

DELIVERABLE B TEMPLATE SC ACCELERATE

To expedite the approval process, please make sure you can answer “yes” to the following questions:

- Are your Deliverable B components (open text, assessments, media, and other instructional resources) organized in a manner that another school or instructor could easily take them and incorporate them into their learning management system?
- Does the information in your Deliverable B documents align with your Deliverable A outlines?
 - If you make changes once you get into Deliverable B, please make the appropriate changes to your Deliverable A documents.
- Does your open text section include enough copyright-free content to provide students with information regarding the key concepts?
 - The open text should not be a lesson plan, but does not need to be as detailed as a textbook. It should guide students through the module concepts with elements such as your original content, activities and assessments, and hyperlinks to additional content and activities that may be proprietary.
- Do your learning activities and assessments align with the stated objectives? Is it clear that each objective is being learned and assessed somewhere in the content?
- Do your learning activities and assessments offer students a variety of ways to demonstrate what they have learned (i.e. tests, discussion prompts, projects, portfolios, hands-on activities, etc.)?
- If you already teach this course face-to-face, is the same content covered in your online course (just in a different format)?
 - Sometimes it is easier to think of how you would teach a face-to-face class (one class from start to finish). Then think of how you can complete those same tasks in an online classroom. So if you start a class with a problem on the board, provide a problem to start each module in your online course. You could even provide a demonstration of how to solve the problem later in the module.
- Do your Deliverable B components present the content in a variety of ways to appeal to different types of learners (e.g. presentation, voice recordings, video demonstration, screen shots, etc.)?
- Did you provide a way for learners to practice the skills and knowledge within the content (student recorded demonstration, practice equations, blueprint writing/programming)?

3

Developing and Implementing a Career Plan

Objective

Students will be able to:



- Maintain a professional appearance for the workplace –dress, hygiene, grooming.
- List strategies for handling finances and coping with stress.
- Develop and apply time management techniques including prioritizing activities.
- Develop a professional development plan including short-term and long-term goals.
- Define professional development opportunities.
- Cite job search resources; prepare a resume, cover letter, and a follow up letter.

Orienting Questions

- ✓ Are you prepared for interviews and to begin a career in the chosen field of study by possessing professional dress attire?
- ✓ Do you understand the signs of stress and the causes of stress?
- ✓ Do you react appropriately in stressful situations?
- ✓ What is your attitude regarding money?
- ✓ Have you prepared a budget?
- ✓ Do you have a financial plan for the future?
- ✓ Do you have direction or purpose in varied areas such as education, career, and community?
- ✓ Are you meeting important deadlines?
- ✓ Where is your time going?
- ✓ What tools and tips can you utilize to make better use of your time?
- ✓ Do you know how and where to look for employment?
- ✓ Do you have a perfect resume?
- ✓ Do you know how to properly complete an application?
- ✓ What should you say in a cover letter and a thank you note?



Except where otherwise noted, this work was created by Ashley Segal and is licensed under the Creative Commons Attribution 3.0 Unported License. To view a copy of this license, visit <http://creativecommons.org/licenses/by/3.0/> or send a letter to Creative Commons, 444 Castro Street, Suite 900, Mountain View, California, 94041, USA.

Closed Captions and transcripts are available for all videos in this module. Click the  button at the bottom right of the play menu to turn on closed captions in the language of your choice. You may also read a full transcript of the video by clicking the  bottom of the play menu. If the YouTube closed captioning is not accurate, there will be an indication that the transcript is attached at the end of the module. *



A black arrow pointing to the right inside a lavender circle is the symbol used for activities, which are non-graded assignments.



A black arrow pointing to the right inside an orange circle is symbol for a graded assignment.



A black question mark in a lavender circle is the symbol for a practice test.



A white question mark in a black circle is the symbol for a project which is graded.



A black question mark in an orange circle is the symbol for a graded test.

Note to Instructor: This module contains a pre-test, post-test, project and 21 assignments. If you prefer to not assign all 21 of the assignments, we suggest that you select at least 10 of the assignments.



PRE-TEST

1. True or False: According to a theory developed by Albert Mehrabian, an employer will pay more attention to the words you speak as opposed to how you are dressed.
2. True or False: How you dress for the interview is the same as how you would show for your first day of work.
3. True or False: A plaid suit can create a slimming look.
4. List two colors that can make you appear larger.
5. True or False: Times have changed and human resources managers' opinions have relaxed regarding candidates displaying tattoos and piercings, so no need to cover those up anymore.
6. True or False: Casual Friday typically includes jeans and flip-flops.
7. True or False: Stress is normal and happens to everyone.
8. True or False: Stress can be positive.
9. True or False: The best response to stress is get away from the situation.
10. List three signs of stress.
11. Stress can affect you emotionally, mentally, and _____.
12. True or False: Risk Avoiders seem to cope better with stress because they know how to get out of uncomfortable situations.
13. Name two techniques to fight off the impact of stress.
14. _____ income is what you have to spend after taxes are deducted.
15. True or False: If expenses exceed your income then you could benefit from developing a budget.
16. True or False: All banks insure your deposits up to \$100,000.
17. True or False: Bank of America is an example of a credit union.
18. True or False: Liability insurance assists in covering costs related to property damage for which you are responsible.
19. True or False: Medicaid is a federal health insurance program for people over the age of sixty-five.
20. True or False: Mortgage interest is not tax deductible.
21. True or False: Over the long haul, stocks are not good investments.
22. True or False: 403b is a type of savings plan through an employer.
23. True or False: You should set a variety of goals related to personal, education, and career.
24. A(n) _____ goal would be something you desire to accomplish in less than five years.
 - A. Short-term
 - B. Intermediate
 - C. Long-term
 - D. None of these
25. True or False: "I want to be happy" is an example of an effective goal.
26. True or False: Feeling overwhelmed could be a reason to procrastinate.
27. True or False: A desk calendar and a planner are ineffective tools for managing your time.
28. True or False: An example of intrinsic motivation is when you take action because of the praise you will receive from your supervisor.
29. True or False: Visualizing your goal and the successful outcome can be a helpful organizational strategy.
30. True or False: Money should be the driving force to your career selection.
31. True or False: A career and a job are the same.

32. True or False: Job shadowing is a way to determine if you are suited to a career and involves working for an employer for free over one to three months.
33. True or False: A college Career Services Office can be a valuable resource for resume writing and interviewing techniques.
34. True or False: Searching on the computer through a source such as CareerBuilder is the most effective career seeking method.
35. True or False: TypeFocus is an example of a career self-inventory.
36. True or False: You should show appreciation to an interviewer by sending a thank you note and a text message is a good way to get out your message quickly.
37. True or False: If you have attached your resume to the application, it would be acceptable to leave education and employment sections blank.
38. Your neighbor is an example of a _____ reference.
39. True or False: If you desperately need a job, indicate on the application that you will accept anything.
40. A _____ resume lists education and experience arranged with most recent information first.
 - A. Functional
 - B. Chronological
 - C. Combination
 - D. None of these
41. True or False: You should include your social security number and birthdate on your resume.
42. Your resume can be _____ pages in length.
 - A. 1 – 2
 - B. 1 – 3
 - C. 1 – 4
 - D. 1 and never more than 1
43. True or False: “I did payroll and phones for a large company” would be an effective description in your resume.
44. True or False: A scannable resume focuses on key words and not looks.
45. True or False: An item for your portfolio might include a typed letter that you submitted for homework and was graded excellent.
46. True or False: A cover letter and a resume are interchangeable.
47. True or False: A cover letter can be handwritten.
48. True or False: You can bring your child to the interview as long as they wait in the lobby area.
49. An example of a _____ interview question is “Tell me about a difficult time you had with a coworker and how did you handle it?”
50. True or False: Learning stops as soon as you complete your degree.

INTRODUCTION

Module 3 is designed to assist the student in developing and implementing a career plan. This includes professional appearance for the interview process, everyday work attire, and dress that may lead to promotional opportunities based on that phrase “dress for the job you want, not the job you have.” Career planning incorporates sound financial planning, ability to cope with stress, time management, and goal setting. Lifelong learning is a career expectation. Employers expect that employees will stay abreast of the latest technology and techniques; professional development workshops, seminars, or courses will meet that need. To kick start your career, the student will need to know how to begin a job search, how to compose a resume, cover letter, and thank you letter, and how to properly interview. Please click on the Video 1 image to watch a video introducing professional development.



[Video 1](#) Professional Development: Introduction (by Ashley Segal, CC – BY)
For a transcript of this video, please click on [transcript](#).

3.1 MAINTAINING A PROFESSIONAL APPEARANCE

In this section, you will learn about presenting a professional image through your attire, hygiene, and grooming, taking an inventory of your wardrobe, how lines and colors affect your appearance, and differences in interview attire and everyday work attire. Please click on the Video 2 image to watch a video on maintaining a professional appearance.



Video 2 Professional Development: Maintaining a Professional Appearance (by Ashley Segal, CC – BY)
For a transcript of this video, please click on [transcript](#).

3.1.1 DRESS

Dress is an important component in maintaining a professional appearance. The before picture in Figure 1 portrays a student in a sweater and corduroy pants. The after picture has student in tailored business suit. Who would you rather have assist you in securing a bank loan? The After picture sends a more powerful message of competence.



Figure 1 – Penn State Behrend student Robin Siegenthaler models before-and-after job-interview outfits
(Penn State, CC BY – NC – ND 2.0 Generic)

Image: Has a before and after picture of the same student. Before picture has student in sweater and corduroy pants. After picture has student in a tailored business suit.

People judge your competence based on how you look. That certainly does not seem fair but that is reality. An opinion may be formed about you in the first few seconds you enter a room. Albert Mehrabian's Total Impact Theory suggests 55% of what people believe about you comes from your appearance, 38% of what people believe about you comes from your tone of voice, and 7% of what people believe about you comes from your words. How you look has more impact than what you say!

When preparing for an interview, choose clothing that matches that position. A welder might wear neat, clean khakis and a polo shirt. Once hired, the welder may don items that are guaranteed to become filthy during the course of the day and should be more protective in nature such as boots, jeans, gloves, welding jacket, and welding shield. An administrative assistant should appear in a suit or dress blouse and skirt. How you dress for the interview and the position may not be the same; however, you must get hired first. The company may then allow a more casual look. An employer of a small, family-owned business may allow an administrative assistant to wear dress slacks or even jeans. In the interview, gain in-depth information about the dress code. Request to review any formal written policies. Once hired, look around the office to gauge how others are dressed. Take the sound advice of dressing for the position you want and not the position you have. To be considered for promotions or more challenging work, mimic the appearance of those in higher positions. Dress is psychological; people like to hire and promote those that remind them of themselves.

Take a look at the following images. Which examples are inappropriate for an interview and why?

		
<p>Figure 2 – shoes (by Sally, CC – BY – NC 2.0)</p>	<p>Figure 3 – summer shoes (by Klearchos Kapoutsis, CC – BY 2.0)</p>	<p>Figure 4 – Kenzo brown leather shoes (by Nic feetsgood, CC – BY – NC – SA 2.0)</p>
		
<p>Figure 5 – Working...shoes (by Yannis, CC – BY – NC – SA 2.0)</p>	<p>Figure 6 – Professional me (by dissolve, CC BY – NC – SA 2.0)</p>	<p>Figure 7 – Suite on the street (by Tymtoi, CC – BY – NC – SA 2.0)</p>

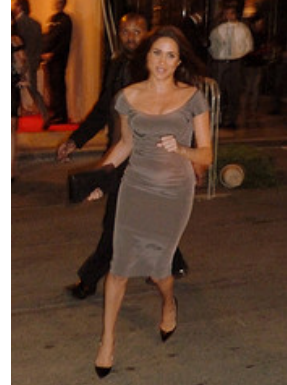


		
<p>Figure 8 – Suites 1 (by GabboT, CC – BY – SA 2.0)</p>	<p>Figure 9 – Dan “The Optimizer” Tyre shows us he can dress casual (by HubSpot, CC – BY – NC – SA 2.0)</p>	<p>Figure 10 – Levi Shorts (by skinnypictures, CC – BY – NC – SA 2.0)</p>

Figure 2: Image – 2 pair of closed-toed high-heel pumps.

Figure 3 Image: Flip-flops

Figure 4 Image: Men’s leather lace-up shoes – looks somewhat like wing-tips.

Figure 5 Image: High top tennis shoes

Figure 6 Image: Woman in pants and matching labelled jacket

Figure 7 Image: Two men in suites. Man on left has on a tie. Man on right does not have on a tie.

Figure 8 Image: Woman in straight dress with a low scooped neckline. Cleavage is showing.

Figure 9 Image: Man in jeans, long sleeve and short sleeve t-shirts and tennis shoes.

Figure 10 Image: Man in cut off jean shorts. Image is from the waist to below the knees.

If you said that Figures 3, 5, 8, 9, 10 were not appropriate for an interview, then you are on target.

Figures 3 and 5 are of flip flops and tennis shoes which are not appropriate for an interview.

Figure 8 shows too much cleavage, figure 9 and figure 10 are of jeans, T-shirts, and shorts which are not to be worn to an interview.

Janet Wallach authored a book in the 80s called *Looks That Work* that still contains appropriate advice today. She divided career options into three categories: Corporate, Communicator, and Creative. Corporate is the most conservative of the three styles. Picture how employees dress in the legal and banking profession. The look would consist of traditional suits in black, navy, and gray with closed-toe pumps. The overall message is about power and authority. Communicator is a bit more relaxed. This employee might work in the office of a manufacturing or distribution facility, telephone and communications company, automobile dealership, or computer company. Open-toed pumps with a sweater or blouse and slacks would be appropriate. Aside from the traditional colors, pastels and flowered prints would be a fit as well. The overall message is about helpfulness and building a rapport with your customer. Creative is more stylish. Consider how someone in retail, interior decorating, cosmetics, fashion, or advertising might dress. Bright colors and original, imaginative patterns highlight individuality. The overall message is about displaying talent. Of course, do not take what is published in the fashion magazines too seriously. Please click on the Video 3 image to watch a video describing the dress categories.



Video 3 Business Dressing Women Corporate, Communicator, Creative (by Gloria Starr, Standard YouTube License)

The YouTube Closed Captioning is not accurate for this video. For a transcript of this video, please click on [*transcript*](#).



MODULE 3 ASSIGNMENT #1

Submit two examples of Corporate dress, Communicator dress, and Creative dress (6 total examples each properly labeled). This is a graded activity.

Analyze Your Wardrobe

Take inventory of your closet to determine what to keep, repair, or toss. Whereas a man can use ties and shirts to change up the look of a suit, a woman can use different colored blouses, jewelry, or scarves to easily change up a look. Build around the ability to mix and match. Plan your purchases by deciding if you prefer to wash and iron or dry clean. If you purchase an unlined wool skirt on sale, and you despise to wear that itchy skirt then the item was not a bargain. If you purchase a lime green leather skirt for \$80 and wear that skirt once a year for four years then the cost of “renting” was \$20. If you purchase a conservative black jacket for \$80 that can be worn ten times each year for four years, then the cost of “renting” was \$2 per year. The black jacket turned out to be a much better value. Also, consider everyone will remember that lime green skirt. You can only get away with wearing that item once in a blue moon. However, you probably can wear that black jacket twice in one week. With different blouses and jewelry, your coworkers will not notice. Purchasing fabrics that can be worn year round is another way to stretch dollars. Conservative, classic styles that can be utilized for years are a smarter purchase as opposed to a piece that is trendy and will go out of style next year.



MODULE 3 ACTIVITY #1

Take an inventory of your closet. What clothing do you keep, repair, or toss? Note what you discovered from your wardrobe analysis. Submit a list of items that you still need to acquire to complete your interview and work wardrobe. Record your findings in your journal. This is a non-graded activity.

Lines and Colors

Of course, horizontal lines will make you appear shorter and vertical lines will lengthen your body. A jacket with a V-neck and buttons down the center will draw the eye straight down giving you a more slender appearance. Flat shoes can make you appear shorter; for a taller look, choose a small heel. Checks, plaids, and other patterns will give the appearance of looking wider. If you desire to wear checks but worry about a heavier appearance then opt for smaller checked patterns. Do not wear patterns on areas of your body that you prefer not to appear wider. For example, consider choosing a scarf with a pattern or patterned blouse that will be worn under a jacket. A short jacket that comes to your waist with Paisley pants may accentuate your bottom. If you really want to wear those patterned pants, think about a jacket that is a bit longer and covers your bottom area. Yellow, white, green, orange, and red can enlarge areas so, as you make clothing purchases, ponder where to place those colors. You love bright colors so you purchase a yellow skirt not realizing that skirt may give you a heavier appearance below; if that is a concern, place that yellow color in a scarf, blouse, or jacket. Black, navy, brown, and violet colors are slimming. If you wear a white sweater and a black skirt, then the distinct divide at your waist makes you look shorter as the eye is drawn towards the center of your body. A scarf or longer necklace might be added to break up that distinct color divide. Consider a monochromatic outfit for a taller, leaner look. This discussion has centered on looking slimmer and taller so for our tall, skinny population, just take this advice and do the opposite!

Consider these three outfits and decide whether you would look good in them.

		
<p>Figure 11 – Tartan Dunagree (by WearAll.com, CC – BY – NC 2.0)</p>	<p>Figure 12 – vintage 1980s Red and Black Striped Electro Dress with Pockets – sz Large (by Huzzah Vintage, CC – BY – NC 2.0)</p>	<p>Figure 13 – IMG_6284 (by JEM, CC – BY – NC 2.0)</p>

Figure 11 Image: Red and black plaid skirt and top. Skirt has plaid on a diagonal. Top has plaid horizontal.

Figure 12 Image: Image of red and black thin striped top with short sleeves. Strips run horizontal. Skirt is also red and black thin striped. Skirt's stripes run vertical.

Figure 13 Image: Woman in a black wife-beater top with black lace around the scoop of the neck. Cleave showing. Also wearing a skirt with panels cut on the bias. Stripes are neon green polka-dots on black, solid green hot pink polka-dots on black, solid green, repeat of this design.

For most people these items would not show you in your best light. Please click on the Video 4 image to watch a video on dressing for the job you want.



Video 4 – Dress For The Job You Want (by MonkeySee, Standard YouTube License)
For a transcript for this video, please click on [*Dress for the Job You Want*](#)

“What a strange power there is in clothing.” Isaac Bashevis Singer (Singer, 1983)

“Fashion can be bought. Style one must possess.” Edna Woolman Chase (Chase, 1954)

3.1.2 HYGIENE

Ensure that you are well rested for your interview. Bathing and using deodorant before the interview should go without saying. Give yourself ample time to shower and dress then get on your way without feeling rushed. Students have arrived at interviews directly from other jobs such as in the fast food industry. Choosing a later interview time so you can go home and freshen up may be wise; you do not want that interviewer's memory of you as the person who smelled of French fries. Ensure that your perfume or after-shave does not linger in the room. An interviewer's office space may be tight quarters or the person may be allergic to strong scents. Go light or opt for no scent at all. Fingernails should be properly cut and clean. Unusually long nails and wild nail polish colors should be avoided. If you wear polish, ensure the color is not chipped. Be light-handed with the makeup. Blush should not make you look like a clown. Be cautious of what you eat before your interview such as onions or garlic. If you suspect breath issues, pop a mint before the interview. Do not chew gum during your interview. Just in case you did eat lunch earlier in the day, check your teeth in the mirror to ensure there is no food visible. Be prepared that some employers do not allow facial hair. If you refuse to shave a beard or mustache, at the very least keep the facial hair neatly trimmed. Trim nose hair and eye brows; have a barber clean up your neck and ears. Unless a man is applying for a position in an artistic field, choose a traditional haircut. Show up with natural colored hair. Bank employees do not have pink hair. Be mindful of posture as

standing up straight exudes confidence. An interviewer said that his interviewee appeared fabulous on paper, but once she arrived her face was really red and her nose was running as though she was sick. He was so put off by her symptoms that he could not get her out of the room fast enough. If you become sick, strongly consider rescheduling the interview.

3.1.3 GROOMING

Hair should be neat and styled. Clothes should be neat, stain-free, and wrinkle-free. Shoes should not be dirty and scuffed. Closed-toe pumps with one and a half to two-inch heels would be ideal. Open-toe pumps for the workplace would be acceptable as well but do avoid sandals. Flip flops are never appropriate and may actually be a safety hazard. Jewelry should be tasteful and at a minimum. Women should wear no more than one ring per hand and only one set of earrings. Long, dangly earrings and multiple bracelets that clang and jingle are distracting. If you have piercings, take those out for the interview until you find out the company's stand on piercings. Cover any tattoos that are visible. Although you may want to express your individuality, keep in mind that most interviewers are conservative people. The interviewer must hire someone who will represent their business in a positive light. The interviewer already has a job so if you want a position in that firm, you may have to conform for the interview. Sex appeal is not a part of the interview or the job, so ensure that your skirt is not too short or that cleavage is not visible; this will only make the interviewer uncomfortable. An office manager shared a humorous story about her administrative intern. Every time the young, attractive intern bent over to file the medical charts, the entire office could see her thong underwear. The office manager, also the wife of the physician at the practice, forbids the intern from wearing thongs to the office any more. Look at the dress codes of some hospitals, and you might read that thongs are not allowed under scrub uniforms. Men should not wear hats or sunglasses during an interview. An interviewer asked a maintenance technician candidate to remove his sunglasses during the interview. The candidate said he preferred to leave them on. Even though it may have been very innocent on the part of the candidate the interviewer could only conclude that he had something to hide. Although it may not be fair to jump to conclusions, the odd behavior led the interviewer to think the candidate's eyes may have been red from drinking or drug use. The candidate was not chosen for the position. Keep in mind that interviewer must consider the reputation of the company and safety of the employees. Additional tips or men should match the belt color to the shoe color. Do not select a brown belt with black shoes. Long-sleeved shirts will promote a more powerful, assertive image as opposed to a short-sleeved shirt. Men should ensure the tie is not poorly tied or too short; also, avoid novelty ties and clashing patterns and colors. Consider carrying a leather portfolio into an interview instead of having a wad of papers in your hand. A well-qualified engineering student wore what appeared to be a tuxedo instead of a suit to the interview; the interviewer was turned off by the outfit choice; therefore, the candidate was not selected for round two of interviews. Remember Albert Mehrabian's Total Impact Theory? Another sound piece of advice is to check your appearance in a full-length mirror before leaving the house. You do not want to be that woman who accidentally tucked her skirt in the back of her underwear. Yes, that has happened.

Which of these pictures represent a good appearance for an interview?



