup>	28%	\$ 1743.84	\$ 3487.68	
\$ 15. <sup>00</sup>	\$ 2595. <sup>0</sup>	29%	\$ 1842.45	\$ 3684.90	

## ***Basic Needs for 1 person***

Rent – shared/roommate	\$ 300. <sup>00</sup>
Food – @ \$10 per day	\$ 300. <sup>00</sup>
Car – \$5000 – Car w/maint.	\$ 200. <sup>00</sup>
Gas – @ 20 mile per gallon	\$ 90. <sup>00</sup>
Insurance – Basic	\$ 100. <sup>00</sup>
Clothes – Minimum	\$ 100. <sup>00</sup>
Phone & Utilities – Minimum	\$ 100. <sup>00</sup>
Recreation @ \$5 per day	<u>\$ 150.<sup>00</sup></u>
<b>Total</b>	<b>\$ 1340.<sup>00</sup></b>

## ***Basic Needs for 2 people***

Rent or House Payment	\$ 600. <sup>00</sup>
Food – @ \$15 per day	\$ 450. <sup>00</sup>
Car – X 2	\$ 400. <sup>00</sup>
Gas – X 2	\$ 180. <sup>00</sup>
Insurance @ 1.75	\$ 175. <sup>00</sup>
Clothes – X 2	\$ 200. <sup>00</sup>
Phone & Utilities – @ 1.5	\$ 150. <sup>00</sup>
Recreation @ \$10 per day	<u>\$ 300.<sup>00</sup></u>
<b>Total</b>	<b>\$ 2455.<sup>00</sup></b>

# Spending Plan Guidelines

1. Rent or Mortgage Payment..... 20-35%
2. Mortgage Taxes and Insurance, Association Dues if not included above...
3. Home Maintenance, house repairs, garden needs, pool needs.....
4. Groceries, cleaning supplies, beverages, paper products..... 15-30%
5. Food Away from home, lunches, dining out.....
6. Utilities, gas, light, water, phone, garbage, sewer..... 4-7%
7. Insurance, Life, Auto, Health not payroll deducted.....
8. Car gas and oil, lube jobs, repairs, registration..... 10-30%
9. Other Transportation, Taxi, Bus, Car pool, Parking.....
10. Education, tuition, books, special lessons.....
11. Monthly medical and prescriptions not listed as debts..... 2-8%
12. Clothing costs..... 3-10%
13. Laundry and dry cleaning.....
14. Club and Union Dues not payroll deducted.....
15. Newspapers, magazines, books, tapes & CD's.....
16. Beauty – Barbershop, Nails..... 2-4%
17. Personal Expenses, tobacco, alcohol..... 2-4%
18. Contributions & Gifts, church donations, presents..... 2-4%
19. Recreation, movies, hobbies, sports, vacations, entertainment..... 3-6%
20. Other expenses, kids allowance, postage, cable TV, other services, pets...
21. Alimony and/or Child Support payments not payroll deducted.....
22. Babysitting and Child Care Costs.....

Figures in the box above are suggested spending plan limits for each category, variations are due to income levels, family size and primarily personal choice. Categories that do not have a percentage represented are determined as needed; no suggested limits since they vary greatly from person to person.

## A Lesson in Saving Your Money

If you earn at least \$12 per hour, you have the ability to save at least \$5.00 per day by eliminating some unnecessary expenses. It could be a pack of cigarettes, a trip to a fast food restaurant or some other dispensable luxury, but it can be done. Saving \$5.00 per day may seem trivial but over time, it adds up amounting to \$1800 per year. This money can and should be invested. \$5.00 per day = \$150 per month = \$1800 per year

Conservative investing usually results in an annual yield of at least 5%, so at the end of the first year, you have about \$1900. You can use this money to pay bills, start a business, or continue your education.

# CREATING AND MANAGING MULTIPLE INCOME STREAMS

- **The Direct Selling Association of the US and The International Direct selling Association are excellent places to start looking for legitimate network marketing companies and opportunities. Learning to understand your true earning potential will open doors to many new opportunities for you throughout your life. A person's primary income is his or her job, but this is only a foundation for potential growth. If you take a second part-time job you have created a two income household. You manage these two income streams by making sure you are able to get to both jobs on time, take care of personal responsibilities, and making sure your health does not suffer due to lack of sleep or too much stress. Many reading this know all too well how working more than one job can cause "burn-out".**

**When creating a second income great care must be taken to balance personal needs with financial needs. One very effective way to manage this balance is to create or purchase a small business that fits comfortably with your current schedule and responsibilities. Many people choose a pre-packaged opportunity that can be built on a part-time basis. One such type of opportunity is a Network or Affiliate marketing franchise. These businesses are usually referred to as MLM (Multi-Level Marketing) in publications or advertising. Do not confuse MLM with the illegal ventures known as Pyramid Schemes. These fraudulent enterprises take money and offer nothing in return. MLM is about selling products and services and sharing in the profits generated. The network and affiliate marketing franchises usually offer support, training, and mentor coaching to help the participants achieve their goals. These opportunities have more flexible hours than many of the more conventional small business ventures or part-time jobs.**

