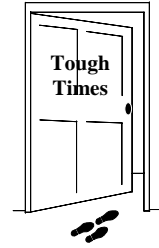


Getting Through Tough Times



Looking For A Job

GTTT-17

It takes work to get work. The more effort and time you put into exploring the job market, the more likely you will be able to get a job.

Newspapers and Other Media

Check newspapers for “help wanted” ads or place a “work wanted” ad. It’s important to know when the newspaper comes out. Check out classified ads daily and be near a telephone if you placed an ad. When there is a job, action to hire can happen quickly.

Some newspapers and magazines carry ads for jobs, work-at-home or distributorship opportunities that sound too good to be true. Usually, they are not good choices. Unfortunately, people most in need of money often end up losing time and cash when they respond to advertisements such as these:

**Earn
\$400 - \$600
Per Month
In Your Own Home
Choose Your Own Hours**

**Get a
\$1545 a week job in
Alaska
Even If Totally Unskilled!!**

While some work-at-home plans are legitimate, many are not. The most common deceptive promotion is for envelope stuffing at home. Promoters usually ask for a small fee to tell you how to earn money stuffing envelopes at home. They may also suggest you run the same type of ad and have people send you money. You may receive a list of companies who use envelope-stuffing services, but you will need to write or call companies on the list to get their business.

Some companies require a sizable investment and then sell you assembly or craft kits with promises to buy the finished products. All too often, these companies refuse to buy the product because the work was “inferior” or did not meet “quality standards.”

Franchise or distributor promoters who promise unrealistic profits and must have your decision immediately should raise a red flag for you to slow down. A legitimate promoter would encourage you to visit other distributors.

Be cautious if a job offer has a too-good-to-be-true salary, claims no experience or skills are needed, and/or expects a fee for job placement.

Protect yourself – answer these questions first:

- What tasks will I be required to perform?
- Will I be on salary or paid a commission?
- Who will pay me?
- When do I get my first paycheck?
- What costs do I need to pay for?

Get the name, address, and telephone number and call the promoter back at their office.

Go one step further. Check with the Better Business Bureau in the area where the employer is located. Because the U.S. Postal Service investigates fraudulent mail practices, talk with the postmaster.

For more information or to file a complaint, contact the State of Minnesota Attorney General’s office at 1-800-657-3787 if you are outside the metro area and 651-296-3353 if you are from the Twin Cities metro area. You can also contact the Federal Trade Commission (FTC), Division of Marketing Practices, Washington, DC 20580 (www.ftc.gov). While they cannot resolve individual disputes, they can take action if there is

evidence of a pattern of deceptive or unfair practices. They also provide a wide range of consumer protection information in downloadable files. Disclosure laws require businesses to fully disclose what is involved in the transaction *before* a decision is made.

Contracts should be *in writing*, clearly and completely addressing provisions, guarantees, separation of costs involved, description of work, rate of pay, unusual working hours, and any territory allocations. Know the law.

Employment Services

A. Government – US Department of Labor

A comprehensive web site (<http://www.dol.gov>) describes the role of this federal agency and services available. Links to national job bank databases are included. Jobs can be searched by job title and by zip code. You will also find helpful information on the Minnesota Department of Labor and Industry web site: <http://www.doli.state.mn.us/>. Information about workforce development in Minnesota can be accessed at <http://www.mnwfc.org/>. From this home page, you can access resources to help you find jobs as well as education and training programs to upgrade your skills in order to qualify for higher paying jobs.

B. Private Employment Agencies

Private employment agencies are listed in the phone book's yellow pages. They offer three types of services:

- **Matching applicants with employers.** Placement fee is usually paid by the hiring company. But, when the fee is a shared responsibility of employer and employee, it is usually paid after a job is secured.
- **Executive Search.** Companies seek the help of employment agencies to find the right person for a position.
- **Counseling Services.** Services include skill identification and self-evaluation as well as resume preparation. Payment is made by the job seeker before service is rendered.

When selecting a private employment agency, consider your needs and their type of assistance. Ask questions about services, payments and the experience they have had in placing people with your skills.

Networking

Networking means talking to people. Take every opportunity to tell people you are looking for employment. Talk to owners and managers of small and large businesses in your community. Make contacts with organizations, churches, union groups and others. Many job openings are filled before they are posted. This happens when supervisors ask employees, "Do you know anyone who's 'right' for the job?" Get the word out that you are looking for a job and what your skills are.

Apprenticeship

Apprenticeship is one way that individuals learn to be skilled craft workers. It is a formal arrangement involving employers, unions, state government, vocational/technical schools, and individuals who want to learn a skilled craft such as plumbing, carpentry, tool and die making, or cosmetology. An apprentice is paid while learning. The employer pays required schooling costs and pays the apprentice for both hours worked and hours in school. The pay averages about 60 percent of the salary of a skilled worker in that occupation.