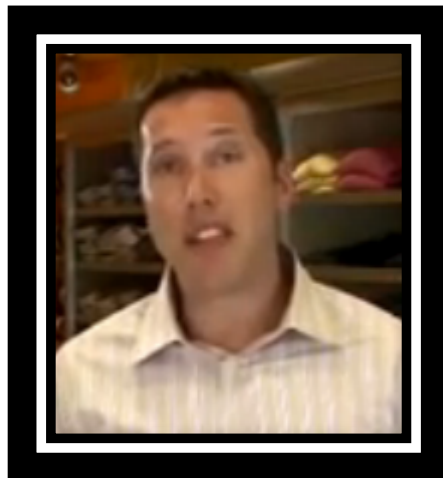
Economy (by Jose Camoes Silva, CC BY 2.0)	NC 2.0)	
---	---------	--

Figure 14 Image: Man from chest up. Wearing dark suit coat; light blue shirt; red tie and pocket handkerchief; sunglasses; clean shaven

Figure 15 Image: Woman with long, uncombed hair and no signs of make-up

Figure 16 Image: Woman with hand on chin. Has medium blue nail polish on fingernails; wearing three rights; has on a “shell” pink color lipstick; has three piercings in her ear with three loops in the piercings. If you said none of them, you are correct. You don’t wear sunglasses, have messy hair, or wear multiple rings at an interview.

Many offices allow casual Fridays. If you have to ask yourself “should I wear this to work”, then you probably should not. Do not take away from your professional image; casual day should not equal casual attitude. Investigate what your particular company means by casual day. Some companies do allow jeans but never wear tattered or dirty clothing. Some companies may allow khakis and polo shirts or shirts with company logos. Some items that probably will get you into trouble may include flip flops, midriff shirts, sports jerseys, jogging suits, t-shirts with messages other than the company logo, tank tops, see-through blouses, and spandex. If you have an important meeting that day, choose to dress in business attire instead. Keep in mind that no one has been reprimanded for dressing too nicely. Please click on the Video 5 image to watch a video on business casual attire.



[Video 5 – Business Casual Attire \(by Monkey See, Standard YouTube License\)](#)
[For a transcript of this video, please click on *Business Casual Attire*.](#)

Please click on the Video 6 image to watch a video on how to dress for an interview and the golden rules of grooming.



Video 6 –Dress for an Interview- The Golden Rules of Grooming (by Monkey See, Standard YouTube License)

For a transcript of this video, please click on [*Dress for an Interview.*](#)

Please click on the Video 7 image to watch a video on how to accessorize your business casual look.



Video 7 –Accessorize Your Business Casual Look (by Monkey See, Standard YouTube License)

For a transcript of this video, please click on [*Accessorize Your Business Casual Look.*](#)



MODULE 3 ASSIGNMENT #2

For this assignment you will need to video an example of poor dress, hygiene, and grooming and an example of professional dress, hygiene, and grooming. Describe what is inappropriate and appropriate. Ensure the videos are viewable with adequate lighting and sound. This is a graded assignment.

3.2 COPING WITH STRESS

Please click on the Video 8 image to watch a video introducing coping with stress.



Video 8 – Professional Development: Coping With Stress (by Ashley Segal, CC – BY)
For a transcript of this video, please click on [transcript](#).

Stress, a feeling of anxiety or worry, is just a normal part of life. For a more detailed definition, please click on [stress](#). (Definition 1, Merriam–Webster, stress)

Events happen, and you deal with those events in healthy, beneficial ways. You should be nervous before and during the interview process; however, to positively cope with stress, you should prepare by knowing what to wear, how to find the office, allowing enough time for traffic, and how to answer interview questions. A negative way to cope might be to not show up. You have 0% chance at the position if you do not show which may lead to other a whole host of other problems if you are financially dependent upon securing a new job.

Hans Selye was an endocrinologist who defined stress as “the non-specific response of the body to any demand for change.” (Selye, 1984) The interview is an example of a stressor which is the event causing stress. For further information do a Google search for “what is stress”. Be sure to read several articles on stress.

Figure 17 lists a famous quote by Hans Selye. Take a moment to think about the message and how it can apply to your life.



Figure 17 – Reaction to Stress (by Celestine Chua, CC BY 2.0)
Image: Surgeon seated with hand folded and touching head as if in prayer.
Verbiage on image: “It’s not STRESS that kills us, it is our reaction to it.” ~ Hans Selye

3.2.1 CAUSES OF STRESS

The lists of events that trigger stress are endless. Causes can be major such as divorce, illness, or caring for an elderly parent as well as minor such as long work hours, traffic, and deadlines. Aside from major and minor events, consider the amount of stress from catastrophic events such as living through Hurricane Katrina or September 11. Stress is usually considered bad, but there is good stress which is also known as eustress. Examples of good stress are marriage, birth of a child, or starting a new job. Planned events should be less stressful than unplanned events. If you process your own tax return then compiling and completing all of the paperwork is painful, but you know that it must be finished by April 15 of every year. Running into the back of someone's car and totaling the vehicle is quite unexpected and will most likely produce more stress than completing your yearly taxes. Short-term events should be less stressful than long-term events. Dealing with a bout of the flu does not compare to dealing with cancer.

Figure 18 shows various causes of stress.



Figure 18 – Mind-Brain Compass: Stress, Flood, Flow (by Maureen Flynn-Burhoe, CC BY – NC – SA 2.0)

Image on figure is a compass with various color wedges coming out from the compass.

Verbiage on figure: In the high challenge, low skill level: anxiety. In the high challenge, medium skill level is arousal. In the high stress and skill level is Flow. In the medium challenge and low skill level is worry.

In the medium challenge and high skill level is control. In the low challenge and low skill level is apathy.

In the low challenge and medium skill level is boredom. In the low challenge and high skill level is relaxation. At the top of the compass is STRESS.



MODULE 3 ASSIGNMENT #3 - DISUCSSION

List three causes of stress that you are currently experiencing. What are your symptoms? What techniques will you employ to reduce your stress level? You may address this as a fictional person for posting on the discussion board. This is a graded assignment.



MODULE 3 ACTIVITY #2

The Holmes and Rahe Stress Scale looks at various life events to determine the likelihood that you will become sick in response to experiencing these events over the past two years. To take a stress test, please click on [Holmes and Rahe stress Scale](#). (Reference 1, Mind Tools, All Rights Reserved) Indicate in your journal what you learned from your score. This is a non-graded assignment.

3.2.2 RESPONSES TO STRESS

You have heard of Fight or Flight which is your body's response to a perceived danger. A number of signs can occur such as an increased heart rate and sweating. As your body decides whether to confront the threat or get as far away as possible, the decision could actually save your life. If faced with someone who tries to steal your purse or wallet in a parking deck, you could choose to fight this person off or give up your belongings and run away. The threats can be real or imagined. Although public speaking is not life threatening, many fear that task. You could tackle this anxiety head-on by practicing the speech several times or you could choose not to show up for your event. Fight or flight can result in quick decisions but stress can produce long-term psychological problems such as depression or posttraumatic stress disorder. A person suffering from panic attacks may choose to avoid shopping malls or social situations making them unable to leave the safety of home.

Figure 19 shows some responses to stress. Take a moment to enjoy the humor.



Figure 19 – stress (by Bernard Goldbach, CC BY 2.0)

Image has 9 eggs in an egg carton with a broken egg in a frying pan. The eggs all have various stressed or upset expressions drawn on the shells.

Please click on the Video 9 image to watch a video about the fight or flight response.



Video 9 – Fight or Flight Response (by Bozeman Science, Standard YouTube License)
For a transcript of this video, please click on [transcript](#).

A twist on Fight or Flight is the driving analogy provided by psychologist Connie Lillas. She said that a person may have a foot on the gas. When overly stressed, that person is agitated and cannot sit still. Another reaction is foot on the brake where a person would be withdrawn or depressed. A final reaction may be a foot on both where a person freezes up under pressure.

"The way I see it, our natural human instinct is to fight or flee that which we perceive to be dangerous. Although this mechanism evolved to protect us, it serves as the single greatest limiting process to our growth. To put this process in perspective and not let it rule my life, I expect the unexpected; make the unfamiliar familiar; make the unknown known; make the uncomfortable comfortable; believe the unbelievable." Charles F. Glassman (Glassman, 2009)



MODULE 3 ACTIVITY #3

Identify a time in which you were faced with a Fight or Flight Response. What caused this stressful situation? How did you choose to react? Do you wish you had reacted in a different way and how so? How do you know that you were stressed (what were the physical and emotional signs that you displayed?) This is a non-graded assignment.

3.2.3 SIGNS OF STRESS

What is stressful to one person may not be stressful to another person. One student may display a knack for marketing their skills in an interview while another student may be so nervous that they just do not show up. One student may feel sick to their stomach at the thought of making a presentation in front of their classmates and may instead choose to skip class. Another student may feel the butterflies in the stomach at first but if that person has researched the topic and practiced then the student probably will thrive in front of an audience once they get started. One restaurant customer may choose to eat an unsatisfactory meal because they feel embarrassed by complaining. Another customer may send the food back thinking the restaurant would want to correct an error and provide a quality experience. One person may break into a sweat when entering a room full of strangers at a party while another seems to never meet a stranger.

Stress can make you sick, and recognizing the symptoms of stress can aid your stress management. Stress can affect the body in countless ways such as shortness of breath, headache, upset stomach, chest pain, fatigue, muscle pain, inability to sleep, frequent colds, sweaty hands, acne, hair falling out, or grinding teeth causing TMJ. Left unchecked those symptoms could worsen and contribute to high blood pressure, diabetes, asthma, or heart problems. Stress can affect your mood to include a multitude of emotional and mental problems such as anger, lack of focus, feeling overwhelmed, anxiety, sadness, depression, or indecision. Has your mind ever gone blank during a test? Stress can wreak havoc on your behavior as well. Signs may include eating problems, nail biting, procrastinating, pacing, feeling lonely, avoiding others, crying, smoking, alcohol or drug use, or lashing out.

Why do I feel agitated when I come into the office and find fifty emails waiting for me? Why do I feel frustrated when the Internet connection goes down at work? Why should I dread taking a much needed week of vacation? Does that hinder my ability to relax when I know returning means long hours of catch up work? Have I always had work-related headaches, irritable mood swings, and stiff muscles? As I was pondering my own stress levels, I feel a phenomenon known as Information Overload has created higher stress levels for me in the workplace than when I started in the early 90s; there was no email or Internet then. All jobs have positive and negative stress. I may feel completely overwhelmed with students lined up waiting to see me or I feel I could snap when I get that call from an employer that says a student did not show for an interview, yet it becomes worth the aggravation when a student calls to tell me that my efforts have landed a job for them. My telephone that rings nonstop has always been similar to fingernails on a chalkboard, but years ago I could shut the door at 5pm and tune out the job for the rest of the evening. Today, students sneak into your life with 24/7 access. I feel anxious if I do not check email in the evening and on the weekends. I do create some of my own stress, but the world feels different. People are unaware of others passing in the halls as they are busy checking and updating Facebook, sending texts, and or maybe doing something called SnapChat. The Internet can be such a convenient research tool. Recently, I clicked on a site that downloaded an unwanted program to my computer. Getting rid of that program was impossible, and I was concerned about creating more serious problems. I had no choice but to do a computer recovery. If you have ever engaged in this, you might find it easier to pay someone but twenty hours later, I finally had my computer back to normal. During this process, I felt like a crazy person. I wanted to throw the computer on the ground and stomp it to death. It was as though I was disconnected from the world.

Figure 20 shows a poster that illustrates stress and how to relieve stress.

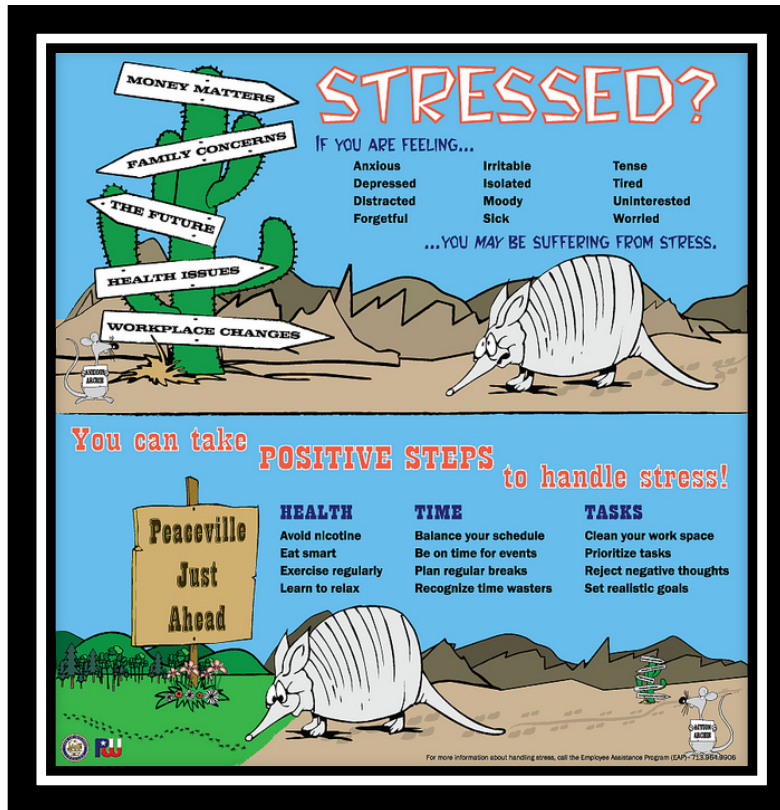


Figure 20 – Stress Poster 2011 (by Jill_Ion, CC BY – NC – ND 2.0)

Image on figure: top half has an ant eater that has a stressed look. There is also a cactus with various signs on it with a mouse at the foot of the cactus. In the bottom half of the figure, there is a happy looking ant eater following a trail of ants. The mouse and cactus are now on the right.

Verbiage on top half of figure: On cactus: Money Matters, Family Concerns, The Future, Health Issues, and Workplace changes. The top has Stressed? Are you feeling...anxious, depressed, distracted, forgetful, irritable, isolated, moody, sick, tense, tired, uninterested, worried...You may be suffering from stress. Mouse is holding a sign with Anxious Archie. Verbiage on the bottom half: You can take POSITIVE STEPS to handle stress! HEALTH: avoid nicotine, eat smart, exercise regularly, learn to relax. TIME; balance your schedule, be on time for events, plan regular breaks, recognize time wasters. TASKS: clean your work space, prioritize tasks, reject negative thoughts, set realistic goals. There is a sign that says: Peaceville Just Ahead. Mouse is holding a sign with Action Archie.

3.2.4 PROPER ATTITUDE AND THOUGHT PATTERNS

The only thing you can be sure of is change. I feel sure that is a quote from some famous person although I could not find who said that; that sentence certainly rings true. Some people embrace change and love a challenge. Risk takers display a positive attitude and know how to cope with impending stress. I am not talking about dangerous, self-destructive behaviors but showing the ability to get out of your comfort zone. One student lost her job in the textile industry and chose to enroll in college to learn new skills towards a completely different career. She said "if the company had not closed, then I would still be there pushing those same buttons all day long. I just never knew there was anything else out in the world. I look forward to my future as an Administrative Assistant." Risk Avoiders are frightened by change and

may use excuses not to take action. You might hear the person say that it is not the right time or that they tried it before and it did not work. I have seen some of the same students two and three times in college over the last twenty years. They may have decided that college was not the right time due to personal obligations, but they persevered and returned. Sometimes, they never come back. Risk Avoiders no-show for interviews and public speaking presentations. Fear of failure may have been the driving factor. Risk Avoiders say “no one is going to hire me.” They may say “that instructor does not like me.” Risk Takers turn those negative thoughts into positive comments. Notice your negative thought patterns and mentally tell yourself to STOP! Use humor and laughter to lighten a negative situation. I had a student who told me that she failed math and would have to sign up for the class again the next semester. Instead of blaming the instructor or calling herself dumb, she indicated that the class should be much easier the second time around, and she will be successful. Be optimistic and see the glass as half-full.

"Adopting the right attitude can convert a negative stress into a positive one." Hans Selye (Selye, 1984)

Figure 21 is a humorous saying that applies to stress. Enjoy!



Figure 21 – stressed (by rick, CC BY 2.0)
Image on figure is a smiling woman holding a chocolate cake.
Verbiage on figure is “Stressed” is “Desserts” spelled backwards.



MODULE 3 ACTIVITY #4

When you look in the mirror first thing in the morning, do you tend to think positive or negative thoughts? Do you obsess about your bad hair day or that your clothes do not fit because you have gained weight? Do you tend to beat yourself up all day long? Take an hour out of your day to write down all of your thoughts. Go back and tally how many were positive and how many were negative. Which was higher? What are you going to do about that? Record your responses to these questions in your journal. This is a non-graded activity.



MODULE 3 ASSIGNMENT #4

Look up Internal Locus of Control. What does that mean? Describe some characteristics displayed by someone with an Internal Locus of Control. How does that differ from someone who displays an External Locus of Control? Which one more accurately describes you? This is a graded assignment.

3.2.5 STRESS RELIEF

There are so many techniques to reduce the impact of stress. Try to find the right mix of activities to suit your needs.

- Build a network of support among your family and friends.
- Learn to say no in a nice way. As an example, you can say, "I greatly appreciate you thinking of me to chair this committee, but my plate is so full right now. I feel that if I take on this duty, I will not have adequate time, and I certainly do not want to let you down. If you ask me again at a later time then I can reevaluate my situation."
- Eat healthy. Eat more slowly. Reduce caffeine, sugar, nicotine, and alcohol.
- Get the proper amount of sleep.
- Walk, run, swim, or go to the gym. Meditate. Take yoga.
- Take breaks as you need to.
- Smile more. Laugh. Sing.
- Surround yourself with positive people. Communicate. Cut ties with those who create stress in your life.
- Volunteer or just do something nice for someone else.
- Adopt a pet. If you do not have time for a full-time pet, then walk dogs at the animal shelter.
- Read positive quotes.
- What are you grateful for? Make a list.
- Take a class or join a club.
- Accept what you cannot change.
- Write in a journal.
- Seek counseling.
- Manage your time more effectively. Trim your to-do list.
- Listen to music.
- Play a board game with friends. Throw a Frisbee. Play tennis or golf.
- Light a candle.
- Work in the garden.

"Life moves pretty fast. If you don't stop and look once in a while, you could miss it." Ferris Bueller (Hughes, Jacobson & Hughes, 1986)



Figure 22 – Stress Free Zone (by thornypup, CC – BY – NA – ND 2.0)
Image is a sign post in lush greenery
Sign post has “You are now entering a stress free zone.”



MODULE 3 ACTIVITY #5

Conduct an informational interview with someone who works as a counselor or therapist at the college, health department, or substance abuse facility. Inquire about causes of stress, signs of stress, and stress relief suggestions. What did you learn from your interview? (Remember to always send a thank you note for a person’s valuable time.) This is a non-graded activity.



MODULE 3 ASSIGNMENT #5

Identify your top five stress relief activities. Name three new stress management techniques that you will try in the next two months. Find and list three stress relief activities that were not mentioned in the list above. This is a graded assignment.

3.3 MANAGING MONEY

In this section, you will learn about budget components, types of financial institutions, using credit cards, obtaining a copy of your credit report, various types of insurance, weighing the pros and cons of home ownership and renting, and growing your money through investing. Please click on the Video 10 image to watch a video introduction to managing money.



Video 10 – Professional Development: Managing Money (by Ashley Segal, CC – BY)
For a transcript of this video, please click on [transcript](#).

3.3.1 BUDGET COMPONENTS



Figure 23 – Build Your Budget (by eric731, CC BY – NC – SA 2.0)
Image on figure is: Sign with arrow pointing down.
Verbiage is: Build your Budget

A **budget** is a plan for how you will spend a designated amount of money. One musician friend has no concept of budget. His income fluctuates and bills are sometimes late. To help a friend, he would give away his last dime. Another attorney friend has a McMansion on the lake and trades in his speed boat every year for the latest and greatest. Another friend in engineering drives a practical Honda and only buys clothes when he really needs to replace something that has worn out. How much of your self-esteem is tied to money? Will money assist you in meeting your goals? Which goals? Give some thought to how you feel about money as you will need to make choices regarding your spending.

What are your sources of income? Examples may be salary from your employer, gifts and inheritances, welfare and other public assistance, and social security. The total is your gross income; however, that is not necessarily the amount you will work with in your budget as items may be deducted. If you have worked in the past, then you know that the employer may deduct income taxes and 401k. The leftover is known as net income.

Next, examine where that money goes which is known as your expenses. Some expenses are the same every month or fixed. Examples may be car payments or telephone bills. Even though a utility bill might be fixed, the amount may be higher in the coldest or hottest parts of the year. You could have a homeowner's association fee that is due yearly. Other expenses may be sporadic such as clothing or gas which is known as variable.

If your expenses exceed your income, then you will find yourself in a similar situation to my musician friend. Planning a future vacation or qualifying for a loan may not be possible. Everyone needs an emergency fund. Who would not enjoy having discretionary funds to treat yourself to the movies? You can benefit from budgeting. I often complement my musician friend for his caring and sincere attitude, but he needs to implement some structure and restraint to his financial life. No, I am not asking him to be cold and uncaring, but some are just taking advantage of his good nature. He should pay himself first. I have heard rumors that my attorney friend has a great deal of debt. Could he survive with an older boat? Must he have the nicest, most expensive car on the block? Is he burning through his money? Anyone can benefit from tracking income and expenses. You can go low-tech and carry about a notebook, use a computer spreadsheet, or find a fancy app for your smartphone. Be diligent and write down everything you spend. Seriously, keep track of every penny that comes in and goes out. After about a month, you may have a pretty good baseline regarding your finances.

"Money often costs too much." Ralph Waldo Emerson (Emerson, 1860)



MODULE 3 ACTIVITY #6

Track your income and expenses for two weeks. Click on the word [worksheet](#) to access a worksheet that might assist you. (Reference 2, Money Management International, All Rights Reserved) Analyze the outcome. Were you surprised at the results? Why or why not? Did your income exceed expenses? Are you spending too much money in certain areas? Are you able to pay yourself first so you can build an emergency fund? If not, what expenses can you reduce? This is a non-graded activity and your analysis and responses should be recorded in your journal.