**Despite the extensive work involved, some people still prefer to actually open a small business from scratch using the methods described in the entrepreneurial lesson. There is nothing wrong with this; it is all about personal preference. Regardless of the vehicle you choose, the road is pretty much the same. When you enjoy what you are doing it doesn't really seem like work at all. This is the best stress management there is.**

**To learn more about MLM and other income streams, consult periodicals like Entrepreneur Magazine, Home Based Business Magazine, and other related titles. When it comes right down to it, anybody can create an extra stream of income. The key to success is realistic goals and good time management. Hard work and perseverance will give you the best opportunity for success.**

## **Going to College as a Working Student and Small Business Owner**

College...It's the preferred destination for many of you reading this book. Here's an important question for you though..."What do you want out of college? A degree? All night parties? New friends?" Why do you really want to go? I think that it's fair to say that the majority of students who enter college go there with career goals in mind. Career equals money. That's the bottom line. The higher one's education advances the greater their income increases.

*"College degrees are passports to the highest paying career destinations..."*

What you may not realize, though, is that you can actually achieve great wealth while earning your college degree. In the preceding pages you have learned how to get jobs and open businesses. You have even explored online marketing, personal credit, and the importance of owning real estate. Your next lessons will teach you how you can attend college as a working student and small business owner. The first step towards this success is maintaining personal balance. Let's use some phrases from earlier lessons, and let's start at lesson one...Grades come first. This rule still applies, and nothing in the process of a future success changes its origins. If you lose the foundation that you build upon, what you build is sure to collapse. To ensure that you do well with your grades in college the key is moderation. Do not take on too many tasks at once, and concentrate on establishing yourself as a student first. While you are establishing a foothold in college as a student you will also take notes on what kind of business ventures and employment may work out best for you. If you already own some type of business you may still be able to operate it while attending college. Get established, do some research, and keep your options open.

The following pages contain success stories from young people just like you. Hopefully their success stories will further encourage believing in your own future success.



# **TRUE STORIES ABOUT YOUNG ADULTS** **JUST LIKE YOU**

As we've tried to show you all through this book ... whether you succeed or not is entirely up to you. The following examples are from real people. Their stories come from the pages of Millionaire Blueprints Teen Edition. This publication has true success stories and exact models of how each success was achieved. This publication also lists thousands of resources, contacts, and has an interactive website that can help anybody set up a winning enterprise. The key to making any of this work is to take steps to make it happen. Get online, make phone calls, and make appointments to speak to people that you read about. This is where networking starts. The unknown details will unfold when you reach out. As I have said over, and over, and over again ... "If you reach out, eventually someone will reach back". Contact information and lists of websites are given at the end of this section.

## **Jason Kennedy: Age Started: 5**

**E! Entertainment Network Host/Correspondent**

He started in High School after taking a tour of a filming studio in Miami at age 5. He was handed a microphone at the end of a newscast and got to speak on the air. Jason decided that this was what he wanted to do for the rest of his life. He made a mock studio in a spare room and borrowed his Mom's Hi8 Camera. This eventually grew to a studio in the garage complete with 22 TVs and editing equipment. He did his own weather broadcasts in front of a green screen. As his project grew he covered news stories by way of a police scanner and taxi cab rides to where actual news crews were covering real stories. All of this activity put him in circles of activity where "networking" landed him a job as an intern. By age 16 he got to host an actual broadcast.

**Bottom Line:** Jason Kennedy turned his dream into a career with networking and constant participation in and around his chosen career path.

## **Michael Simmons: Age Started: 16**

**Owner, Princeton Web Solutions, Author, "Student Success Manifesto"**

**With no business experience at all he opened his first business at age 16 building and developing websites for businesses. His company was written about in "Youngbiz Magazine" as the #1 Youth-Run Web Development Company in the USA. Michael has been the winner of three "Entrepreneur of the Year" awards from the National Foundation for Teaching Entrepreneurship. He speaks to groups of students all over the nation and it all started with an idea, \$90, and turning his hobby into a full time career.**

***Bottom Line:* Michael Simmons dared to believe in his own abilities and worked hard to achieve success.**

### **What Does This All Mean To Me?**

**These are only two examples of thousands of success stories that all have one very important thing in common ... They were all young people just like you. That's right. They were not "Stepford Kids" or "Super Geeks". All they did was utilizing these techniques:**

- **Effective Networking**
- **Identifying Personal Interests**
- **Use of Available Resources (Most of which are in this book)**
- **Steady and Constant Hard Work and Belief in Themselves**

**In the case of these two examples, the below listed resources were used and are recommended by the authors:**

- **National Incubation Association 20 E. Circle drive, #37198 Athens, OH 45701 [www.NBIA.org](http://www.NBIA.org)**
- **The National Foundation for Teaching Entrepreneurship, 120 Wall Street, 29<sup>th</sup> Floor, New York, NY 10005**
- **A1info4u Inc., PO Box 24-3664, Boynton Beach, FL 33424 [joejr122@gmail.com](mailto:joejr122@gmail.com)**
- **Web Configuration Solutions.com**
- **richdad.com**