Apprenticeships usually last three to five years. In some occupations, such as cosmetology and meat cutting, apprenticeships can be as short as two years. Contact the local Job Service office, labor union office or your local university or community college for additional information.

Cashless Jobs

Jobs without cash income include *volunteering to work free* and *bartering*. Volunteering may sound unusual, but it has helped a number of people obtain a job once the employer has an appropriate opening. Volunteering, whether for a few hours or full days, can make jobless people feel good

about themselves. Some people believe it is important not to have a relapse in their employment record or on their resume. Volunteering can fill that gap.

Bartering is a way of exchanging your skills and services in return for skills and services that you need. See *Bartering*, another fact sheet in this series, for more information.

Career Counseling

Self-assessment is a critical part of finding a job. The first goal of assessment is to obtain an accurate picture of one's skills, interests, values and accomplishments.

New technologies are redefining the basic skills required for today's jobs. Many employers say that the most important skills for any employee are the basics – reading, writing and computation. But employers also say they want employees who have “learned how to learn.” A recent study identifies these essential skills for non-managerial workers:

- **Knowing How to Learn** – Rapidly changing business conditions demand employees who can acquire and use new information easily.
- **Reading, Writing and Computation** – New technology requires better reading ability to understand it, higher mathematical skills to use it and better writing skills to communicate about it.
- **Listening and Speaking** – Success on the job has been directly linked to these communication skills.
- **Creative Thinking; Problem Solving** – Today's organizations give workers unprecedented responsibilities for decision-making. Workers must have creative thinking and problem solving skills to be able to make those decisions.
- **Self-Esteem; Goal Setting/Motivation;** – Individual worker's effectiveness can be linked directly to successful personal management.

- **Interpersonal Skills; Negotiation; Teamwork** – Dramatic changes in the work place, including the tremendous increase in the use of teamwork, have made these skills critical.
- **Employability/Career Development** – Developing personal skills to keep up-to-date in today's work force is critical. Computer knowledge is a good example.
- **Organizational Effectiveness; Leadership** – To be effective in an organization, employees need a sense of the workings of the organization and of how their actions affect organizational and strategic objectives. Leadership skills enable workers to understand and influence others.

Some job seekers benefit from occupational outlook information. Check your local library for the outlook in your particular area of interest and skills. Occupational outlook information will vary by region, county or local community and must be explored carefully. Universities and community colleges as well as other agencies offer career counseling and other job placement information.

Libraries are an excellent source for materials on job-hunting, interviewing and writing resumes. In many communities, there are private and nonprofit agencies that can help you in your job search. Look under “Professional Associations, Unions and Employment Agencies” in the phone book's yellow pages. Social service agencies and your local University of Minnesota Extension office may also be able to help.

Helpful Internet Resources

America's Job Bank

Provides information on more than 1 million available jobs. You can search by job title and zip code. (<http://www.ajb.org/>)

Better Business Bureau:

Offers business and consumer guidance and has an online forum to file complaints. (<http://www.bbb.org>)

Federal Trade Commission:

Offers current news and publications, business guidance, and information on the economy and antitrust competition. (<http://www.ftc.gov>)

Minnesota Attorney General Office

Offers links to information on protecting and strengthening the family, and improving community life and public institutions. Also has links to current press releases.
(<http://www.ag.state.mn.us/>)

Minnesota Department of Labor and Industry

Provides state-specific information on everything from codes and policies to compensation and research in this area.
(<http://www.doli.state.mn.us/>)

Minnesota Jobs

Search for jobs or internships, research companies, seek expert advice, or network with others. (<http://www.mn-jobs.com/>)

Minnesota WorkForce Center

Provides tools, resources, and services needed for job search, career planning, and training needs. (<http://www.mnwfc.org/>)

MinnesotaWorks

Connect job seekers and employers on this free internet-based self-service system.
(<http://www.mnworks.org/>)

Resource Management for Daily Life

Highlights University of Minnesota Extension programs which provide trustworthy financial education for informed financial decisions.
(<http://www.extension.umn.edu/MoneyEveryDay/>)

Rural Minnesota Life

Provides information for Minnesotan rural families, including the other 16 Getting Through Tough Times fact sheets.
(www.ruralmn.umn.edu)

Getting Through Tough Times: Looking For A Job (GTTT-17)

Getting Through Tough Times is a 17-part series for individuals and families experiencing personal and/or financial crisis. Visit www.extension.umn.edu/moneyeveryday for more information on this and other personal resource management materials and trainings.

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