3.3.2 SAVINGS AND BANKING



Figure 24 – savings and budget (by 401(K) 2012, CC BY – SA 2.0)
Image is a sign post with the two street signs of Budget and Savings

Financial institutions are a safe place to save your money. You probably have heard those commercials advertising that Federal Deposit Insurance Corporation (FDIC) insures depositors up to \$250,000. That includes money in checking, savings, money markets, and certificates of deposit. Do some investigating to see if you want to utilize a bank or a credit union. Some considerations may be fees and policies such as charging for bill pay or online banking. Are you looking to partner with a community bank that does not have a presence in other parts of the country? You might choose a larger bank if you travel a good bit. Ask yourself how often you might visit the bank per week. Before online banking, I made deposits or cashed checks every couple of weeks but with direct deposit and other computerized features, I may visit my institution once a month. You may be paying for the convenience of multiple locations with a larger bank. Bank of America paid a great sum of money to advertise that name on the Carolina Panthers stadium and someone had to pay for that. You may find that a local credit union suits your needs just fine. Does the bank require a minimum balance for your checking account and how high is that balance? Is the checking service free? Are there ATM charges? Many years ago, a well-known bank charged me for a certain number of visits whether I walked in the door or used the drive-through. Almost every trip was to deposit money. My thought process was that I was allowing this bank to use my money, so they should welcome me six times per day provided I was depositing money! I promptly changed to a hometown institution that did not have such a fee. Unfortunately since that time, the bank has been gobbled up by three others. I am still pleased with my level of service, but you should always review the policies and fees any time there is a change.

Banks look to pounce on your mistakes so find out the fees for non-sufficient funds and returned checks. You know your behavior better than anyone. Do you need overdraft protection? Shop around before you take out a loan. Banks are a business. Credit unions are slightly different in that when you join, you are a member or an investor. The goal is to create a profit for the investors. These nonprofit institutions still charge fees though, but you have a larger voice. Credit unions are tied to a community. In my hometown, many of the mills were affiliated with a credit union; you had to work there to become a member. The outreach can be a bit broader such as you just have to reside in that community. One advantage would

be sharing in the year-end dividends. A disadvantage would be vacationing in New York with no access to that credit union's ATM. You can use another ATM, but of course you will pay a fee.

Take charge of your own finances; check to ensure there are no mistakes to your monthly balance. Do not let too much of your money sit in checking accounts where that money is not earning interest. Look into savings, money market accounts, certificates of deposit, and individual retirement accounts. Determine if you want to use a debit card which allows you to spend like cash from your checking or savings but will not allow you to go into debt as a credit card can do. You can only spend what you have, so debit cards can be a stepping stone to using plastic. A debit card is one step above carrying cash; your liability is limited if your card is lost or stolen, but the debit card is not as safe as a credit card. "A penny saved is a penny earned." Benjamin Franklin (Franklin, 1737)



MODULE 3 ASSIGNMENT #6

Gather at least two pieces of literature (brochures, online information, visit a Customer Service Rep) from a bank and a credit union. List at least two of the differences with regards to services and fees. Identify at least two of the pros and two of the cons for each. This is a graded activity.

3.3.3 CREDIT

How likely are you to repay your loans? Your credit reports will provide some insight and much of that information comes from your borrowing history. How nice it would be to borrow money and only repay back that same amount, but that is not how it works. You will pay back the amount borrowed plus interest so the cost is more than if you just paid cash. There are times when the smart move is to use credit to your favor. When I swipe my credit card monthly, I am diligent in paying off the total amount at the end of the month. Also, I have a rewards program that pays me back; therefore, I am using that lending institution's money interest free for the month. What a nice perk for me, but if I ever forget or find myself in a jam and do not pay that full amount monthly, the exorbitant interest rates will surely make me sick to my stomach! If you make a large purchase such as a new stove, there are credit cards that offer extended warranties for your item but double check your credit card terms. If you have an unhealthy credit score, you can make small strides by using your credit cards. Debit card usage is not tracked by credit-reporting agencies. Use that credit card responsibly though. If you order online, the debit card is immediately charged. By using your credit card, you buy yourself some time for the item to be delivered, and you can check for damage. You have more recourse by purchasing with a credit card.

My state allows you to check each of the three credit-reporting agencies (Experian, Equifax, and TransUnion) one time per year for free. This is a wonderful way to ensure that your credit report contains no mistakes or that suspicious activity has not occurred in the last year. Be wary of the free credit report ads as there is probably a catch. Usually, the company will send you one of the reports but require that you sign up for credit protection or monitoring for an annual fee. For summary of your rights under the Fair Credit Reporting Act, please click on [Fair Credit Reporting Act](#). (Reference 3, Federal Trade Commission, Public Domain)

So what is the cost of borrowing money anyway? Know the Annual Percentage Rate (APR). If your loan is 10% then for every \$100 you borrow, you will pay \$10 annually. However, this does not factor in compounding which is what really gets people in trouble with credit cards. If you paid only a small amount on your credit card, then soon you will pay interest on the money you borrowed and interest on the interest. The amount racks up lighting fast so be careful.



Figure 25 – Credit Crunch (by Mike Bitzenhofer, CC BY – NC – ND 2.0)
Image is of an animal leg trap with an American Express Credit Card lying in the trap

“Never spend money before you have it.” Thomas Jefferson (Gould, 1886)



MODULE 3 ACTIVITY #7

If you possess a credit card(s), find out the APR. Your goal is to find the lowest APR so investigate other card offers to see if you truly have the best deal for your situation. You can conduct your search online or with local banks. The responses to this activity should be recorded in your journal. This is a non-graded activity.



MODULE 3 ASSIGNMENT #7

For a loan calculator, please click on [calculator](#). (Reference 4, CalculatorSoup, All Rights Reserved)_Pretend that you are car shopping and will need to take out a loan. Plug in various Annual Percentage Rates (APRs) and make note of your total payments. Use at least two different car prices and 2 different APRs. Use a monthly installment for 5 years. This is a graded assignment.

3.3.4 INSURANCE



Figure 26 – AdverCar Car Advertising (by Lynn Friedman, CC BY – NC – ND 2.0)
Image is of a car with a giant \$1 bill on it. There are three signs used as “tape”. One sign has “As low as a \$1 a day”, a second is “Auto Insurance” and the third is “Dashers”.

Just as you should shop around for the best APR rate, you should comparison shop when purchasing automobile insurance. You want to be covered should you have an accident, but no one wants to pay more than they have to. Liability insurance assists in covering costs related to property damage and bodily injury for which you are responsible. The amount of coverage required may vary state to state. Even though every state requires a certain amount of liability coverage, not everyone plays by the same rules. Uninsured motor protection is available for that reason. Some states require this and if you live in a state that does not, it is recommended for coverage in case of property damage (utility poles, garages, buildings, mailboxes) and bodily injury (hospital bills, doctor’s visits, rehab, lost wages).

Collision covers damage, such as if your vehicle hit a tree or fence. Comprehensive covers the damage not involving a collision but addresses issues such as flood, fire, and theft. Damaged windshields are covered as well. You do not have to buy either, but you should examine factors to make an informed decision. Is your vehicle old? Do you have a lengthy commute? What are your driving habits? These days you can shop around via the Internet but also network with friends and family regarding their experiences with certain insurance companies. Of course, the worse the driving record, the higher your insurance is likely to be.

No-fault insurance varies from state to state. Your insurer will pay for losses in an accident regardless if you were at fault for the incident.

Tips for reducing your car insurance premium can range from driving an older car, not buying a sports car, having a work commute that is close to home, evaluating the level of collision and comprehensive insurance needed for your vehicle, having a theft device, having a car with airbags, having other insurance such as life with the same company, or having a higher deductible. A deductible is the amount you will pay before the insurance company will pay their part on a claim.

Identity Theft Insurance is another type of insurance that seems to be newsworthy each day. There are many great articles on identify theft insurance. Do a Google search for should you buy identity theft insurance. These articles should help you to decide if you should pay for this type of protection or if there are steps that you can take on your own.

Renter's Insurance does not cover the structure; however, personal belongings are protected in the case of fire, theft, or vandalism.

Life Insurance pays a benefit to your survivors upon your death.

Homeowner's Insurance covers the structure and personal belongings as well as liability claims such as injuries to others and their property while they are on your property.

Disability Insurance provides periodic payments for an insured who is injured or too sick to work. Short-term may cover a percentage of your salary if you are out of work a few days, usually after you have exhausted available sick leave. Long-term would cover a catastrophic event picking up where short-term disability leaves off.

Long-term Care Insurance is nursing home coverage not supported by health insurance, Medicare, or Medicaid.

I was speechless when I saw a family member's \$250,000 hospital bill after surgery. That amount was solely for the stay and did not include so many other expenses such as medications and anesthesiologist. Of course, he had health insurance; therefore, he only had to pay a portion of that amount. Can you imagine experiencing a catastrophic illness or injury without medical coverage? If you work, then traditional coverage may stipulate that you first meet a deductible and then the insurance may pay a portion of those costs, such as 80%. A Managed Care Plan involves contracts with medical facilities to provide lower costs to the members. Traditional Plans allow you to choose the physician you want to visit whereas Managed Care Plans limit you to physicians in the covered network. The costs are usually lower. You may opt to purchase additional insurances for dental and eye care if your current plan does not provide you with adequate coverage.

Medicaid is a social health care program for people with low income.

Medicare is a federal health insurance program for people who are 65 or older and certain younger people with disabilities. For further details visit the Medicare site by clicking on [Medicare](#). (Reference 5, U.S. Centers for Medicare and Medicaid Services, Government Website)

What happens if you are uninsured? As of 2014, you may have to pay a fine for not having health coverage. You are encouraged to read further about this topic by clicking on [uninsured](#). (Reference 6, U.S. Centers for Medicare and Medicaid Services, Government Website)



MODULE 3 ASSIGNMENT #8

A useful article that may assist you in understanding different types of health care can be found by clicking on [insurance](#). (Reference 7, U.S. Centers for Medicare and Medicaid Services, Government Website) Read and define the following: HMO, EPO, PPO, POS, and HDHP.



MODULE 3 ACTIVITY #8

Examine your current insurance situation based on the various insurances described. Are you adequately covered? Why or why not? This is a non-graded activity and should be recorded in your journal.

3.3.5 HOME OWNERSHIP

If you currently own a home, what steps did you take in achieving home ownership? If you do not own a home and desire to, the following information will assist you with that goal.

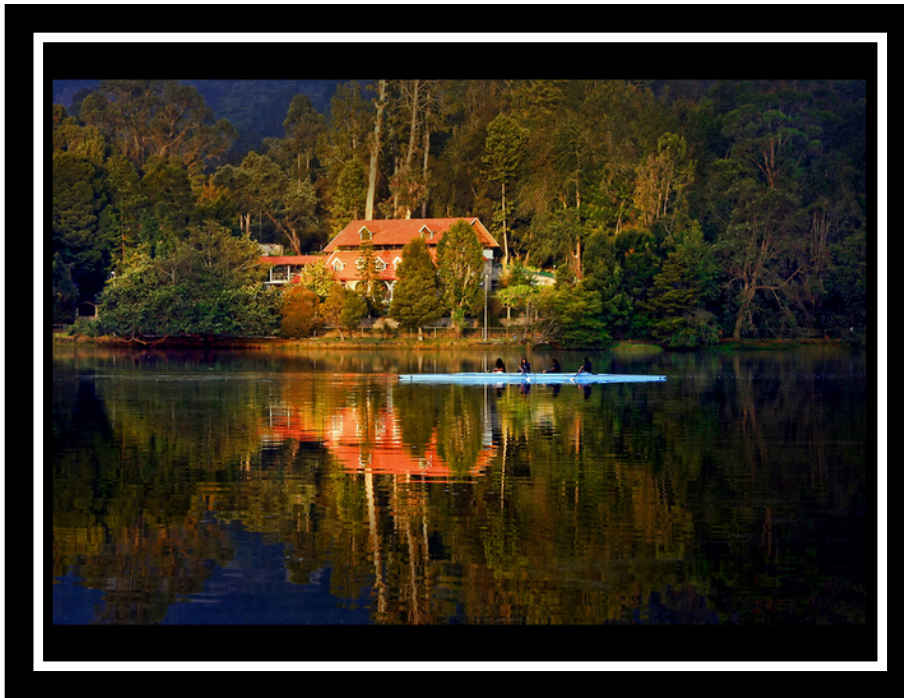


Figure 27 – Home, home again (by ram reddy, CC BY – NC 2.0)
Image is of a home nestled in the woods with a lake in the foreground

Owning a home is one of the biggest investments you will make. Do you want to purchase a house, townhouse (rows of identical houses where you share the walls), or condominium (housing that is part of a bigger unit where you own the interior yet the outside services of the building are jointly owned with others)? Will you be able to pay the owner's association fees if the townhouse has a pool and tennis courts on the property? Do you want to mow a large lawn? Do you want to live in a condo with neighbors above you? Research to ensure you are meeting you and your family's needs. Know the value of the area and the home you are purchasing. Do not get emotionally tied to the first or second home you find. Look at multiple properties to avoid buyer's remorse. Follow through with the process such as inspections; if flaws are found then you should negotiate the price so you can make necessary repairs.

Owning a home may provide you with a sense of security. Mortgage interest and property taxes can be deductible. There is a strong chance that your home will appreciate. You are unable to build equity if you

are renting, so you are forcing yourself to invest in an asset over the long haul. Also, this may assist in you securing a loan or obtaining a line of credit. If you have a fixed-rate mortgage then you know what you will be paying, yet you never know if your rent will increase. You have greater privacy, and owning a home builds stronger ties to your community.

Owning a home is a long-term financial commitment. If the roof leaks, you are responsible for the repairs. If you land a really terrific job opportunity in another state, owning a house may make picking up and moving very difficult. Mortgage payments will probably be more than rent. There are other payments that you may not have considered such as home inspection, appraisal, down payment, and moving costs. Property taxes can and probably will increase over time. The bank can foreclose if you do not make your mortgage payments.

So before making a decision based on financial and emotional factors, you will want to consider many things. Do a Google search for things to consider before making an offer on a home and read several of the articles.



MODULE 3 ASSIGNMENT #9

Find an example of a house, townhouse, or condo that would currently suit your family's needs. Search interest rates online. Determine when you want to pay off your place. Use a Mortgage Calculator such as the one found by clicking on [calculator](#) to see what your monthly payments will be. (Reference 8, CalculatorSoup, All Rights Reserved) List your loan amount (price of home), the interest rate, the length of the loan (number of months to pay off the loan), and the payment. For the purposes of this assignment, use compounding monthly and payment frequency as monthly. Repeat the assignment with a different house price that is your dream home. This is a graded assignment.

3.3.6 INVESTING



Figure 28 – Crossroads: Invest or Spend (by Chris Potter, CC BY 2.0)
Image: Crossroads sign with the two signs being Invest PL and Spend RD.

In the short-term, you want to manage cash and create an emergency fund. In the long-term, you should be accumulating wealth for purchasing a home, funding your children's education, and building a retirement plan. Saving allows you to make purchases in the near future or secures you in case of an emergency. Your money is typically safe and easily accessible; however, there is a low return. Investing involves risk in hopes for a greater return. You should set realistic and achievable financial goals. The sooner you begin, the easier it will be to build wealth. Review your spending habits to see if any of your

current money can be moved towards long-term investing. How often are you eating out? Are you using that gym membership? How often do you go to the ATM and when you have cash handy, do you tend to spend in unwisely?

A company may need to raise money to build a new facility. An alternative to borrowing the money is to raise the money through selling investors a piece of the company through the issuing of stock. Over the long haul, stocks have been good investments. To be successful, you may need to ride out an economic downturn. Do not panic and get out quickly when things go bad. Again, stocks are a long-term endeavor. When a company's earnings improve, investors will pay more for the stock, so you can make money by selling at a higher price. You may earn money through dividends which is the company's distribution of profits.

You can purchase bonds as well. In essence, you are loaning money to a company or government agency for a specified period of time at a certain interest rate, so they can fund a project. Examples include corporate bonds, municipal bonds, and US Treasury bonds. Bonds tend to be safer than stocks but usually result in less profit.

IRA (Individual Retirement Account) and Roth IRA are accounts set up with a financial institution, and these investments can be tax-free or tax-deferred. Contributions to a traditional IRA can lower your taxable income in the contribution year. Roth contributions but not earnings can be withdrawn penalty-free. There are other rules and considerations, so it would be best to have an investment professional assist in your decision making.

401K and 403b are retirement savings plans through your employer. Rather than you choosing the investment house, your employer makes that decision. The funds will grow tax-free until withdrawn. Some employers contribute to the employee's plan, so you should take advantage of a matching program to the fullest extent that you can as this is free money. 403b plans are only offered by non-profits. Mutual funds allow many investors to pool their money, and a manager buys stocks and bonds. The advantage is that the investors can create a diverse portfolio for much less money than if they bought individual stocks and bonds.

Coverdell Education Savings Account is a tax-free account designed to assist students and parents to save for educational expenses. For further information about Education Savings Accounts, please click on [*Educational Savings Accounts*](#). (Reference 9, IRS, Government Website)

Again, to build wealth, you accept a certain amount of risk. You can make money, and you can lose money, but history shows that the longer you invest, the less impact short bumps in the road can have on your overall return.

3.4 SETTING GOALS AND MANAGING TIME

Please click on the Video 1 image to watch a video introducing how to set goals and manage your money.



Video 11 – Professional Development: Setting Goals and Managing Time (by Ashley Segal, CC – BY)

What is a **goal**? Purpose, aim, direction, something you want to achieve. For a more detailed definition, please click on [goal](#). (Definition 2, Merriam-Webster, goal)

Do you feel as though you are drifting through life? Maybe you feel as though you are working very hard but not getting anywhere? Could it be that you have not given much thought to what you truly want out of life? Have you ever been asked in an interview “where do you see yourself in five years?” Think about the big picture, so you have something to shoot for. What short-term goals can you set to lead you down your desired path? If you were planning a trip to Europe, would you just hop in the car and drive to the airport? Certainly your trip would involve a degree of planning. You would need to decide where you would like to visit and for how long. What will the weather be like, so you will know what kind of clothes to pack and how much this adventure will cost? Do you need a passport? Who will feed your pets while you are gone? Hopefully another twenty questions just popped into your head about this potential trip that allow you to see that any worthwhile endeavor requires planning.

“A goal is a dream with a deadline.” Napoleon Hill (Reference 10, Napoleon Hill, Public Domain)
 “If you don’t know where you are going, you’ll end up someplace else.” Yogi Berra (Berra, 2002)



Figure 29 – Goal Setting (by Angle Torres, CC BY – NC – ND 2.0)
Image of a goal mapping

Has goal setting with rules, benefits, motivation, and process all coming off the goal setting, Many ideas are branched from each of these areas.



MODULE 3 ACTIVITY #9

Write down specifics about your life now. What are you doing job-wise? What is your level of education? Who are your friends? How much money are you earning? How much money have you saved? What activities do you engage in for fun? What kind of house do you live in? What kind of car do you drive? Feel free to add to this list. The idea is for you to brainstorm about your current situation.

Visualize what your life may look like in the future. Write down how you see your life in five years. What are you doing career-wise? What is your level of education? Who are your friends? How much money are you earning? How much money have you saved? What activities do you engage in for fun? What kind of house do you live in? What kind of car do you drive? Tack this piece of paper in a prominent place, so you will see your goals every day. This is a non-graded activity and should be recorded in your journal.

3.4.1 TYPES OF GOALS

You should set a variety of goals to have balance in your life. As a start, you may want to establish goals that are related to the following: personal (family or health related), education, career, and community service.

Examples:

- For the next three weeks, I will use a smaller plate at dinner to limit my portions.
- This week at work, I will pack a sensible snack such as a piece of fruit or a handful of nuts to eat as a mid-morning snack as a replacement to my usual latte.
- I will cook five healthy meals this week so our family can eat together minus cell phones and television.
- I will complete the Legal Office certificate in six months and will complete the Administrative Office Technology degree in two years.
- I will register with the college's Career Services Office and complete at least twenty employment applications per week, so I can be employed as a Paralegal within two months of graduation.
- I will volunteer to walk dogs at the animal shelter twice a week.

Select a few significant goals that you can focus on achieving. Ensure the goals that you set are truly ones that you want to achieve and not to please someone else. A student once said that she chose her major because her parents told her to. Medical Assisting was never a career path that she desired. Are her educational and career goals doomed because she did not select that path for herself?

3.4.2 GOAL WRITING

When composing personal, educational, career, and community service goals, consider the length of those goals.

Short-term are goals to be accomplished in less than a year.

Intermediate are goals to be accomplished in 1 to 5 years.

Long-term are goals to be accomplished in more than 5 years of time.

Goals should be **SMART**.

- **Specific** (I want to be happy is not an effective goal. What will make you happy?)
- **Measurable** (What gets measured gets accomplished. Give yourself a 50/50 chance in reaching that goal.)

- **Action-oriented** (I will be working as an administrative assistant within two months of graduation instead of I hope to be working as an administrative assistant when I graduate.)
- **Realistic** (I will make \$125,000 in my first year of employment; this goal may not be realistic.)
- **Timely** (Maybe you started college ten years ago and did not finish due to family obligations. Sometimes it is not the right time in your life for that goal.)

Aside from making your goals SMART, write your goals down to make them concrete. Break goals into small steps. Recognize that it is ok for goals to change; just accept change as a challenge. Visualize yourself reaching your goals.

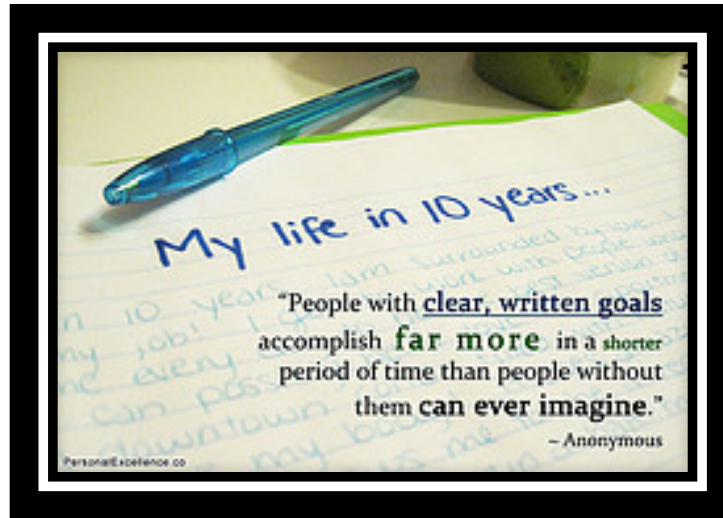


Figure 30 – Goals (by Celestine Chua, CC BY 2.0)
Image: sheet of paper with a pen.

Verbiage: My life in 10 years... “People with **clear, written goals** accomplish **far more** in a **shorter** period of time than people without them **can ever imagine.**” ~Anonymous



MODULE 3 ASSIGNMENT #10

Are you communicating work goals effectively? Determine which deadlines below are effective by answering Yes or No. If no, indicate how the statement can be improved.

- ___ Please submit your August expense report by next week.
Any suggested revisions? _____
- ___ Will you provide me that spreadsheet by next Thursday in the afternoon?
Any suggested revisions? _____
- ___ Can we meet as soon as possible?
Any suggested revisions? _____
- ___ This Wednesday by 2pm, I would like the team to submit five ideas to reduce the budget.
Any suggested revisions? _____
- ___ Let's brainstorm on this problem first thing Monday morning.
Any suggested revisions? _____
- ___ We will complete this project before the close of business today.
Any suggested revisions? _____

This is a graded assignment.



MODULE 3 ASSIGNMENT #11

Draft a short-term personal goal using SMART.
Draft an intermediate educational goal using SMART.
Draft a long-term career goal using SMART.
Draft a short-term community service goal using SMART.
Using SMART, fully develop one other goal that is important in your life. Identify whether the goal is short, intermediate, or long-term. This is a graded assignment.



MODULE 3 ASSIGNMENT #12

Search "Florence Chadwick and the fog." You will find many Internet references to her swimming accomplishments. Read about her attempts to swim 26 miles from Catalina Island and the California coastline. How does this story relate to our goal setting discussion? How can you use visualization in your goal setting? Be sure to answer both questions giving examples to support your response. This is a graded assignment.



MODULE 3 ACTIVITY #10

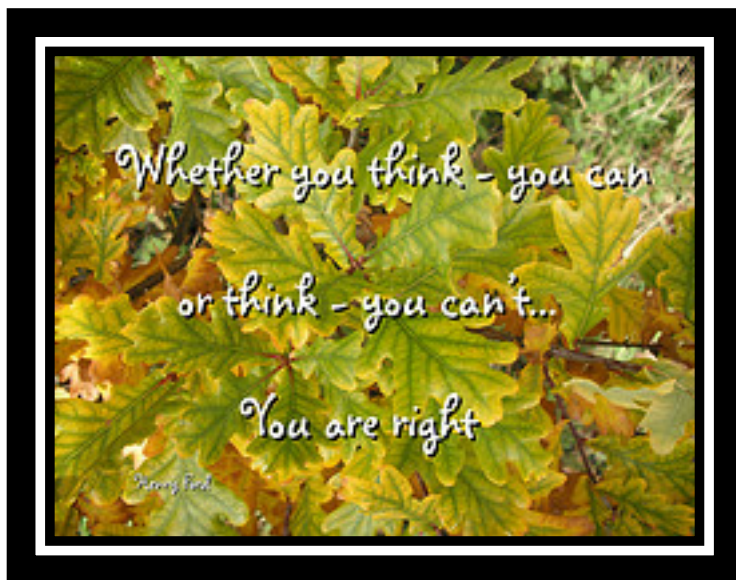


Figure 31– Whether you think you or you think you can't, you're right
(by Trina, CC – BY – NC – SA 2.0)

Image: lush green oak leaves

Verbiage: Whether you think – you can or think – you can't... You are right ~ Henry Ford

Think about the message on figure 31. Describe a time when you failed to accomplish a goal. What can you do to change that mindset? This is a non-graded activity and should be recorded in your journal.

3.4.3 PROCRASTINATION

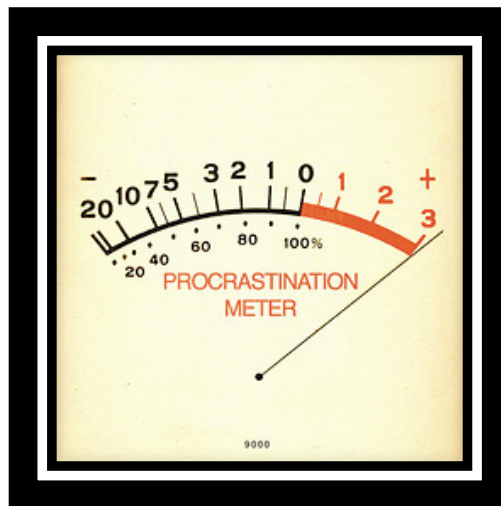


Figure 32 – Procrastination Meter (by Emille Ogez, CC BY – NC – ND 2.0)

Image: meter with numbers ranging from – 20 (black) to 0 (changes from black to red) to 3+. Needle is at 3+. 0 has 100% written under it.

What is procrastination? **Procrastination** is basically consciously putting off a task that has to be done. For a more detailed definition, please click on [procrastinate](#). (Definition 3, Merriam-Webster, [procrastinate](#))

Look for those procrastination warning signs:

- Hmm, I am kind of hungry. Let me grab a sandwich before I get started.
- Let me check my Facebook page really quick.
- Let's see what is on television for just a second.
- I probably should clean up a little bit before I get started.
- I am kind of tired, so maybe I will take a quick nap before starting.

Examine why you are postponing a task. Some reasons could include that the task is overwhelming or unpleasant. Fear of failure is another explanation.

So how do you keep yourself on track?

- Make a list of everything you need to do to accomplish this task.
- Set goals as previously described (SMART).
- Break a daunting challenge into smaller tasks.
- Sometimes just getting started is the most difficult part.

- Reward yourself for completing a task.
- “Procrastination is the art of keeping up with yesterday.” Don Marquis (Marquis, 1927)
“Procrastination is the thief of time.” Edward Young (Young, 1744)



MODULE 3 ACTIVITY #11

Keep a procrastination diary for one week to determine why you are putting off a task and what you can do to resolve that. Include the following:

- Date:
- Something I put off today:
- Why?
- Do I really need to perform this task?
- How will I get started?

This is a non-graded activity and should be recorded in your journal.

3.4.4 TOOLS TO MANAGE TIME

Time cannot be saved. Time is equal for everyone. Time can be managed. Time can be wasted. Time is money. Employers value employees who can manage time well.



Figure 33 – Inspirational Quotes about time Benjamin Franklin (by hot4sunny, CC BY – NC – ND 2.0)

Image: open ornate pocket watch with a small yellow flower lying on the lid.

Verbiage: You may delay, but time will not. Benjamin Franklin

Below are some ideas to assist in gaining control of your time at home and at work.

- Find a couple of credible time management tests to take online in order to first gauge this skill.
- Use a desk calendar or planner.

- Use Notes, Reminders, or voice recorder on your cell phone.
- Download a time management app to your cell phone.
- Use Calendar Appointment Scheduling features on the computer.

“Yesterday is a cancelled check. Tomorrow is a promissory note. You only have today, so spend it wisely.” Art Rust, Jr. (Rust, Jr. 1981)



MODULE 3 ASSIGNMENT #13

Take the quiz called How Good is Your Time Management. There is a score interpretation with insights into key areas such as Goal Setting, Prioritizing, Managing Interruptions, Procrastination, and Scheduling. Identify your strong and weak areas. Least at least three ways you use this information to develop time management as a powerful skill in your personal and professional life. To take the quiz, please click on “[How Good Is Your Time Management](#)” and place in the search field “How Good is Your Time Management”. (Reference 11, Mindtools, All Rights Reserved)

3.4.5 TYPES OF MOTIVATION

What is motivation? **Motivation** can be termed as a reason or “reward” for completing a task. For a more detailed definition, please click on [motivation](#). (Definition 4, Merriam-Webster, motivation) There are two types of motivators: intrinsic and extrinsic.

Intrinsic motivation is doing something because of the self-satisfaction received. The enjoyment of the activity is reward enough; therefore, praise and rewards are of little concern. An athlete may be driven by an inner need to be the best. You walk two miles every other day because exercising makes you feel good. You volunteer once a week at a local soup kitchen not for the pats on the back, but you truly want to reach out to others in a positive way.

Extrinsic motivation is an outside reward such as praise or money. Praise tends to be more powerful than money. When your supervisor compliments your performance, that feeling tends to stick around for a while. When you are given a raise at work that is a great feeling but soon after do you find that feeling has worn off and you wonder when the next raise is coming?

Please click on the Video 12 image to watch a video by Dan Pink on The Puzzle of Motivation.



Video 12 – Dan Pink: The Puzzle of Motivation (TED Talks, CC – BY – NC – ND)

3.4.6 ORGANIZATION AND TIME MANAGEMENT STRATEGIES



Figure 34 – External Memory – Analog saved me (by Chris[tmas] K, CC BY – SA 2.0)
Image: Board with 4 heading cards with numerous task cards under each heading

The first step is just to begin!

- Take a few minutes each morning to organize your day.
- Set short, intermediate, and long-range goals.
- Write to-do lists.

- Always ask yourself how you can best be using your time.
- Find out where time goes by keeping a journal.
- Use time management tools; try to keep your information in one place instead of having sticky notes everywhere.
- Use A, B, C priority list. Identify each task as A (Must Do), B (Should Do), C (Can Do).
- Try tackling the worst task first then the rest of your day is easy.
- Retreat to a quiet area or put up a do not disturb sign if necessary.
- Visualize the successful outcome.
- Some tasks require perfection such as creating a resume or filling out your tax forms and some tasks do not require perfection such as cleaning the house.
- If you are a morning person then tackle the toughest activity during your peak time.
- Block out distractions such as a ringing telephone, television, or social media.



MODULE 3 ASSIGNMENT #14

Keep a journal of your activities for one full week to include classes and studying, social, family obligations, sleep and leisure, and work. At the end of each day, examine what went right and what went wrong. At what time did you start the most challenging tasks? When are you most productive and when are you least productive. What were the reasons for interruptions? How can interruptions be controlled or minimized? What are the biggest time wasters? How can you eliminate time wasters? What could you spend less time on and still be effective? What activities needed more time? How can you make better use of your time?

Turn in the completed weekly journal as well as a paragraph of observations related to the questions above. This is a graded assignment.



PRACTICE TEST #2

True or False: Read the following questions and determine whether the statement is true or false.

1. A goal and a dream are the same.
2. "I want to be happy" is a quality goal.
3. A sound reason to strive for a goal is because your parents or spouse want you to obtain that goal.
4. A short-term goal is one that can be accomplished in less than a year.
5. Create easy to reach goals, so you can build self-esteem.
6. "I hope to be working in my field of study" is not the ideal way to begin your goal statement.
7. SMART goal setting stands for specific, makeable, action-oriented, realistic, and temporary.
8. Writing a goal down is strongly suggested as it makes the goal more concrete.
9. Fear of failure could be a reason for procrastination.
10. Time cannot be saved and cannot be managed.
11. In the A, B, C Priority List, A tasks are ones you can put aside for a while.

Multiple Choice: Read the following questions or statements and select the best answer.

12. Types of goals that you should set for yourself may include:
- A. Education
 - B. Community Service
 - C. Career
 - D. All of the above
13. Checking your Facebook page when you should be studying could be a sign of _____.
- A. Procrastination
 - B. Intrinsic motivation
 - C. Groupthink
 - D. None of the above
14. A tool that can assist you in gaining control of your time may include _____.
- A. Desk calendar
 - B. Cell phone
 - C. Both A and B
 - D. None of the above
15. Walking because you enjoy that activity is an example of _____.
- A. Attribution theory
 - B. Extrinsic motivation
 - C. Intrinsic motivation
 - D. None of the above

3.5 PREPARING FOR YOUR CAREER

Please click on the Video 13 image to watch a video introducing how to prepare for your career.



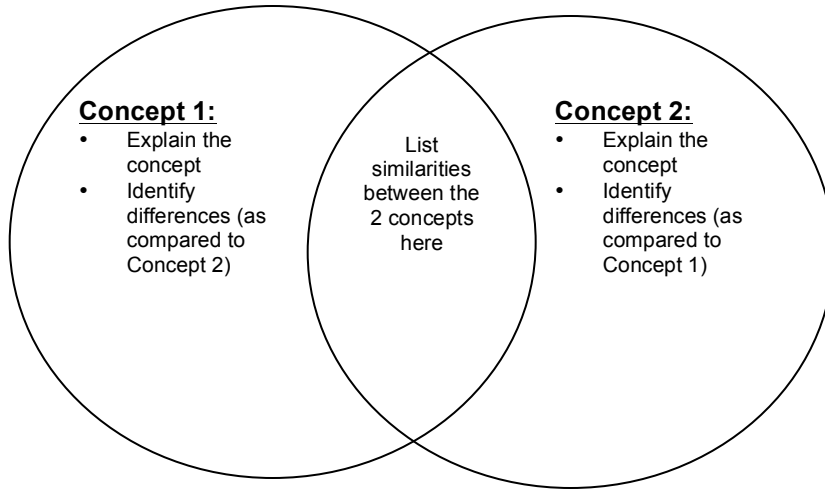
Video 13 – Professional Development: Preparing For Your Career (by Ashley Segal, CC – BY)
For a transcript of this video, please click on [transcript](#).

Although the phrases may be cliché, there is value in pondering, “What kind of job would I enjoy doing so much that I would pay to do it?” or “You spend more time at work than with your family, so you had better find something that you enjoy.” Having a satisfying and challenging career are steps towards self-actualization. Some people enjoy helping others so working in a human services field or nonprofit organization gives them self-satisfaction. Those employees may not draw the biggest salaries, but you should not base those decisions on money. If I offered you \$35 per hour to break big rocks into little rocks with a hammer, could you do that five days per week for the next twenty-five years?



MODULE 3 ASSIGNMENT #15

Using the Venn Diagram below, compare and contrast a job and a career. Describe a job that you have held. If you have not held a paying position, describe a volunteer position. What did you like and dislike about that job? What do you envision your career to be like? Identify two steps that you will take to reaching that desired career. This is a graded assignment.



3.5.1 SELF-INVENTORY

You need to position yourself for a career and not a job. A job is something you report to each day in order to receive a paycheck to fulfill your monetary obligations. A job is a means to an end. A career provides you an opportunity to grow and learn. You will set short-term and long-term goals. You will help others along this path as well as experience self-satisfaction in those duties you are performing. Hopefully if you are this far along, you have thumbed through the college catalog to select the right major for you. If you question your choice, go take an online career assessment test. Our state has SCOIS (South Carolina Occupational Information System). Other tests are TypeFocus and John Holland's Self-Directed Search. Find a career counselor on campus to talk through your decision. If you are in Radiology, yet you do not want to see blood, then you may be in the wrong major. Some of your patients may have really grotesque injuries that you will see during your x-ray setup. If you are in Administrative Office Technology, yet you do not like to type, then you may be in the wrong major.



Figure 35 – Career – Mind – map – Chalk (by Flazingo Photos, CC BY SA 2.0)

Image of a mind map with Career in the center; coming off career are circles with Education, Values, Interests, Expense, Networking, and Skills.

Consider your interests. Interests develop from your life experiences and beliefs. Those certainly can morph over time. My parents took our family to sporting events; therefore, I played sports throughout school. I enjoy watching all kinds of sports to this day. If you enjoy writing, join an organization related to your career field and run for Secretary. Examine your interests and determine which ones are skills that you possess. Skills are developed over time and improve with practice. Sports taught me to be competitive; other skills gained were communication and teamwork. These skills are transferable to most any position. Other examples of transferable skills are time management, delegating, and problem solving. Aptitudes are building blocks for your skills. There are inherent strengths; I know that math is not one of my aptitudes. Math instructor or engineer was not in my future. I even avoided accounting and finance as much as I could get away with it. I choose management because I was self-motivated and disciplined to get the job done. I believe the skills learned from sports led me to this path. I chose courses related to marketing and human resources as opposed to those math classes.



MODULE 3 ASSIGNMENT #16

Look at O*Net Skills Search. Write down five skills you currently possess. Identify at least three skills you would like to develop. Discuss the benefit of acquiring these skills and how you plan to gain these skills. To access the O*Net site, please click on [O*Net Skills Search](#). (Reference 12, O*Net Online, Department of Labor) Under the Advanced Search dropdown box, select Skills Search. This is a graded activity.

I had a Medical Office student participate in an internship with a pediatrics office. After the completion of her activity, she noted that the experience was very valuable. She learned that she enjoys the medical field, but she did not enjoy being with other people's children all day and then going home to her own children. She determined that pediatrics was not for her; therefore, she would apply at other types of medical offices. Before committing to a major, job shadowing is a nice way to get your feet wet. Prior to paying for classes, you can seek out an employer and request to observe for a day. You are not there to perform work but solely to watch to see if this truly is the occupation for you.

There are so many questions to ask yourself. Do you prefer working with people or things? Where do you want to live? I had a student who requested an internship developing video games. He will have more success in California as opposed to Chester or Lancaster, SC. Do you prefer to own your own business, work for a family-owned business, or work for a large corporation? What are your salary requirements? Would you consider working for a non-profit organization? What is the outlook for the number of jobs in that field? Are those positions being outsourced and moving to other countries? When the economy was particularly poor, many laid off from mills selected medical office with the reason being that their mill position went overseas, but everyone will have medical needs. There were positions for those willing to drive to larger towns, but those who expected to work two miles from home did not consider that the market in their small town was being flooded. Also, when the large companies closed, people did not have medical benefits and could not afford to go to the doctor. Physicians had lighter patient loads; therefore, they laid off staff. New positions were not being created during this rough economic time. For those who are able to move or flexible enough to drive to more urban areas were in a better position to gain employment.

3.5.2 CAREER SERVICES AND WORK-BASED LEARNING



Figure 36 – Center for Career Services and Cooperative Education (by Merrimack College, CC BY – NC – ND 2.0)

Image: Office area with glass wall.

Verbiage on glass wall: Center for Career Services & Cooperative Education

As a college student, you have access to valuable resources linking you to student employment. Those services may be free or be provided at a nominal cost. Professionals in that department may review your resume or any other written documents needed for your employment search. The staff may practice mock interviewing with you. The office probably maintains a board for miscellaneous jobs that may not relate to your career but provide flexibility in offering hours around your class schedule. Definitely when you approach graduation, you need to register with this office to get a hand in searching for a position in your career field. This office may host career fairs that bring employers to campus in order to fill jobs or as an opportunity to network. Take advantage of these services!

Work-based Learning (WBL) may be a partner with Career Services or may be a separate office. WBL offers hands-on experience at an employer worksite so that the student can gain skills in the field of study. These activities may be paid or nonpaid and are more commonly known as internships, co-ops, and apprenticeships. Co-ops and internships are typically short-term activities that may lead to college credit; the student would work a minimum number hours at the worksite and submit documentation of the experience. The employer would complete an evaluation at the end. Apprenticeships are more formalized training programs that may last one to four years. Do not wait until the last minute to locate a worksite. You need to participate in the process and conduct searches on your own as well. Approach WBL the same way you would go about a permanent job search such as dressing appropriately for your interview and sending a thank you note. WBL may be a path to permanent employment and is a great way to network with professionals in your field of study.



MODULE 3 ASSIGNMENT #17

Find the Career Services and Work-based Learning offices. Identify staff names, hours of operation, and location. Describe the services offered and the costs. Submit new information that you gained from reviewing literature or website from these offices. This is a graded activity.

3.5.3 SEARCH METHODS

“Parties who want milk should not seat themselves on a stool in the middle of the field in hope that the cow will back up to them.” Elbert Hubbard (Hubbard, 1913)



Figure 37 – Job Fair Works For Me – Kenton (by Thompson Rivers University, CC BY NC – SA 2.0)

Image: job fair flyer and has people in various outfits to represent various careers

Verbiage: “Many Opportunities to meet new businesses not only local but nationwide.” Kenton- Business
Other verbiage regards the date/time/place of the career fair.

That quote reminds me of how some students conduct their job search. They sit at home and wait for some employer to magically call. Searching for a job is not fun, and the process takes effort. Nowadays, students sit in front of the computer and search Monster.com and Careerbuilder.com because this is easier; however, the computer search really is not the most effective method especially for finding those local jobs with small employers. Networking and going directly to a company are most effective. You should try all methods available but spend the bulk of your time using the techniques that are more likely to pay off.

Below is a comprehensive list of job search methods:

- Networking
- Applying directly with the employer.
- Using a college placement office.
- Inquiring about job leads from your instructors.
- Searching newspaper employment section.
- Using the Employment Security Commission/Job Service office.
- Applying with temporary agencies/staffing services (no fee).
- Registering with private employment agency (can be ‘fee paid’ or applicant may have to pay a fee).
- Attending job fairs.
- Mailing out hundreds of resumes.
- Using the yellow pages, company brochures, letterhead, or magazines to call employers.
- Utilizing the resources at the Chamber of Commerce.
- Calling job hotlines.

- Searching the Internet.
- Doing volunteer, co-op, or internship work.
- Listening to radio and television ads.
- Looking at bulletin boards in church, laundromats, grocery stores, apartment complexes.



MODULE 3 ASSIGNMENT #18

Find five potential jobs in your career field using different methods as listed above. Describe the positions you located and what methods you used to find these positions. This is a graded activity.

Since many positions are filled via networking, this is a valuable skill that you need to hone. You do not want to come across as pushy or annoying, but you are simply striking up a conversation with friends, family, and professionals in order to share information, resources, and support. You can network at school or church; you can join a club or organization such as the Jaycees. The great thing about networking is that you just need to find people. When conducting a formal, professional networking session, here are some tips that you may want to follow:

- Research your field of study.
- Make contact with an appropriate person in that field and make an appointment.
- Assure that person you are seeking information, not a job.
- Bring a list of questions to the meeting about your career choice.
- Ask for other referrals or leads.
- Send a thank you note.

If you are still struggling with exactly what to say, here is an example:

“Mr. Baker, I have decided to make a career change, and our mutual friend, Rachel Smith, seemed to feel that you would be a good person to speak with. She said that you are very knowledgeable about your industry and may be in a position to offer some general advice and ideas concerning my career change. I would enjoy stopping by to see you for 20 minutes or so to discuss my career plans and to hear your thoughts and suggestions. If you are agreeable, when would be a convenient time for you to meet with me?”



MODULE 3 ASSIGNMENT #19

Network with someone in your chosen field using the steps listed above. Use a minimum of seven questions in your interview. Write a paragraph of your findings. Include a copy of your thank you note. This is a graded activity.

3.5.4 APPLICATIONS



Figure 38 – Application – pen2 (by Flazingo Photos, CC BY – SA 2.0)
Image: Scattered application forms with a pen lying on top of one of the applications

So why does an employer have a candidate complete an application? An employer will determine whether or not to interview you based on how thorough you fill out the application. The information that you list provides a snapshot of your education and skills. Other information that the employer can glean from the application is how well you can follow directions, understand questions, organize answers, neatness, thoroughness, spelling, and writing abilities. The application is a sample of the quality of work that you might produce once hired. Below are some guidelines to keep in mind when completing your applications.

- Call the company to inquire about specific times that may be set aside to fill out applications.
- Dress appropriately.
- Have necessary materials on hand such as pen, correction fluid, references, and education/employment information.
- Read the entire form thoroughly before answering any questions and follow all instructions.
- Complete all blanks and write "NA" or "Not Applicable" if an item does not apply.
- Know what position applying for and availability date.
- Provide honest, complete, and accurate information.
- Be as neat as possible. If a mistake is made, ask for another form. Better yet, bring a bottle of whiteout.
- Spell correctly and do not use abbreviations.
- Use a pen with black or blue ink.
- Sign and date the form properly wherever requested.
- After completing the application, review it once again.
- Follow up with the company 5-7 days after application completed.

Here are tips for filling in special areas of the application:

Work History: Be prepared with all dates, names of supervisors, addresses, telephone numbers, salary, job title, duties, and reasons for leaving. Be honest but try to put a positive spin on reasons for leaving.

Criminal Record: Probably will not include minor traffic violations. If a record exists, put "will discuss at interview." Most importantly, do not lie but do know the difference between a felony and a misdemeanor.

References: Request permission from four people ahead of time. Use instructors, former employers, colleagues, coworkers, and ministers but not family or friends unless specifically instructed to do so. Know correct spelling and have complete contact information including names, titles, addresses, telephone numbers, and e-mail addresses.

Job Applied For: Be specific. Never state "I'll take anything." It is not the job of Human Resources to figure out what you want to do.

Salary Desired: Put "salary negotiable" or "open" or state a salary range, such as \$18,000-\$20,000/year. Be careful not to undersell abilities and not get the salary the company had in mind, but do not oversell abilities and have no chance at the position. You need to know more about the duties to negotiate though. Also, do your research to find out what similar positions in your area are paying. The cost of living is higher in San Francisco, CA than in Lancaster, SC. A file clerk would not warrant the same salary as an Executive Assistant. The Employment Security Commission might be able to share that information or seek out your college Career Services Office. Salary.com is another resource to investigate.



MODULE 3 ACTIVITY #12

For practice filling out an application, please click on [application](#). (Reference 13, South Carolina Department of Natural Resources, All Rights Reserved) Print the application and fill it out completely. Any confidential information such as social security number or salary, feel free to change. This is a non-graded activity. The results should be recorded in your journal.

3.5.5 RESUME AND PORTFOLIO

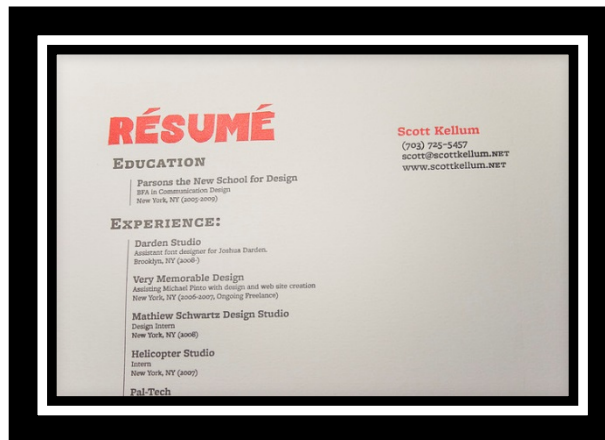


Figure 39 – Portfolio Mailer (by Scott Kellum, CC BY – NC 2.0)
Image: Resume with Education, Experience and person's name

The goal of the **resume**, a document outlining your achievements, is to get you to the interview so use this opportunity as a marketing tool and personal advertisement to catch employer's attention. For a more detailed definition, please click on [resume](#). (Definition 5, Merriam-Webster, resume)
No two resumes should be the same, and applicants need to write the resume themselves. Choose a chronological (education and experience is arranged listing most recent first), functional (experience is arranged according to areas of skill), or combination resume. Please review some resume examples by clicking on [examples](#). (Reference 14, York Technical College, No Copyright Given)

Omit personal information such as health, marital status, height, weight, and birthdate. Make use of italics, boldface, and underlining, but do not overdo it. In most cases, do not include artwork on a resume, so keep it simple and professional. Be consistent throughout the resume. Start with 1" margins but adjust as needed; keep resume to one page, or maximum of two if having been in the workforce for a while. If you do spill into two pages, include your name on the second page. Print on one side of high-quality, 8 1/2" x 11" paper. Use traditional colors such as white, off-white, or light gray. Use black ink in Times New Roman or Arial font; use font size no bigger than 12pt unless for contact information or headings, and no smaller than 10pt. Proofread for typos and grammatical errors. Have two other people proof your resume. Never make corrections by hand. Never mail resume without a cover letter. Do not attach letters of recommendation, transcripts, certificates, references, or pictures. Provide additional items as requested. The appearance of the resume should look like the applicant is worth the money the company is going to pay them!

Header:

1. The header should include name, address, telephone number, and email address.
2. Do not include the word "Resume" at the top of the resume.
3. Do not list the date of last revision or current date on resume.

Professional Profile:

1. Include a professional profile that is specific. Make sure this is appropriate for the position. O*Net online might be a good website to locate buzz words related to your major to use in your resume. You may access the site by clicking on [O*Net Online](#). (Reference 15, O*Net Online, Department of Labor)
2. Gear professional profile towards what applicant can do for company, not what company can do for applicant. Leave out tired phrases, such as "Seeking large reputable company that provides good salary and benefits."

Education:

1. High school information is unnecessary for a college student.
2. List institution's name, city, state, degree/program name, and dates of attendance.
4. List courses relevant to the major or relevant to the career objective.
5. Include awards from college or previous involvement in professional organizations.
6. Education should precede work experience for recent graduates.
7. Do not list a GPA below 3.5.
8. Know the official name of your degree program.

Work Experience:

1. The work experience should include company name, city, state, dates of employment, job title, and duties.
2. List any volunteer work, co-ops, internships, and part-time employment while in school.
3. Use action verbs to describe responsibilities (for example: managed, organized, processed).
4. Skills and experience should try to tie into the career objective.
5. Long paragraphs are difficult to read. A job description should be six lines or less. Use bullets to make the resume easy to visually scan.
6. Use concise phrases without pronouns such as I or my.
7. Use specific examples where results are shown, such as: reductions, increases, profits.
8. Do not include supervisor names, telephone numbers, street addresses, zip codes, salary, or reasons for leaving as those components will go on an application.
9. Downplay gaps in work history. State if job was temporary or summer employment. There are numerous other headings that can be included: Clubs/Organizations, Summary of Skills, Honors/Awards, Accomplishments, Certifications, Military Experience, Community Service, Volunteer Work.

References:

1. Include reference information on a separate page.
2. Use same heading as on resume.
3. Print on same paper as used for resume and cover letter.
4. Ask references for permission first. Give them a copy of resume.

Follow Up:

1. Follow up with the company 5-7 days after mailing resume.
2. One to two phone calls is fine, but do not "bug" the employer with excessive telephone calls.
3. Keep a log of where resume was sent, to whom, when, and dates of follow-up.

Some action words that might assist in your resume writing:

accelerated, decided, investigated, reorganized, accomplished defined judged repaired, achieved, delegated, justified, represented, acted, delivered, kept, reported, adapted, demonstrated, launched, researched, administered, derived, lectured, resolved, adjusted, designed, led, responded, advised, detected, maintained, restored, allocated determined, managed, routed, amended, developed, marketed, revamped, analyzed, devised, maximized, reviewed, applied, diagnosed, measured, revised, appointed, directed, mediated, revitalized, appraised, discovered, modernized, scheduled, approved, dispensed, modified, screened, arbitrated, doubled, monitored, selected, arranged, drafted, motivated, served, assembled, drew up, negotiated, serviced, assigned, drilled, notified, assisted, edited, obtained, set up, attained, eliminated, observed, shipped, audited, enabled, opened, simplified, averted, enforced, operated, sold, balanced, engaged, ordered, solved, billed, engineered, organized, specified, entertained, oversaw, staffed, established, packaged, standardized, briefed evaluated, packed, streamlined, budgeted, executed, participated, strengthened, built, exhibited, perceived, structured, calculated, expanded, performed, studied, cared for, expedited, succeeded, facilitated, summarized, cataloged, planned, supervised, charted, prepared, supported.

A scannable resume is a paper resume that focuses on key words, not looks, and the information is transferred from paper into the company's resume database system. Once a resume has been scanned by a computer into the tracking system, employers can identify potential candidates by searching the database using key words.

Posting a Resume to an Online Job Bank:

An ASCII (American Standard Code for Information Interchange) resume consists of 127 standard characters, much like a typewriter. ASCII (aka Plain Text, Text Only, or Rich Text) resumes are rarely printed and are meant to be uploaded to an employer's website in their online resume builder by cutting and pasting appropriate sections. It should contain a list of key words that are used by employers to find a match.

Tips for Creating Electronic Resumes:

- If printing, use white paper, 8 ½ x 11, one side only, laser printed original.
- Do not fold or staple.
- Use font size 10 to 14 and use sans serif fonts (without feet, or letters that do not touch each other).
- Place applicant's name at the top of the page on its own line and use standard address format below name.
- List each telephone number on its own line and don't use parentheses around area codes.
- Use separate lines for job title, company name, and location.
- When using dates for work experience, put beginning and ending date on one line.
- Use a space around slashes.
- Use asterisks or dashes.

- Use all capital letters for headings.
- Use key words and buzzwords.
- Use a hard return instead of word wrap.
- Make everything left justified.
- Avoid using page numbers as the resume is read on a computer screen and there is no distinction between pages.
- Avoid ampersands, percent signs, foreign characters, bold, italics, graphics, underlining.
- Avoid boxes, horizontal or vertical lines, solid or hollow bullets (may be interpreted as the letter o).
- Avoid two-column format.
- Avoid tabs and centering text.
- Proofread and spell check document before hitting the “submit” button.

Privacy Issues:

- Date the resume, in case the employer stumbles across it online in the future
- Try to use a password that prohibits anyone from transmitting the resume without authorization
- Ask the website administrator about the site’s policies on selling or trading resumes

Portfolio:

You might consider creating a work experience portfolio as well. The portfolio is a collection of materials that is unique to you. The work that you include shows accomplishments, new skills learned and professional development. The information that you keep can be hard copies or saved to a flash drive. Ensure that all items look professional and are easy to review. As always, check for grammatical errors and add headers, so the employer can understand the message you are attempting to convey. The material that you include should support your resume. You might include samples of your work, evidence of stellar graded assignments, evaluations, honors, and awards.



MODULE 3 ASSIGNMENT #20

Submit three items to be included in your Portfolio. Use information listed in this section to decide on which items should be included. This is a graded assignment.

3.5.6 COVER LETTERS



Figure 40 – Letters (0108) (by Jason Dean, CC BY 2.0)
Image is a letter dropbox with the word “Letters” written on the dropbox flap

The cover letter is another sample of your work just like the resume. Any time you mail your resume to an employer, you should include a **cover letter** to introduce yourself. The purpose is to show a match between your skills and qualifications and the available position. Type neatly and correctly in proper letter format on quality bond, letter-sized paper. Print on the same paper that you used for the resume; use matching envelopes too. Be clear, brief, and businesslike. If at all possible, keep your cover letter introduction to one page. Do not just rewrite the resume. Customize each letter for each position you apply for. In other words, send original letters and not one mass-produced letter. Proofread carefully to ensure there are no typos or grammatical errors. Follow up with company 5-7 days after sending cover letter and resume. One to two phone calls is fine, but do not harass the employer with excessive telephone calls. Keep a copy of the cover letter and log where it was sent, to whom, and when.

Here are some ideas of what to include in your cover letter:

- *Paragraph 1* should grab the reader’s attention! State the purpose of your cover letter. Identify the position you applying for. Briefly mention how you discovered the position.
- *Paragraph 2* should market your abilities. Refer to college preparation, work experience, and/or personal qualities that make a good employee. Make it appear as if this position is a perfect match. Refer to enclosed resume which briefly outlines academic background and work experience. Do not repeat the resume verbatim. The second paragraph is usually the weakest part of the letter, so make a strong case as to why this employer should call you in for an interview.
- *Paragraph 3* should ask for an interview in order to discuss qualifications and interest in company/position. Include availability to interview and contact information in which to work out a desirable date and time. Thank the prospective employer for their time. Restate your interest in the position and your hope to hear from them.

Below you will find a sample resume:

951 Any Street
Charlotte, NC 28264
(704) 555-8354
sjones@home.com

April 14, 2014

Ms. Shirley Grey
Human Resource Manager
ABC Corporation
1213 Any Road
Charlotte, NC 28173

Dear Ms. Grey:

Please accept this letter as application for the Administrative Assistant position available as advertised in *The Charlotte Observer* dated April 14, 2014. My resume is enclosed for your review and consideration.

As you will see from my resume, I recently received an Associate Degree in Administrative Office Technology, which provided me with the skills needed for a career as an Administrative Assistant. Working as a General Office Clerk has enabled me to acquire hands-on experience in telephone etiquette, customer service, filing, data entry, transcription, and various office machines. I enjoyed working in an office and wish to continue my career as an Administrative Assistant. Should you hire me, you will find that I am efficient, ambitious, and dependable.

I would like very much to be a part of ABC Corporation, and I am available to meet with you at your convenience. I look forward to hearing from you soon.

Sincerely,

(sign your name here)

Sally E. Jones
Enclosure

3.5.7 INTERVIEWING

The following are some recommendations to consider when preparing for an interview.

- Conduct research on the organization and the position such as products/services, how long has organization been in business, rate of growth, location of parent company, headquarters, plants, offices, and stores, size of organization and structure, description of position, deadline for application, salary range of position, and competitors.
- You could conduct research in places such as a library, Chamber of Commerce, employees of the organization/human resources office, personal contacts such as family and friends, Internet, college placement office.
- Go to the interview alone. When bringing friends, family, or children along, even though they may wait in the lobby, this will raise all kinds of red flags with the employer. An employer may believe the candidate lacks confidence, transportation, or childcare.
- Return all calls and schedule the interview around the employer's schedule.
- Someone once told me that if you are on time then you are really late. Arrive at least 10-15 minutes early as you never know what situation may arise plus that gives you a moment to decompress. If you must be late, call the interviewer.
- Get directions, but better yet, conduct a trial run ahead of time so you can assess traffic and parking.
- Gather all materials needed for the interview such as resume, reference sheet, transcripts, certificates, paper, pen, company information, interviewer's telephone number, directions, and questions to ask. If you have a portfolio, then bring those work samples in case the employer would like to review.



Figure 41 – Handshake – 2 men (by Flazingo Photos, CC BY – SA 2.0)
Image: Two men’s hands grasped in a handshake

The following are some recommendations to consider during the interview.

- We have already discussed the importance of dressing appropriately, professionally, and conservatively.
- Dispose of chewing gum and cigarettes before entering the interviewer's office. Better yet, do not smoke at all before the interview. I have smelled smoke in students' clothing and even the paperwork that they have turned in. I have had employers complain about the heavy smell of cigarette smoke on clothing. A medical office is trying to convey a clean, healthy environment. I had a programmer who was asked to stop smoking before reporting to his position because the smell was offensive to other employees as they worked in tight quarters. You may be giving the employer a reason not to hire you. Politely turn down food and drink.
- Turn off cell phones. Put your cell phone away during the interview process.
- Do not get annoyed or restless while waiting. Be very polite to the receptionist as that person may have input into the hiring decision!
- While waiting in the outer office, watch what goes on in the office and read the literature that is displayed.
- Smile and distinctly say your name when greeting the interviewer. Give a firm "web-to-web" handshake and repeat interviewer's name.
- Do not expect the interviewer to stand up when entering the room but don't you sit down until the interviewer has instructed you to do so.
- Let the interviewer lead the conversation, but you need to give some meat to your answer. Yeah and uh huh will probably lead to a short interview. This is your one opportunity to sell your skills. If you don't blow your own horn then there is no one else in the room to do that for you.
- Keep referring to skills and achievements. Use specific examples from real situations. Specify results.
- Link everything you say back to the position you are applying for.
- Never beg for a position or be boastful. Convince the employer that your education and skills match the job requirements. Everyone needs a job to pay bills; therefore, use your skills set and experience to set you apart from everyone else.
- Watch posture and body language; sit up straight with both feet on the floor.
- Maintain eye contact as that conveys confidence and honesty.
- Avoid using slang expressions and watch grammar usage and tone of voice.
- Never criticize others, including former employer, even if justified.

- Be relaxed, social, act natural, show enthusiasm, and smile.
- Do not contradict or argue with the interviewer.
- Do not discuss personal problems. Always keep the conversation positive.
- Answer questions completely and accurately.
- Take notes during the interview. Ask first.

The following are some recommendations to consider when finalizing the interview.

- Thank the interviewer by name and give a firm handshake.
- Reaffirm interest in the position.
- Always conclude with a call-back option.
- Send a thank you note within 24 hours.
- If interviewed by several people, send a different letter to each person.
- Keep a log of interviews detailing with whom, where, and when a thank you letter was sent.
- Follow up with the company within 5-7 days.

For some jobs, a test may be required and several are described below.

- Aptitude Tests predict the applicant's ability to learn and perform job tasks.
- Practical Tests measure what the applicant knows and what he/she can do in a job.
- Literacy Tests measure reading and arithmetic levels.
- Personality Tests evaluate mental, emotional, and temperamental makeup.
- Honesty and Integrity Tests evaluate the likelihood of stealing and trustworthiness of applicants.
- Physical Ability Tests measure strength, flexibility, stamina, and speed for jobs that require physical performance.
- Medical Tests determine physical fitness to do a job.
- Drug Tests show the presence of illegal drugs that could impair job performance and threaten the safety of others.
- Criminal Background Check.
- Credit History.

Ask about the re-testing policy. After the test, find out what scores actually mean.



Figure 42 – Pre-employment drug testing (by Francis Storr, CC BY SA 2.0)
Image: A sign with Drug Screen written on the sign with an arrow pointing to the right.

Traditional interviews are the most common and their questions are often hypothetical or theoretical. Examples are below.

Educational Background

- Why did you decide to go to this college and choose this particular major?
- Do you have plans to continue your education?
- What courses did you like best? Least? Why?
- Did you change your major while in college? Why?
- Do you feel you have done the best scholastic work of which you are capable?
- In what school activities/offices did you participate? Which did you enjoy the most?

Work History

- You have changed jobs frequently. Can you explain this?
- Why are you thinking about leaving your current job? Why did you leave your last job?
- What did you like best/least about your last job?
- What jobs have you enjoyed the most? The least? Why?
- Why are you switching careers?
- How many hours a week do you find it necessary to work to get your job done?

Future Career

- Do you like routine work?
- Do you work well under pressure?
- Do you prefer working with others or by yourself?
- Are you willing to relocate? Travel?
- What do you know about opportunities in the field in which you are trained?

- What are the disadvantages of your chosen field?
- Why do you think you would like this particular type of job?

This Particular Job

- What do you know about our company?
- Why do you think you might like to work for our company?
- Why do you feel you are the best candidate for the position?
- Tell me your qualifications to perform the job that you are applying for at this company.
- Why should our organization hire you?
- Where do you think you could make the biggest contribution to this organization?

Goals

- What are your ideas on salary?
- What are your career goals?
- What is the ideal job for you?
- What does success mean to you?
- Are you primarily interested in making money or do you feel that service to others is a satisfactory accomplishment?

General Background/Miscellaneous

- Tell me about yourself.
- What type of books have you read?
- What are your greatest strengths? Greatest weakness?
- How would your coworkers describe you?
- What causes you to lose your temper?
- In your opinion, what does customer service mean?
- Tell me one word you would use to describe yourself.
- May I contact your references? May I contact your current employer?
- Do you have any questions?

Behavioral Interview questions require specific examples of past performance. The reason for these interviews is that an applicant's past performance is the best predictor of future performance.

Time Management:

- Give me an example of how your work was affected when you were under extreme pressure to produce results.
- Tell me about a time when you missed a deadline on a project. What were the causes? What did you do?

Getting Along With Others:

- Tell me about a difficult time you had with a coworker and how you handled it.
- In your career, when you discovered a coworker handling something in an unethical manner, what did you do about it?
Describe a time in which you had to deal with a very upset customer and how you handled it.
- Tell me about a time when someone lost his or her temper at you in a business environment.

Composure Under Stress:

- Describe a situation where the planning you did salvaged a situation.
- Can you recall a time when you went back to a failed project to give it another shot? What was the outcome?
- Tell me about a time you failed. How did the outcome affect your company?

- Tell me about a time when you were faced with problems at work that tested your coping skills. What did you do?
- What is the most frustrating work-related experience you have faced?

Manageability:

- Tell me about a time when your boss was in a rush and didn't have time to give you clear instructions. What did you do?
- Tell me about the best supervisor and worst supervisor that you have had.
- Tell me about an occasion when your performance did not live up to your expectations. What could you have done differently?
- Tell me about an occasion when your work or an idea was criticized. How did it make you feel?
- How did you feel about the workload in your last job?

Teamwork:

- Give me an example of when you had problems getting two individuals or two work groups to work together. What was the problem? How did you handle it?
- Tell me about an occasion when, in difficult circumstances, you pulled the team together.

Written Skills/Creativity:

- What are some of the most difficult writing assignments you have had to complete?
- Of which writing assignment or achievement are you proudest?
- Describe the most creative work-related project you have completed.

Decision Making:

- How do you approach making good decisions when you are under extremely tight decision deadlines?
- Give me an example of a time when you had to make an unpopular decision. What was the decision and how did you go about arriving at that decision?
- Give me an example of a decision that you made that you were proud of. What made you proud of that decision?
- Tell me how you think the safety procedure in your last job could have been improved.
- Screening Interviews are often conducted over the telephone as a way to screen applicants out. The interviewer wants to see if the applicant lacks certain skills or minimum qualifications for the job, to see if answers are consistent with the resume, or to see if the applicant can communicate effectively. The screening interview may also be just a gathering stage, where data and information is collected on applicants to determine which people are qualified and can be recommended for an interview as well as to eliminate those who are not qualified.
- Team interviewing involves more people in the hiring decision as to better the chances of hiring the best candidate. Applicants will either meet the entire group at once or will meet each member individually.
- You may think that the employer has covered everything, but you should always have a question. The list below has many categories of potential questions for you to ask. Pay attention though and ensure that the topic was not already discussed.
- The Company
- In what ways has this organization been most successful in terms of products and services over the years, and what has been the biggest setback?
- What are the prospects for future growth and expansion of the company?
- What are the major changes in the industry and how is the company responding?
- What do you like most/least about working for this company?
- Has the organization had any layoffs or cutbacks in the last five years?
- What accounts for success within the company?
- What does this company value the most in its employees?

The Job

- Why is the position open?
- How many people work in this office/department? How is the department organized?
- To whom does this position report?
- What individuals report directly to this position?
- What are the three main qualities that you are looking for in a candidate?
- How do my qualifications compare with other qualified applicants?
- Why is the position open? What would you like done differently by the next person who fills this position?
- How would you describe the responsibilities of the position? What would a typical day be like?
- How much travel is required? To where?
- What are some of the objectives that you would like to see accomplished in this job?
- What is the highest priority in the next six months and how could someone like me help?
- What are some of the more difficult problems one would have to face in this position? How do you think these could best be handled?
- How is one evaluated in this position?
- With my particular background, how do you see me fitting in within your company?
- What are my strongest assets and possible weaknesses?
- To what positions would employees likely progress?
- Does the company support professional development and additional formal education?

Salary (wait for the employer to bring up this subject)

- What is the salary range of this position?
- What is the salary range for a person with skills such as mine?
- I know that you would offer a competitive salary, so would you mind if we discuss how I can contribute to your organization and discuss salary at a later time?
- Other than routine reviews, are there any other kinds of salary increases?

Benefits (wait for the employer to bring up this subject)

- What benefits are offered by the company?
- What are the employees' costs for carrying these coverages?
- Which of these insurances provide for dependent coverage?

Miscellaneous

- When can applicants expect to hear something?
- What is the expected date to have this position filled?

3.5.8 THANK YOU LETTERS



Figure 43 – Thank You Notes Greeting Card Set (by Karen, CC BY – NC 2.0)
Image: Several Thank You Notes with “Thank You” written on the front of the notes

There are many purposes to sending a cover letter, such as being one more sample of your writing ability, a reminder to the interviewer that you are interested in this position, an indication of courtesy, and shows follow-through on work that was not even required of you.

Post-interview actions can be as important as the interview. Say something meaningful, not just a “thanks for the memories” note.

- Say something that you wish you had said during the interview.
- Recap the company’s priorities.
- Review your understanding of the position.

The letter can be typed or handwritten to add a personal touch. If typed, use a 12-point font and follow a business letter format. Just like the resume and cover letter, the thank you letter is a sample of your work. Ensure that your letter is sincere, timely, and grammatically correct. Have someone else proof the letter. Before leaving the interview, get a business card from the interviewer or check with the receptionist to get the correct spelling of the name, complete business address, and appropriate job title for your letter. For group interviews, send a personalized thank you letter to everyone. For a second interview, consider sending a second thank you letter.

Mail the letter the same day or the following day; waiting any longer will make your letter less effective.

3.5.9 PROFESSIONAL DEVELOPMENT THROUGH LIFELONG LEARNING

My father worked the same position for most of his career as did his father. People seem to change positions more often these days. Skills become obsolete. I took COBOL programming language in college; when I managed a staffing agency, COBOL skills were in demand but now that language has been replaced. What happened to jobs where people developed film? What happened to those who worked at Blockbuster? I had a friend who planned to leave his teaching job to take over his father’s pay phone business. Fortunately, he changed his mind and chose another avenue. You do not graduate and think you are done with education forever. Continue to evaluate your goals. Understand that you will need to focus on lifelong learning. Careers in computer technology not only value degrees but also certifications. Learning new skills will award you more earning potential. Having a thirst for knowledge will provide you the ability to talk to diverse groups of people and keeps your mind young. Self-education can provide you with a sense of purpose. Learning can take place in a formal classroom setting or online.

Learning does not have to entail a semester long class but can be a continuing education workshop or seminar. Joining a professional organization can assist in achieving that goal. I have been a member of the South Carolina Association of Colleges and Employers for over twenty years. I learn by just conversing with my peers. I attend conferences to hear speakers talk about topics related to my career field such as Social Media and Employment Law. With regard to social media, I am disadvantaged when compared to a recent college graduate who grew up with the computer. If I do not learn these skills along the way, I may be left behind. On my own, I enjoy viewing TED lectures which are funny and interesting life experiences. You can learn a foreign language or take up golf. You are in charge of your own lifelong learning plan.



MODULE 3 ASSIGNMENT #21

Identify two new skills that you would like to learn. Jot down a brief plan (how, when, where, why) for moving forward with this lifelong learning. This is a graded assignment.



MODULE 3 PROJECT 1

The project is in 6 parts. All must be completed.

- Submit a perfect resume. Use the information listed in this section to form the resume. This is a graded assignment.
- Submit a perfect reference page. Use the information listed in this section to form the reference page. This is a graded assignment.
- Submit a cover letter targeting a position in your career field. Find a real posting or create your own information for the company and contact person. This is a graded assignment.
- Choose 10 questions that you could ask the employer in an interview. This is a graded assignment.
- Choose 10 questions that you should wait to ask until the employer has brought up the topics first. This is a graded assignment.
- Create a thank you letter to the same company to where you sent your cover letter. Use information in this section to assist you in writing the thank you letter. This is a graded assignment.

TEST REVIEW:

To study for the test, you need to:

- Review the pre-test
- Review Key Points
- Review main concepts from each section

Be familiar with the following:

Styles of Professional Dress (what is proper and what is not proper)

Symptoms of Stress
Time Management Strategies
Types and Terms of Goals
Albert Mehrabian Study
Resume Objective
Job Seeking Methods
References for Career Search
Transferable Skills and examples
Behavioral Interview Questions and examples
Work-based Learning Program
Advantages of Home Ownership
Difference between Credit Card and Debit Card
Difference between Risk Takers and Risk Avoiders
Difference between Intrinsic and Extrinsic motivation
Difference between Medicare and Medicaid
Difference between Variable and Fixed Expenses
Difference between Job and Career

Terms:

SMART

Procrastination

Budget

Gross Income

Credit Reports

Credit Unions

FDIC

Investing

Stocks

Mutual Funds

Bonds

IRA

401K

APR

Insurance:

- Life insurance
- Comprehensive coverage
- Renter's insurance
- Managed Care plans

Resume

Scannable Resume

Functional Resume

Portfolio

Cover Letter

Thank you letter

Networking

Stress

Homes and Rahe Stress Scale

Fight or Flight Syndrome

Time Management Strategies

Lifelong Learning



POST- TEST

1. Albert Mehrabian suggested _____% of what people believe about you comes from appearance.
 - A. 75
 - B. 55
 - C. 38
 - D. 7
2. True or False.
Albert Mehrabian suggested your words make a greater impact than your tone of voice.
3. True or False.
Dress is not as psychological as we used to think. It is a myth that people tend to hire and promote those that remind them of themselves.
4. *Looks That Work* describes a conservative style of dress that might include how people dress in the legal and banking profession. This style is known as _____.
 - A. Creative
 - B. Communicator
 - C. Traditional
 - D. Corporate
5. *Looks That Work* describes a style of dress that sends a message of helpfulness and rapport building with customers. This style is known as _____.
 - A. Creative
 - B. Communicator
 - C. Traditional
 - D. Corporate
6. True or False.
Buying a trendy clothing item is a smart purchase if you are trying to stretch your budget.
7. Describe ways you can lengthen your appearance.
8. True or False.
Checks and plaids will give the appearance of a wider look.
9. True or False.
A short jacket that comes to your waist with Paisley pants will accentuate your bottom.
10. List three colors that may make you appear larger.
11. True or False.
Perfume or cologne is imperative for an interview to display good hygiene.
12. True or False.
If you get the flu the day before the interview, go ahead as scheduled as you may not receive another opportunity.
13. True or False.
An interviewer is unlikely to pay attention to your shoes.
14. True or False.
Sandals or flip-flops are acceptable for many work environments.
15. True or False.
For an interview, females should wear no more than one ring per hand and one set of earrings and men should remove any earrings.
16. True or False.
Most interviewers, even in conservative environments such as legal and banking, are ok with tattoos and piercings.
17. True or False.

- A long-sleeved shirt promotes a more powerful, assertive image as opposed to a short-sleeved shirt.
18. Describe typical attire for casual Friday. Be sure to list at least two examples that are not appropriate.
 19. True or False.
Stress is defined as the non-specific response of the body to any demand for change stemming from a negative life event.
 20. True or False.
Death of a spouse would be at the top of the Holmes and Rahe Stress Scale as the most stressful life event.
 21. True or False.
Fight or Flight is your body's response to a perceived danger; these threats can be real or imagined.
 22. True or False.
Public speaking is a common stressful event, but practice can assist in overcoming that fear.
 23. List two symptoms of stress.
 24. True or False.
Symptoms of stress can be physical, emotional, mental, and behavioral.
 25. True or False.
Risk Avoiders display a positive attitude and know how to cope with impending stress.
 26. True or False.
Those who have a network of support from friends and family tend to handle stress better.
 27. True or False.
Saying no is unprofessional and will only create more stress in your life.
 28. True or False.
Seeking counseling for a stressful problem is a sign of weakness.
 29. True or False.
Singing or working in a garden really would do little to relieve stress because the problem will still exist.
 30. The total of salary, gifts, inheritances, welfare, and social security would be _____.
 - A. Gross income
 - B. Net income
 - C. Budget
 - D. None of the above
 31. True or False.
A fixed expense would be a car payment while a variable expense would be gas.
 32. True or False.
Expenses should never exceed income; tracking income and expenses for a month can provide a baseline regarding your finances.
 33. True or False.
FDIC will insure money deposited in checking and savings up to \$50,000.
 34. True or False.
There are no differences between banks and credit unions.
 35. True or False.
Credit unions are nonprofit institutions.
 36. True or False.
A debit card will not allow you to go into debt as a credit card will, but a debit card is not as safe.
 37. True or False.
Debit card usage is not tracked by credit-reporting agencies, so this will not help in building your credit.
 38. True or False.
Using a credit card over a debit card buys you time, so if you are having an item delivered then you can check for damage which allows you more recourse.
 39. True or False.

- Some states allow you to check your credit reports for free one time per year.
40. The cost of borrowing money is known as APR which stands for _____.
 - A. Annual Percentage Rate
 - B. Annual Percentage Regulation
 - C. Annual Payment Rate
 - D. Annual Payment Ratio
 41. _____ assists in covering costs related to property damage and bodily injury for which you are responsible.
 - A. Collision insurance
 - B. Comprehensive insurance
 - C. Liability insurance
 - D. None of the above
 42. Which can reduce your car insurance premium?
 - A. Work commute close to home
 - B. Theft device
 - C. Drive an older car
 - D. All of the above
 43. True or False.
A deductible is the amount you will pay before the insurance company will pay their part on a claim.
 44. _____ does not cover a structure but personal belongings in the case of fire, theft, or vandalism.
 - A. Life insurance
 - B. Renter's insurance
 - C. Disability insurance
 - D. Long-term care insurance
 45. _____ pays a benefit to your survivors upon your death.
 - A. Life insurance
 - B. Renter's insurance
 - C. Disability insurance
 - D. Long-term care insurance
 46. True or False.
A Managed Care Plan involves contracts with medical facilities to provide lower costs to the members.
 47. True or False.
Medicaid is a federal health insurance program for people who are 65 or older.
 48. True or False.
Mortgage interest and property taxes are not deductible.
 49. Aside from mortgage, other payments involved in home ownership could include:
 - A. Home inspection
 - B. Appraisal
 - C. Moving costs
 - D. All of the above
 50. True or False.
Investing involves risk in hopes for a greater return.
 51. True or False.
Over the long haul, stocks have not been a good investment.
 52. True or False.
Dividends are a company's distribution of profits.
 53. _____ is loaning money to a company or government agency for a specified period of time at a certain interest rate, so that entity can fund a project.
 - A. Bonds
 - B. Stocks
 - C. Roth IRA

- D. All of the above
54. True or False.
Individual Retirement Account is set up with a financial institution and can be tax-free or tax-deferred.
55. True or False.
401K is a retirement savings plan through your employer; these funds will grow tax-free until withdrawn.
56. _____ allow many investors to pool their money, and a manager buys stocks and bonds.
This allows for investors to create a diverse portfolio for less.
- A. Roth IRA
B. Mutual funds
C. Coverdell Education Savings Account
D. None of the above
57. Which types of goals would be most useful and productive for you to set?
- A. Education
B. Career
C. Community service
D. All of the above
58. True or False.
The most effective goals are ones that you set for yourself as opposed to pleasing others.
59. True or False.
A short-term goal is to be accomplished in 1-5 years.
60. True or False.
Effective goals do not change.
61. True or False.
Goals should be specific, measurable, action-oriented, realistic, and timely.
62. True or False.
Effective goals should be written down.
63. True or False.
Reasons for procrastination might include the task being overwhelming or unpleasant.
64. Which of the following can assist with procrastination?
- A. Reward yourself for completing a task
B. Break large task into smaller tasks
C. Make yourself begin
D. All of the above
65. True or False.
Planners and desk calendars are outdated and ineffective for managing time.
66. True or False.
Extrinsic motivation is doing something because of the self-satisfaction received.
67. True or False.
Walking for thirty minutes every day because exercise makes you feel good is an example of extrinsic motivation.
68. True or False.
Money is the most powerful motivator.
69. Which is an effective time management strategy?
- A. Keeping a journal
B. Making to-do lists
C. Visualization
D. All of the above
70. True or False.
A job offers you an opportunity to grow and learn whereas a career is a means to an end.
71. Short Answer: Describe a transferable skill. Give two examples.
72. Short Answer: Describe how a student can benefit by participating in a work-based learning program.

73. True or False.
A computer search of sites such as CareerBuilder or Monster.com is the most effective job seeking method.
74. True or False.
When networking with professionals, show up to the office unexpected, so they do not have a chance to put you off; get to the point in letting them know you are searching for a job.
75. True or False.
Typical references to use in your career search include instructors, former employers, ministers, family, and friends.
76. True or False.
On the application, indicate "I will take anything" as not to miss out on any opportunities.
77. True or False.
Research salaries in your geographic region based on your skill level and years of experience so you do not to oversell or undersell yourself.
78. True or False.
A functional resume is used when you have little to no job experience and you want to highlight skills.
79. True or False.
A three page resume is acceptable.
80. True or False.
Resume paper can be any color, particularly if you are highlighting your creative, artistic side.
81. True or False.
Begin the resume with a professional objective such as "seeking large reputable company that provides good salary and benefits."
82. True or False.
High school information is unnecessary on a resume for a college student.
83. True or False.
"I did filing and copying for other people" is an adequate description for your resume.
84. True or False.
Volunteer work should not appear on the resume.
85. True or False.
A portfolio is a collection of materials that is unique to you in order to display accomplishments, new skills learned, and professional development.
86. True or False.
Cover letters and resumes are interchangeable; use one or the other in your career search.
87. True or False.
Turn off your cell phone during the interview process.
88. True or False.
If the interview is scheduled for 9am, then arrive at 9am!
89. True or False.
Handshaking in the interview is becoming a thing of the past because it is unsanitary; do not offer the interviewer your hand.
90. True or False.
Asking questions and taking notes during the interview is perceived as rude.
91. True or False.
Behavioral interview questions require specific examples of past performance such as "Tell me about a time when you dealt with a difficult coworker."
92. True or False.
A thank you text should be sent to the interviewer within two days of the interview.
93. True or False.
Lifelong learning can involve formal classroom training, seminars, and professional organizations.
94. True or False.
When completing an application, you can write "see resume" to save time.
95. True or False.

It is acceptable to follow up with an employer a couple of times regarding the interview but stop after that as you do not want to become a pest.

96. True or False.

Researching the company prior to the interview is a waste of time as the interviewer will share all the information you will need to know.

97. True or False.

A cover letter should identify the position you are applying for and market your abilities.

98. True or False.

A scannable resume may never be reviewed by a human, so a computer will track potential candidates by key words.

99. List two action words that are appropriate for describing past work history on your resume.

100. Why is eye contact during the interview so important?

MAJOR CONCEPTS

KEY CONCEPTS

- Be observant of your clothing and body language.
- Learn to identify and manage stress.
- Investigate your money management.
- Successful people set varied goals.
- Compose your goals in a meaningful way. (SMART)
- Understand causes of procrastination, spots the signs, and deal with procrastination.
- Time is a valuable resource. Use tools and strategies to manage time effectively.

KEY TERMS

<u>Budget</u>	<u>Cover Letter</u>	<u>Disability Insurance</u>
<u>Extrinsic Motivation</u>	<u>Goal</u>	<u>Homeowner's Insurance</u>
<u>Intrinsic Motivation</u>	<u>Life Insurance</u>	<u>Long-term Care Insurance</u>
<u>Medicaid</u>	<u>Medicare</u>	<u>Motivation</u>
<u>Procrastination</u>	<u>Renter's Insurance</u>	<u>Resume</u>
<u>SMART Goals</u>	<u>Stress</u>	

GLOSSARY

- **Budget** – Plan for how you will spend a designated amount of money.
- **Cover Letter** – A letter that accompanies a resume and introduces yourself to a potential employer.
- **Disability Insurance** – Insurance that provided periodic payments for an insured who is injured or too sick to work.
- **Extrinsic Motivation** – Motivation that is rooted in an outside reward such as praise or money.
- **Goal** – Purpose, aim, direction, something you are trying to accomplish
- **Homeowner's Insurance** – Insurance that covers the structure and personal belongings as well as liability claims.
- **Intrinsic Motivation** – Motivation for doing something because of the self-satisfaction received.
- **Life Insurance** – Insurance that pays a benefit to your survivors upon your death.
- **Long-term Insurance** – Insurance for nursing home coverage which is not covered by health insurance, Medicare, or Medicaid.
- **Medicaid** – A social health care program for people with low income.
- **Medicare** – A federal health insurance program for people who are 65 or older and certain younger people with disabilities.
- **Motivation** – Reason for completing a task
- **Procrastination** – Putting off a task that has to be done.
- **Renter's Insurance** – Insurance that covers personal belongings from fire, theft, or vandalism.
- **Resume** – A short document that outlines your achievements and educational background.
- **SMART Goals** – Specific, Measurable, Action-Oriented, Realistic, Timely goals.
- **Stress** – A feeling of anxiety or worry.

ASSESSMENT SOLUTIONS



MODULE 3 ACTIVITIES ANSWERS

MODULE 3 ACTIVITY #1

Take an inventory of your closet. What clothing do you keep, repair, or toss? Note what you discovered from your wardrobe analysis. Submit a list of items that you still need to acquire to complete your interview and work wardrobe. Record your findings in your journal. This is a non-graded activity.

Answers will vary. Student should check his/her answers to ensure they relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #2

The Holmes and Rahe Stress Scale looks at various life events to determine the likelihood that you will become sick in response to experiencing these events over the past two years. To take a stress test, please click on [*Holmes and Rahe stress Scale*](#). (Reference 1, Mind Tools, All Rights Reserved) Indicate in your journal what you learned from your score. This is a non-graded assignment.

Answers will vary. Check your work to ensure answers relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #3

Choose a time in which you were faced with a Fight or Flight Response. What caused this stressful situation? How did you choose to react? Do you wish you had reacted in a different way and how so? How do you know that you were stressed (what were the physical and emotional signs that you displayed?) This is a non-graded assignment.

Answers will vary. Student should check to ensure answers relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #4

When you look in the mirror first thing in the morning, do you tend to think positive or negative thoughts? Do you obsess about your bad hair day or that your clothes do not fit because you have gained weight? Do you tend to beat yourself up all day long? Take an hour out of your day to write down all of your thoughts. Go back and tally how many were positive and how many were negative. Which was higher? What are you going to do about that? Record your responses to these questions in your journal. This is a non-graded activity.

Answers will vary. Student should check to ensure answers relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #5

Conduct an informational interview with someone who works as a counselor or therapist at the college, health department, or substance abuse facility. Inquire about causes of stress, signs of stress, and stress relief suggestions. What did you learn from your interview? (Remember to always send a thank you note for a person's valuable time.) This is a non-graded activity.

Answers will vary. Student should check to ensure answers relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #6

Track your income and expenses for two weeks. Click on the word worksheet to access a worksheet that might assist you. has a worksheet that might assist you. (Reference 2, Money Management International, All Rights Reserved) Analyze the outcome. Were you surprised at the results? Why or why not? Did your income exceed expenses? Are you spending too much money in certain areas? Are you able to pay yourself first so you can build an emergency fund? If not, what expenses can you can reduce? This is a non-graded activity and your analysis and responses should be recorded in your journal.

Answers will vary. Student should check to ensure answers relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #7

If you possess a credit card(s), find out the APR. Your goal is to find the lowest APR so investigate other card offers to see if you truly have the best deal for your situation. You can conduct your search online or with local banks. The responses to this activity should be recorded in your journal. This is a non-graded activity.

Answers will vary. Student should check to ensure answers relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #8

Examine your current insurance situation based on the various insurances described. Are you adequately covered? Why or why not? This is a non-graded activity and should be recorded in your journal.

Answers will vary. Student should check to ensure answers relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #9

Write down specifics about your life now. What are you doing job-wise? What is your level of education? Who are your friends? How much money are you earning? How much money have you saved? What activities do you engage in for fun? What kind of house do you live in? What kind of car do you drive? Feel free to add to this list. The idea is for you to brainstorm about your current situation.

Visualize what your life may look like in the future. Write down how you see your life in five years. What are you doing career-wise? What is your level of education? Who are your friends? How much money are you earning? How much money have you saved? What activities do you engage in for fun? What kind of house do you live in? What kind of car do you drive? Tack this piece of paper in a prominent place, so you will see your goals every day. This is a non-graded activity and should be recorded in your journal.

Answers will vary. Student should check to ensure answers relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #10

Think about the message on figure 31. Describe a time when you failed to accomplish a goal. What can you do to change that mindset? This is a non-graded activity and should be recorded in your journal.

Answers will vary. Student should check to ensure answers relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #11

Keep a procrastination diary for one week to determine why you are putting off a task and what you can do to resolve that. Include the following:

Date:

Something I put off today:

Why?

Do I really need to perform this task?

How will I get started?

This is a non-graded activity and should be recorded in your journal.

Answers will vary. Student should check to ensure answers relate back to the topics discussed in this module.

MODULE 3 ACTIVITY #12

For practice filling out an application, please click on [application](#). (Reference 13, South Carolina Department of Natural Resources, All Rights Reserved) Print the application and fill it out completely. Any confidential information such as social security number or salary, feel free to change. This is a non-graded activity. The results should be recorded in your journal.

Answers will vary. Students should check to ensure answers relate back to the topics discussed in this module.



MODULE PRACTICE TEST SOLUTIONS

MODULE 3 PRE-TEST/ PRACTICE TEST #1

1. F
2. F
3. F
4. red, yellow, white, orange
5. F
6. F
7. T
8. T
9. F
10. Muscle pain, headaches, upset stomach, tired, restless, etc.
11. physically
12. F
13. Laughing, singing
14. Net
15. T
16. F
17. F
18. T
19. F
20. F
21. F
22. T
23. T
24. C – Long-term
25. F
26. T
27. F
28. F
29. T
30. F
31. F
32. F
33. T
34. F
35. T
36. F
37. F
38. Personal not professional
39. F
40. B – Chronological
41. F
42. A 1 – 2
43. F
44. T
45. T
46. F
47. F
48. F

49. behavioral
50. F

MODULE 3 PRACTICE TEST #2

True or False: Read the following questions and determine whether the statement is true or false.

1. A goal and a dream are the same.
2. "I want to be happy" is a quality goal.
3. A sound reason to strive for a goal is because your parents or spouse want you to obtain that goal.
4. A short-term goal is one that can be accomplished in less than a year.
5. Create easy to reach goals, so you can build self-esteem.
6. "I hope to be working in my field of study" is not the ideal way to begin your goal statement.
7. SMART goal setting stands for specific, makeable, action-oriented, realistic, and temporary.
8. Writing a goal down is strongly suggested as it makes the goal more concrete.
9. Fear of failure could be a reason for procrastination.
10. Time cannot be saved and cannot be managed.
11. In the A, B, C Priority List, A tasks are ones you can put aside for a while.

Multiple Choice: Read the following questions or statements and select the best answer.

12. Types of goals that you should set for yourself may include:
 - a. A, Education
 - b. B, Community Service
 - c. C, Career
 - d. All of the above
13. Checking your Facebook page when you should be studying could be a sign of _____.
 - a. Procrastination
 - b. Intrinsic motivation
 - c. Groupthink
 - d. None of the above
14. A tool that can assist you in gaining control of your time may include _____.
 - a. Desk calendar
 - b. Cell phone
 - c. Both A and B
 - d. None of the above
15. Walking because you enjoy that activity is an example of _____.
 - a. Attribution theory
 - b. Extrinsic motivation
 - c. Intrinsic motivation
 - d. None of the above

Answer Key

True or False	Multiple Choice
1. F	12. D
2. F	13. A
3. F	14. C
4. T	15. C
5. F	
6. T	
7. F	

8. T	
9. T	
10. F	
11. F	



MODULE 3 ASSIGNMENT SOLUTIONS

MODULE 3 ASSIGNMENT #1

Submit two examples of Corporate dress, Communicator dress, and Creative dress (6 total examples each properly labeled). This is a graded activity.

Criteria/Points	Exceeds	Meets	Does Not Meet or Did Not Submit	Points Earned
Examples of Corporate dress	Submitted more than two examples 35-34 points	Submitted two examples 33-16 points	Submitted one to zero examples 15-0 points	
Examples of Communicator dress	Submitted more than two examples 35-34 points	Submitted two examples 33-16 points	Submitted one to zero examples 15-0 points	
Examples of Creative dress	Submitted more than two examples 37-35 points	Submitted two examples 34-16 points	Submitted one to zero examples 15-0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #2

For this assignment you will need to video an example of poor dress, hygiene, and grooming and an example of professional dress, hygiene, and grooming. Describe what is inappropriate and appropriate. Ensure the videos are viewable with adequate lighting and sound. This is a graded assignment.

Criteria/Points	Exceeds	Meets	Does Not Meet or Did Not Submit	Points Earned
Videos of Dress	Submitted more than two videos of appropriate and inappropriate dress 35-34 points	Submitted two videos of appropriate and inappropriate dress 33-16 points	Submitted one to zero videos of appropriate and inappropriate dress 15-0 points	
Videos of Hygiene	Submitted more than two videos of appropriate and inappropriate hygiene 35-34 points	Submitted two videos of appropriate and inappropriate hygiene 33-16 points	Submitted one to zero videos of appropriate and inappropriate hygiene 15-0 points	
Videos of Grooming	Submitted more than two videos of appropriate and inappropriate grooming 37-35 points	Submitted two videos of appropriate and inappropriate grooming 34-16 points	Submitted one to zero videos of appropriate and inappropriate grooming 15-0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #3

Criteria	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
Causes	Listed 3 causes of stress 35 points	Listed 1 – 2 causes of stress 34 – 1 points	Did not list any causes of stress 0 points	
Symptoms	Identified 3 symptoms of stress 30 points	Identified 1 – 2 symptoms of stress 29 – 1 points	Did not identify any causes of stress 0 points	
Techniques	Listed 3 techniques for reducing stress level 35 points	Listed 1 – 2 techniques for reducing stress level 34 – 1 points	Did not list any techniques to reduce stress level 0 points	
Comments:			Total	

MODULE 3 ASSIGNMENT #4

Look up Internal Locus of Control. What does that mean? Describe some characteristics displayed by someone with an Internal Locus of Control. How does that differ from someone who displays an External Locus of Control? Which one more accurately describes you? This is a graded assignment.

Criteria/Points	Exceeds	Meets	Does Not Meet or Did Not Submit	Points Earned
Definition and characteristics of Internal Locus of Control	Provided definition and submitted more than two characteristics of Internal Locus of Control 35-34 points	Provided definition and submitted two characteristics of Internal Locus of Control 33-16 points	Provided inadequate or no definition and submitted one to zero characteristics of Internal Locus of Control 15-0 points	
Differences between Internal Locus of Control and External Locus of Control	Listed more than two differences 35-34 points	Listed two differences 33-16 points	Listed one to zero differences 15-0 points	
Self-evaluation	Listed more than two descriptions of self 37-35 points	Listed two descriptions of self 34-16 points	Listed one to zero descriptions of self 15-0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #5

Identify your top five stress relief activities. Name three new stress management techniques that you will try in the next two months. Find and list three stress relief activities that were not mentioned in the list above. This is a graded assignment.

Criteria/Points	Exceeds	Meets	Does Not Meet or Did Not Submit	Points Earned
Stress Relief Activities	Listed more than five stress relief activities 35-34 points	Listed five stress relief activities 33-16 points	Listed four to zero stress relief activities 15-0 points	
Stress Management Techniques You Plan to Incorporate	Listed more than three stress management techniques you will incorporate into your life within the next two months 35-34 points	Listed three stress management techniques you will incorporate into your life within the next two months 33-16 points	Listed two to zero stress management techniques you will incorporate into your life within the next two months 15-0 points	
Research New Stress Relief Activities	Listed more than three new stress relief activities not previously mentioned 37-35 points	Listed three new stress relief activities not previously mentioned 34-16 points	Listed two to zero new stress relief activities not previously mentioned 15-0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #6

Gather at least two pieces of literature (brochures, online information, visit a Customer Service Rep) from a bank and a credit union. List at least two of the differences with regards to services and fees. Identify at least two of the pros and two of the cons for each. This is a graded activity.

Criteria/Points	Exceeds	Meets	Does Not Meet or Did Not Submit	Points Earned
Sources of Bank and Credit Union information	Submitted more than two sources of bank and credit union information 35-34 points	Submitted two sources of bank and credit union information 33-16 points	Submitted one to zero sources of bank and credit union information 15-0 points	
Differences between Banks and Credit Unions	Listed more than two differences 35-34 points	Listed two differences 33-16 points	Listed one to zero differences 15-0 points	
Pros and Cons of Banks and Credit Unions	Listed more than two pros and cons 37-35 points	Listed two pros and cons 34-16 points	Listed one to zero pros and cons 15-0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #7

For an APR calculator, please click on [calculator](#). (Reference 4, CalculatorSoup, All Rights Reserved)
Pretend that you are car shopping and will need to take out a loan. Plug in various Annual Percentage Rates (APRs) and make note of your total payments. Use at least two different car prices and 2 different APRs. Use a monthly installment for 5 years. This is a graded assignment.

Criteria	Exceeds Expectations	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
Car Price	Lists more than two car prices 35 – 34 points	Lists two car prices 33 – 25 points	Lists one car price 24 – 1 points	Does not list a car price 0 points	
APR	Lists more than two current APRs 35 – 34 points	Lists two current APRs 33 – 25 points	Lists one current APRs 24 – 1 points	Does not list an APR 0 points	
Payment	Lists the payment for more than two APR/Car Prices. It is identifiable as to which payment goes with which car and APR. 36 – 35 points	Lists the payment for two APR/Car Prices. It is identifiable as to which payment goes with which car and APR. 34 – 25 points	Lists the payment for one APR/Car Prices. 24 – 1 points	Does not list a payment 0 points	
Comments				Total	

MODULE 3 ASSIGNMENT #8

A useful article that may assist you in understanding different types of health care can be found by clicking on *insurance*. (Reference 7, U.S. Centers for Medicare and Medicaid Services, Government Website) Read and define the following: HMO, EPO, PPO, POS, and HDHP.

Criteria	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
HMO	States a quality definition for the term 20 – 10 points	States a definition, but leaves out important details in the definition. 9 – 1 points	Does not give a definition of the term. 0 points	
EPO	States a quality definition for the term 20 – 10 points	States a definition, but leaves out important details in the definition. 9 – 1 points	Does not give a definition of the term. 0 points	
PPO	States a quality definition for the term 20 – 10 points	States a definition, but leaves out important details in the definition. 9 – 1 points	Does not give a definition of the term. 0 points	
POS	States a quality definition for the term 20 – 10 points	States a definition, but leaves out important details in the definition. 9 – 1 points	Does not give a definition of the term. 0 points	
HDHP	States a quality definition for the term 20 – 10 points	States a definition, but leaves out important details in the definition. 9 – 1 points	Does not give a definition of the term. 0 points	
Comments:			Total:	

Listed below are the definitions.

HMO: health maintenance organization; provides or arranges managed care for health insurance, self-funded health care benefit plans, individuals, and other entities; acts as a liaison with health care providers on a prepaid basis.

EPO: exclusive provider organization; you can use the doctors and hospitals within the network but can't go outside the network for care. There are no out-of-network benefits.

PPO: preferred provider organization; a managed care organization of health care providers who have agreed with an insurer to provide health care at reduced rates to the insurer's clients.

PSO: Point of Service; you have a choice of getting care within or outside of a provider network but you may pay more than if you use in-network ones. You can visit any in-network provider without a referral, but you'll need one to visit a provider out-of-network.

HDHP: High Deductible Health Plan; typically features lower premiums and higher deductibles than traditional insurance plans; plans with a minimum deductible of \$1250 per year for individual coverage and \$2500 for family coverage; can use a health savings account or a health reimbursement arrangement to pay for qualified out-of-pocket medical costs. This can lower the amount of federal tax you owe.

MODULE 3 ASSIGNMENT #9

Find an example of a house, townhouse, or condo that would currently suit your family's needs. Search interest rates online. Determine when you want to pay off your place. Use a Mortgage Calculator such as the one found by clicking on *calculator* to see what your monthly payments will be. (Reference 8, CalculatorSoup, All Rights Reserved) List your loan amount (price of home), the interest rate, the length of the loan (number of months to pay off the loan), and the payment. For the purposes of this assignment, use compounding monthly and payment frequency as monthly. Repeat the assignment with a different house price that is your dream home. This is a graded assignment.

Criteria	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
Loan Value	States the value of two homes. 25 – 15 points	States the value of one home 14 – 1 points	Does not state the value of a home 0 points	
Interest Rate	States two different current home loan interest rates. 25 – 15 points	States one current home loan interest rates. 14 – 1 points	Does not state a current home loan interest rate 0 points	
Length of Loan	States two different time lengths for the home loan. 25 – 15 points	States one time length for the home loan. 14 – 1 points	Does not state a length of time for the home loan. 0 points	
Payment	Lists the payment for two home loans. It is identifiable as to which payment goes with which home, interest rate, and length of loan. 25 – 15 points	Lists the payment for one home loan. 14 – 1 points	Does not list the home loan payment. 0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #10

Are you communicating work goals effectively? Determine which deadlines below are effective by answering Yes or No. If no, indicate how the statement can be improved.

- _____ Please submit your August expense report by next week.
Any suggested revisions? _____
- _____ Will you provide me that spreadsheet by next Thursday in the afternoon?
Any suggested revisions? _____
- _____ Can we meet as soon as possible?
Any suggested revisions? _____
- _____ This Wednesday by 2pm, I would like the team to submit five ideas to reduce the budget.
Any suggested revisions? _____
- _____ Let's brainstorm on this problem first thing Monday morning.
Any suggested revisions? _____
- _____ We will complete this project before the close of business today.
Any suggested revisions? _____

This is a graded assignment.

Criteria	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
Identification	Correctly identified whether the statement was a SMART Goal or not a SMART Goal 30 points (5 per question)		Did not identify the statement correctly as a SMART goal or not a SMART goal. 0 points	
Revision correctly	Revised statement correctly into SMART goal form if necessary with no more than 2 criteria of SMART missing. 70 -30 points (range of 14 – 6 points for each statement that needed revision)	Revised the statement partially into SMART goal format (was missing 3 or more criteria of SMART) 25 – 5 points (range of 5 -1 points per question)	Did not revise the statement into SMART goal form when the revision was necessary. 0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #11

Draft a short-term personal goal using SMART.
 Draft an intermediate educational goal using SMART.
 Draft a long-term career goal using SMART.
 Draft a short-term community service goal using SMART.
 Using SMART, fully develop one other goal that is important in your life. Identify whether the goal is short, intermediate, or long-term. This is a graded assignment.

Criteria	Stated goal in SMART goal format	Stated goal, but not in SMART goal format	No goal stated	Total Points
Wrote a short-term personal goal using SMART.	With 0 to 1 error for SMART 20– 5 points	Contains 2 or more errors which prevent it from conforming to SMART. 4 – 1 point	Did not state a goal. 0 points	
Wrote an intermediate educational goal using SMART.	With 0 to 1 error for SMART 20– 5 points	Contains 2 or more errors which prevent it from conforming to SMART. 4 – 1 point	Did not state a goal. 0 points	
Wrote a long-term career goal using SMART.	With 0 to 1 error for SMART 20– 5 points	Contains 2 or more errors which prevent it from conforming to SMART. 4 – 1 point	Did not state a goal. 0 points	
Wrote a short-term community service goal using SMART.	With 0 to 1 error for SMART 20– 5 points	Contains 2 or more errors which prevent it from conforming to SMART. 4 – 1 point	Did not state a goal. 0 points	
Wrote a goal that is important in your life using SMART.	With 0 to 1 error for SMART 20– 5 points	Contains 2 or more errors which prevent it from conforming to SMART. 4 – 1 point	Did not state a goal. 0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #12

Search “Florence Chadwick and the fog.” You will find many Internet references to her swimming accomplishments. Read about her attempts to swim 26 miles from Catalina Island and the California coastline. How does this story relate to our goal setting discussion? How can you use visualization in your goal setting? Be sure to answer both questions giving examples to support your response. This is a graded assignment.

Criteria	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
Relationship to goal setting	States the connection between the Florence Chadwick story and how goals are set and accomplished. Backs up the statement with examples and/or details. 50 – 20 points	States the connection between the Florence Chadwick story and how goals are set and accomplished. Does not back up the statement with examples and/or details. 19 – 1 points	Does not state the connection between the Florence Chadwick story and how goals are set and accomplished. 0 points	
Visualization in goal setting	States how visualization can be used in personal goal setting. Backs up the statement with examples and/or details. 50 – 20 points	States how visualization can be used in personal goal setting. Does not back up the statement with examples and/or details. 19 – 1 points	Does not state how visualization can be used in personal goal setting. 0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #13

Take the quiz called How Good is Your Time Management. There is a score interpretation with insights into key areas such as Goal Setting, Prioritizing, Managing Interruptions, Procrastination, and Scheduling. Identify your strong and weak areas. Least at least three ways you use this information to develop time management as a powerful skill in your personal and professional life. To take the quiz, please click on "*How Good Is Your Time Management*" and place in the search field "How Good is Your Time Management". (Reference 10, Mindtools, All Rights Reserved)

Criteria	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
Strong Area Identification	Lists area of strength in time management. 20 – 1 points		Does not list area of strength in time management. 0 points	
Weak Area Identification	Lists area of weakness in time management. 20 – 1 points		Does not list area of weakness in time management. 0 points	
Development of Time Management	Lists at least three ways to improve his/her time management. Statement must contain details of how this will be accomplished. 60 – 20 points	Lists at one - two ways to improve his/her time management. Statement must contain details of how this will be accomplished. OR Lists three ways to improve his/her time management, but does not contain details of how this will be accomplished. 19 – 1 points	Does not list ways to improve his/her time management. 0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #14

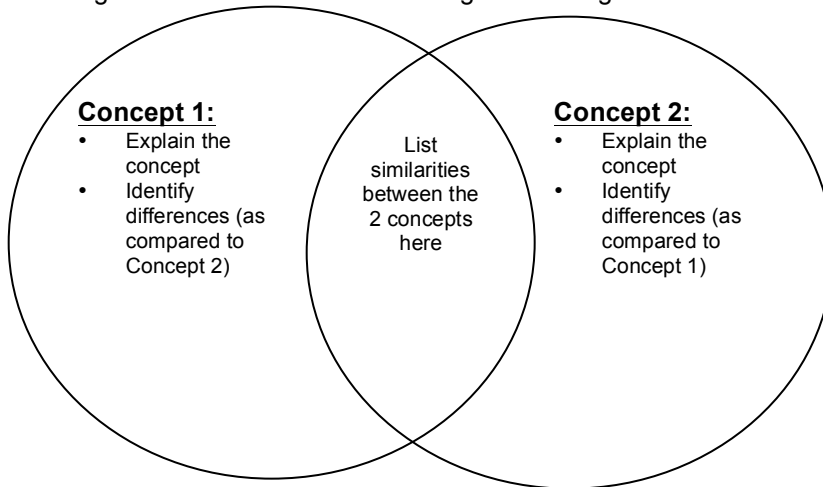
Keep a journal of your activities for one full week to include classes and studying, social, family obligations, sleep and leisure, and work. At the end of each day, examine what went right and what went wrong. At what time did you start the most challenging tasks? When are you most productive and when are you least productive. What were the reasons for interruptions? How can interruptions be controlled or minimized? What are the biggest time wasters? How can you eliminate time wasters? What could you spend less time on and still be effective? What activities needed more time? How can you make better use of your time?

Turn in the completed weekly journal as well as a paragraph of observations related to the questions above. This is a graded assignment.

Criteria	Meets Expectations	Partially Meets Expectations	Did Not Meet Expectations	Total Points
Journal	Recorded tasks for 7 days with details in the journal. Made notes on how long the task took, time of day, difficulty of task, and motivation about task. 42 – 25 points (approximately 6 points per day)	Recorded tasks for 7 days without details in the journal or recorded less than 7 days with details. If details were given they included how long the task took, time of day, difficulty of task, and motivation about tasks. 24 – 1 points	Did not record in a journal. 0 points	
Paragraph	Wrote a paragraph which answered all of the following: Times of challenging tasks; most and least productive times; when interruptions occurred and how to deal with them; identification of and how to eliminate time wasters; how to realign activities to make time more effective (less time with more results) 58 – 25 points (approximately 8 points per day)	Wrote a paragraph which answered 4 – 6 of the following: Times of challenging tasks; most and least productive times; when interruptions occurred and how to deal with them; identification of and how to eliminate time wasters; how to realign activities to make time more effective (less time with more results) 24 – 15 points	Wrote a paragraph which answered 1 - 3 of the following: Times of challenging tasks; most and least productive times; when interruptions occurred and how to deal with them; identification of and how to eliminate time wasters; how to realign activities to make time more effective (less time with more results) OR Did not write a paragraph. 14 – 0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #15

Using the Venn Diagram below, compare and contrast a job and a career. Describe a job that you have held. If you have not held a paying position, describe a volunteer position. What did you like and dislike about that job? What do you envision your career to be like? Identify two steps that you will take to reaching that desired career. This is a graded assignment.



Answers will vary. Check to ensure answers relate back to the topics discussed in this module.

Criteria/Points	Exceeds	Meets	Does Not Meet or Did Not Submit	Points Earned
Job vs. Career	Explained concepts and identified more than three differences and similarities 35-34 points	Explained concepts and identified three differences and similarities 33-16 points	Explained concepts and identified two to zero differences and similarities 15-0 points	
Job Likes and Dislikes	Described job(s) held; listed more than three likes and dislikes 35-34 points	Described job held; listed three likes and dislikes 33-16 points	Described job held; listed two to zero likes and dislikes 15-0 points	
Career Vision and Steps to Reach Goal	Described career vision and outlined more than two steps to reach goal 37-35 points	Described career vision and outlined two steps to reach goal 34-16 points	Described career vision and outlined one to zero steps to reach goal 15-0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #16

Look at O*Net Skills Search. Write down five skills you currently possess. Identify at least three skills you would like to develop. Discuss the benefit of acquiring these skills and how you plan to gain these skills. To access the O*Net site, please click on [O*Net Skills Search](#). (Reference 11, O*Net Online, Department of Labor) Under the Advanced Search dropdown box, select Skills Search. This is a graded activity.

Criteria/Points	Exceeds	Meets	Does Not Meet or Did Not Submit	Points Earned
O*Net Skills Search You Currently Possess	Listed more than five skills you currently possess 35-34 points	Listed five skills you currently possess 33-16 points	Listed four to zero skills you currently possess 15-0 points	
O*Net Skills You Want to Develop	Listed more than three skills you want to develop 35-34 points	Listed three skills you want to develop 33-16 points	Listed two to zero skills you want to develop 15-0 points	
Why You Want to Develop New O*Net Skills and How	Discussed benefit and plan for achieving more than three new skills 37-35 points	Discussed benefit and plan for achieving three new skills 34-16 points	Discussed benefit and plan for achieving two to zero new skills 15-0 points	
Comments:			Total	

MODULE 3 ASSIGNMENT #17

Find the Career Services and Work-based Learning offices. Identify staff names, hours of operation, and location. Describe the services offered and the costs. Submit new information that you gained from reviewing literature or website from these offices. This is a graded activity.

Criteria/Points	Exceeds	Meets	Does Not Meet or Did Not Submit	Points Earned
Location, staff names, and hours of operation for Career Services and Work-based Learning Offices	Scheduled meeting with a staff member; submitted notes from that meeting including location, names, and hours of operation 35-34 points	Submitted location, staff names, and hours of operation 33-16 points	Submitted incomplete or no information regarding location, staff names, and hours of operation 15-0 points	
Services offered and costs	Listed more than two services and costs 35-34 points	Listed two services and costs 33-16 points	Listed one to zero services and costs 15-0 points	
New information gained from reviewing literature and/or website	Listed more than two pieces of information gained from reviewing literature and/or website 37-35 points	Listed two pieces of information gained from reviewing literature and/or website 34-16 points	Listed one to zero pieces of information gained from reviewing literature and/or website 15-0 points	
Comments:			Total	

MODULE 3 ASSIGNMENT #18

Find five potential jobs in your career field using different methods as listed above. Describe the positions you located and what methods you used to find these positions. This is a graded activity.

Criteria	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
Potential Jobs	Found 5 potential positions. 25 – 20 points	Found 3 – 4 potential positions 19 – 10 points	Found 0 – 2 potential positions 9 – 0 points	
Description of positions	Provided a full description of each position. 25 – 20 points	Provided a partial description of each position, but left out key details 19 – 10 points	Did not provide a description of the positions 9 – 0 points	
Search Method	Used at least 3 different search methods and recorded how they searched for the position. 50 – 20 points	Used 2 to 3 different search methods and recorded how they searched for the position 19 – 10 points	Used 1 search method for how they searched for the job, or did not provide information about how they searched for the job. 9 – 0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #19

Network with someone in your chosen field using the steps listed above. Use a minimum of seven questions in your interview. Write a paragraph of your findings. Include a copy of your thank you note. This is a graded activity.

Criteria/Points	Exceeds	Meets	Does Not Meet or Did Not Submit	Points Earned
Grammar/Sentence Structure	Sentences are coherent; grammar/spelling errors are absent or rare 35-34 points	Most sentences are coherent; few grammar/spelling errors 33-16 points	Sentences are incoherent; numerous grammar/spelling errors 15-0 points	
Questions	More than seven interview questions are addressed 35-34 points	Seven interview questions are addressed 33-16 points	Six to zero interview questions are addressed 15-0 points	
Thank You Note and Referrals/Leads	Typed or handwritten thank you note was mailed within the same day of interview; received more than two referrals or leads from the interview 37-35 points	Typed or handwritten thank you note was mailed within one to two days of interview; received two referrals or leads from the interview 34-16 points	Typed or handwritten thank you note was mailed after two days of interview or not at all; received one to zero referrals or leads from the interview 15-0 points	
Comments:			Total	

MODULE 3 ASSIGNMENT #20

Submit three items to be included in your Portfolio. Use information listed in this section to decide on which items should be included. This is a graded assignment.

Criteria	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
Materials represent accomplishments, news skills learned, and professional development	All three areas are represented 50 – 30 points	2 of the 3 areas are represented 29 – 15 points	1 area represented or no work presented 14 – 0 points	
Grammar	No grammatical errors 20 – 10 points	1 – 3 grammatical errors 9 – 5 points	4 or more grammatical errors 4 – 0 points	
Headers that support your resume	Headers are present and support the resume 30 – 20 points	Headers are present, but do not support the resume 19 – 1 points	Headers are not present. 0 points	
Comments:			Total:	

MODULE 3 ASSIGNMENT #21

Identify two new skills that you would like to learn. Jot down a brief plan (how, when, where, why) for moving forward with this lifelong learning. This is a graded assignment.

Criteria	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
Skills	Lists 2 or more new skills to learn 50 – 30 points	Lists 1 new skill to learn 29 – 15 points	Does not list a new skill, but a skill they want to refine 14 – 0 points	
Plan	Contains the how, when, where, and why for each skill 50 – 30 points	Contains 3 - 2 of: the how, when, where, and why for skill 29 – 15 points	Contains 1 – 0 the how, when, where, and why for skill refinement 14 – 0 points	
Comments:			Total:	



MODULE 3 PROJECT SOLUTION

The project is in 6 parts. All must be completed.

- Submit a perfect resume. Use the information listed in this section to form the resume. This is a graded assignment.
- Submit a perfect reference page. Use the information listed in this section to form the reference page. This is a graded assignment.
- Submit a cover letter targeting a position in your career field. Find a real posting or create your own information for the company and contact person. This is a graded assignment.
- Choose 10 questions that you could ask the employer in an interview. This is a graded assignment.
- Choose 10 questions that you should wait to ask until the employer has brought up the topics first. This is a graded assignment.
- Create a thank you letter to the same company to where you sent your cover letter. Use information in this section to assist you in writing the thank you letter. This is a graded assignment.

Module 3 Project Grading Rubric

Resume				
Criteria	Meets Expectations	Partially Meets Expectations	Does Not Meet Expectations	Total Points
Contents areas of Resume	Contains the following areas with information as outlined in the section: Header, professional profile, Educational Experience, Work Experience 11 - 8 points	Contains 3 of the following areas with information as outlined in the section: Header, professional profile, Educational Experience, Work Experience 7 – 3 points	Contains 0 - 2 of the following areas with information as outlined in the section: Header, professional profile, Educational Experience, Work Experience 2 – 0 points	
Format of Resume	Format follows one of the two styles (chronological or functional) or the combination of the two styles; has a good use of bolding and italics; used Times New Roman or Arial font between 10pt and 12pt; provided on correct paper color 11 – 8 points	Format basically follows one of the two styles (chronological or functional) or the combination of the two styles but with 1 – 3 errors; has a marginally good use of bolding and italics; uses correct font size and style; provided on correct paper color 7 – 3 points	Does not follow one of the two styles (chronological or functional) or the combination of the two styles; or does follow style but with more than 3 errors; has a marginally good use of bolding and italics; uses correct font size and style; provided on correct paper color 1 – 2 points	

Length of Resume	Resume is 1 – 2 pages with centering on page length 8 - 4 points	Resume has only a couple lines on a second page or substantially less than 1 page in length 3 – 2 points	Resume is more than two pages or substantially less than 1/2 page in length 1- 0 points	
Reference Page				
Heading	Used the same heading information as the resume 3 points	Used some of the heading information as the resume, but not all 2 points	Did not use the same heading as the resume or heading not included 0 points	
Paper	Used the same type and color paper as the resume 2 points	Used the same type or color paper as the resume, but not both 1 point	Did not use the same type or color paper as the resume 0 points	
Number of References	Provides between 3 and 4 references with contact information 4 - 3 points	Provides 1 – 2 references with contact information 2 points	Provides no references or does not provide appropriate contact information 1 – 0 point	
Separate from Resume	Resume is a separate sheet of paper than the resume 2 points		Resume and references are on the same sheet of paper 0 – 1 point	
Format	Use Times New Roman or Arial Font with between 10pt and 12pt size with the exception of the heading. Heading is bolded. 4 – 3 points	Did not use Times New Roman or Arial Font or was not between 10pt and 12pt size with the exception of the heading. Heading is bolded 2 – 1 point	Did not use Times New Roman or Arial Font; was not between 10pt and 12pt size with the exception of the heading. Heading was not bolded 0 – 0.5 point	
Cover Letter				
Paragraph 1 contains position and purpose of letter	Contains the position name and description. Contains an eye catching opener. 4-3 points	Contains the position name, but no description. Contains an eye catching opener. 2 – 1 points	Contains the position name. 0.5 – 0 points	
Paragraph 2 markets your skills	References your skills, college preparation, work experiences, and personal qualities that would be a plus in the job. 4-3 points	References 2 or 3 of your skills, college preparation, work experiences, and personal qualities that would be a plus in the job. 2 – 1 points	References 1 skill and where it was acquired or does not address area. 0.5 – 1 point	
Paragraph 3	Inquires about an	Inquires about an	Inquires about an	

asks for interview and included availability	interview to discuss qualifications and interest in company. Also includes availability 4- 3 points	interview to discuss qualifications and interest in company. 2 – 1 points	interview or does not ask for an interview. 0.5 – 0 points	
Format and Grammar	Format of letter is correct. Contains: return address, date, company contact with address, salutation, 3 paragraphs, closing signature. Error free grammar 4-3 points	Format of letter is partially correct Contains at least 4 of the following: return address, date, company contact with address, salutation, 3 paragraphs, closing signature. Error free grammar 2 - 1 points	Format is incorrect or missing 5 or more items from: return address, date, company contact with address, salutation, 3 paragraphs, closing signature. Has grammatical errors 0.5 – 0 points	
Paper	On the same type paper as resume and references 4-3 point		Not on the same type paper as resume and references. 0 points	
Questions To Ask Employer				
Questions	Forms 10 questions that you may be asked at the interview 5 – 4 points	Forms 5 – 9 questions that you may be asked at the interview 3 – 2 points	Forms 4 – 0 questions that you may be asked at the interview 1 – 0 points	
Responses	Forms responses to the 10 – 6 questions previously formed. 5 – 4 points	Forms responses to the 3 – 5 questions previously formed. 3 -2 points	Forms responses to the 2 - 1 questions previously formed. OR does not form responses. 1 – 0 points	
10 Questions You Should Wait to Ask Employer				
Questions	Forms 10 questions you may will ask at the interview 10 – 7 points	Forms 5 – 9 questions you will asked at the interview 6 – 3 points	Forms 4 – 0 questions that you will ask at the interview 2 – 0 points	
Thank You Letter				
Paragraph	Contains: question that wasn't asked at interview; recaps company's priorities; your understanding of the position, and a sincere thank you for the interview 5 – 4 points	Contains 2 of questions that weren't asked at interview; recaps company's priorities; your understanding of the position. Contains a sincere thank you for the interview 3 – 2 points	Contains a thank you only. 1 – 0 points	
Format and	Format of letter is	Format of letter is	Format is incorrect or	

Grammar	correct. Contains: return address, date, company contact with address, salutation, 1 - 2 paragraphs, the closing signature. Error free grammar 5 - 4 points	partially correct Contains at least 4 of the following: return address, date, company contact with address, salutation, 1 paragraph, closing signature. Error free grammar 3 - 2 points	missing 5 or more items from: return address, date, company contact with address, salutation, 1 paragraph, closing signature. Has grammatical errors 1 – 0 points	
Paper	On the same type paper as resume and references 5 point		Not on the same type paper as resume and references. 0 points	
Comments:			Total:	



MODULE 3 POST-TEST SOLUTIONS

SOLUTIONS

Answers

1. B
2. False
3. False
4. D
5. B
6. False
7. Horizontal lines and V-neck with buttons down the center
8. True
9. True
10. White, orange, yellow or red
11. False
12. False
13. False
14. False
15. True
16. False
17. True
18. Skirt or dress slacks with dress shirt or sweater would be fine, but typically you would not wear jeans, flip flops, and t-shirts.
19. False
20. True
21. True
22. True
23. Acne, TMJ, fatigue
24. True
25. False
26. True
27. False
28. False
29. False
30. A
31. True
32. True
33. False
34. False
35. True
36. True
37. True
38. True
39. True
40. A
41. C
42. D
43. True
44. B
45. A
46. True

- 47. False
- 48. False
- 49. D
- 50. True
- 51. False
- 52. True
- 53. A
- 54. True
- 55. True
- 56. B
- 57. D
- 58. True
- 59. False
- 60. False
- 61. True
- 62. True
- 63. True
- 64. D
- 65. False
- 66. False
- 67. False
- 68. False
- 69. D
- 70. False
- 71. A transferable skill can be taken from one position to another position. If you work at a convenience store, you might learn customer service skills. If you go to work as a bank teller, then you can take those same customer service skills and apply to the new position. Other examples of transferable skills would be problem solving, time management, and communication skills.
- 72. Work-based Learning will provide experience to the student in their field of study. The position may or may not be paid but the activity could lead to a permanent position at the worksite. Some companies may at least provide a gas stipend. If there is no position available then the experience will allow that student to go out and find something on their own. The student will network with others within the organization and possibly with external customers or clients. The additional reference will certainly be a bonus. The student can earn college credit for possibly a core class or an elective.
- 73. False
- 74. False
- 75. False
- 76. False
- 77. True
- 78. True
- 79. False
- 80. False
- 81. False
- 82. True
- 83. False
- 84. False
- 85. True
- 86. False
- 87. True
- 88. False

- 89. False
- 90. False
- 91. True
- 92. False
- 93. True
- 94. False
- 95. True
- 96. False
- 97. True
- 98. True
- 99. “Delivered” and “reported” are examples of action words that would be appropriate to use to describe past work history on your resume.
- 100. Maintaining eye contact in an interview conveys honesty and confidence.

TRANSCRIPTS

TRANSCRIPT FOR MODULE 3 VIDEO 1 – INTRODUCTION

Welcome to Module 3 of Professional Development. You will continue to gain soft skills in areas related to having a solid career plan. Learn about workplace dos and don'ts for dress, hygiene, and grooming. If you have trouble preparing and sticking to a budget, then you will benefit from this part of our course. Stressed out?! We will touch on coping strategies. Learn to manage your time and set goals. Discover why you will not stop learning after you finish your program of study. Take advantage of professional development opportunities. Finally, we will cover everything that relates to your job search from where to look to resume writing to interviewing.

TRANSCRIPT FOR MODULE 3 VIDEO 2 – MAINTAINING A PROFESSIONAL APPEARANCE

Albert Mehrabian developed this theory that 7% of what people believe about you comes from your words, 38% comes from your tone of voice, and 55% comes from your appearance and body language. Since most of what people believe comes from appearance, we will discover how to dress depending on your career field as well as what colors and lines are flattering; we will examine your wardrobe to decide what you need to add before setting up those job interviews. We will explore hygiene issues that can be a turn-off to a potential employer. We will discuss grooming issues that range from hair to jewelry to tattoos to piercings. We will define Casual Fridays. So enjoy learning how to create the best image possible for interviews and for your first day at work.

TRANSCRIPT FOR MODULE 3 VIDEO 3 – BUSINESS DRESSING WOMEN CORPORATE, COMMUNICATOR, CREATIVE

Corporate, Communicator and Creative are the three major styles that women can choose that suits their job profile. And what we see frequently when women go to work, they are still very fashionably dressed. However, that may be a disconnect between their job profile and what they are actually choosing to wear. So our corporate is using very traditional straight clean cuts, jackets with lapels. Corporate colors could be black, gray, maybe a brown, certainly ivory, white and maybe even red. So if you are working in a corporate culture, you would want traditional colors, I think, as well as a traditional cut to the outfit that you have chosen.

Then if you are in a Communicator field, then these could be people in sales, and uh retail outlets that would be great. You could have a little more fashionable flare and a greater range of colors and your jackets in your suited look would not necessarily have to be as structured and as formally cut. You may even be able to wear some patterned items in your clothing selections.

Our creative people often work in the arts, graphic arts or advertising and they often have much more flare, certainly a greater range of color choices as well as the structure to the garments can be more flowing and far more creative.

So whatever job you work in show honor and respect to your boss and the company by dressing appropriately. Men often know what they need to wear and usually in business it is a corporate kind of suit. Women get carried away with that fashion sense that they so love and it can often undermine them. Ladies in many professions you do not want to be showing cleavage and certainly have something in a garment that covers your upper arms. And skirts in a skirted outfit should be at the base of the knee for a truly corporate look. I know you might have great legs; however, be always respectful of others and

remember the workplace is not to show your sensuality. Gloria Star: image, etiquette, communication skills, the global expert of choice.

TRANSCRIPT FOR MODULE 3 VIDEO 4 – DRESS FOR THE JOB YOU WANT

In the business world it is important to attract attention for the right reasons. Your parents can speak volumes to your coworkers and boss. If your goal is to move up at work or land a new job, remember the saying, “Dress for the job you want, not the job you have.” The best way to begin this process is to establish your career goals. If you aspire to be a CEO or upper management, there are many resources online and they give you tips. You can also do a little research around your own office to what the people in leadership positions are wearing.

Most likely you will be starting below the position you ultimately desire. Remember to dress appropriately for the task at hand.

If your job is labor intensive, clean up your look. Instead of going fully business professional, wearing nice slacks instead of jeans could be your first step toward your upward mobility.

With the right wardrobe you’ll be able to stand out with your clean, polished look and the amazing work you have been doing in the office.

Whether it is fair or unfair, you will be judged on your attire in the workplace. So take the time to do some research on the job you wish to hold and invest in a wardrobe that will set you on the path in your career goal.

For thousands of how-to and advice videos on any topic, visit MonkeySee.com

TRANSCRIPT FOR MODULE 3 VIDEO 5 - BUSINESS CASUAL ATTIRE

Hi, I’m David of Be Better Guys.com, The Guy’s Guide to getting a life. We’re talking about what to wear for an event, and this not so much an event, this is more when.

Business Casual. Lotta of guys screw up business casual and here’s why. When you are in an office, you want to look professional. If you want to be taken seriously, you’ve gotta look like a man and not an overgrown boy. So ball caps, sandals, shorts, jeans that are ripped, shirts that are hanging out all over the place or athletic wear is not gonna pass for business casual. Not in a real office, it’s not.

If you wanna see what business casual looks like the right way, Brian’s gonna help demonstrate. He’s got, okay, you gotta stop sending email man, but now we have so show some clothes. What’s Brian’s doing here, is he’s takin’ a V-neck sweater that he can wear casually on the weekends or to the office and put it over a nice dress shirt and he’s also puttin’ it with a pair of khakis. Most guys own khakis. If you a nice pair, again not frays, no tears, no stains; you can wear a look like this in the office and be taken very seriously.

What I’m choosing to do is to break up a suit that I have where I’m not gonna wear the jacket, I’m not gonna wear a tie. But I am wearing the suit pants and a nice dress shirt to go with it.

The whole point in this discussion is to say, “Look guys, you don’t have to go out and buy a whole new wardrobe. You own, probably, a lot of the items that can make acceptable business casual.” So when you think about that, think about the types of things that are nice and how they compare together. You

want to do nice shoes so sports shoes and obviously sneakers, probably not acceptable. Nice loafers, uh suede shoes are nice. Lace up are good, ah nice boots are fine, but not motorcycle boots or the types of timberlands you might wear in a twelve foot snowfall. I love my tubes. I love your tubes too but not at the office my man.

Couple of things you can do with your pants as well besides breaking up suit pants or going with khakis is you can do premium denim jeans. But, again, it depends on your office, depends on whether you're going to be taken' seriously there wearin' that. Or, you do nice in the wintertime, corduroys, or wool flannel pants.

Bottom line, fellas, if you wanta be taken seriously, even if you are doing business casual or you work in a casual environment bring your A-game. That way you'll be treated like someone who's ready to move up.

Right polo shirts. Brian wanted me to mention one more thing you can wear in the summertime with your outfit at work and that is polo shirts. Thanks for the reminder. No problem.

Next we're talking about what to wear to the club. To watch the other video segments in this video series or to for how-to videos on almost any other topic visit MonkeySee.com

TRANSCRIPT FOR MODULE 3 VIDEO 6 - DRESS FOR AN INTERVIEW – THE GOLDEN RULES OF GROOMING

Hi, I'm Kara Alford from Look and Wonderworks and today we're talking about how to dress professionally for an interview. Right now we're going to talk about the five golden rules of grooming.

First of all, you should, it has to be said that you should always take a bath or shower, every day, not just for your interview, but especially for the interview. Brush your teeth and wear deodorant. Those are the basics. We won't go into other things, but that's enough of that.

Uh, your hair. It should be clean and styled. Don't go to an interview with wet hair. Angela has a very nice. Her hairs about mid-length here on her back and it looks very nice in the back. Don't ear wild or have wild colors for conservative industries.

For your nails. Angela also has very nice nails. They're not manicured per se, but they are clean and they're trimmed. So you want to have that for your nails.

An make-up. She has very light or minimal make-up, just mascara and a little bit of lip gloss which is great. We don't want to have clown cheeks and okay, that's about it for the five golden rules and next we are going to talk about the tattoos and piercings. To watch the other segments in this video series or for how-to videos on almost other topic, visit monkeysee.com

TRANSCRIPT FOR VIDEO 7 - ACCESSORIZE YOUR BUSINESS CASUAL LOOK

Hi, I'm Leslie Arnel. Today I'm showing you how to accessorize your outfit. Andrea is now wearing business look casual. Now we can wear the open toe stilettoes. We have our pencil skirt. We have a crisp white blouse and I'm gonna show you how to, you know, keep it as a business look. Don't make it so. Don't turn it into evening. And the best way to do that is with your accessories. We are going to put on a simple necklace. Maybe one or two bangles.

Okay now, earlier I talked about not wearing an oversize clutch bag with your business look professional. This is a business look casual so this will be fine. So you can wear your oversized clutch handbag and to compliment your business look casual simply put on a nice waist belt. And also make sure when you're wearing a pencil skirt you don't want a small belt. That's not going to do anything for this look. And there you go. Business look casual.

Again we are going to over what she has on. She has on stiletto open toe this time because it is business look casual. She has on a lovely pencil skirt. She has on white crisp blouse; simple accessories; an oversized clutch; two bangles. More than two would be a little too much for this look. This is not evening. This is business casual, so Thursday or Friday. And a nice braided belt to compliment your overall look. Next we are going to go into evening.

To watch the other segments of this video series, or for how-to videos on almost any other topic, visit MonkeySee.com

TRANSCRIPT FOR MODULE 3 VIDEO 8 – COPING WITH STRESS

In this section, we will focus on stress triggers such as being stuck in traffic to more serious events such as divorce. We will talk about different responses to stress; I am sure you have all heard the phrase "Fight or Flight." We will touch on the many symptoms of stress. Everyone faces difficult challenges each day, and some people just seem to handle hardships better than others. The course will delve into proper attitude and thought patterns. Finally, you will discover many stress relief activities; you probably have some great activities you already utilize that we can add to our list.

TRANSCRIPT FOR MODULE 3 VIDEO 9 - FIGHT OR FLIGHT RESPONSE

Hi. It's Mr. Andersen. Today I'm going to talk about the fight or flight reaction. This is one of my favorite videos on YouTube. This is from youtube.com/RussiaToday. So we got this person here walking down the street. All of a sudden they realize there's a car coming and then they get out of the way. Now if I were to keep playing it the guy jumps out of the car, comes running in this direction. But basically I want to talk about what's going on. So once this guy sees the car, how does he number one get out of the way? And then how does that affect his body? How does that affect the organs and the chemistry and all of that inside his body. And so that whole thing is called the fight or flight. And so when I ask students, you know, how does he get out of the way of the car? The answer is always adrenaline. And the right answer is no, it's not adrenaline.

Adrenaline is not going to be able to get there that quickly. And so how does the guy really get out of the way? Well, he's going to see the car coming. He's going to process that in his brain. And then he's going to send a message down his nervous system. That nervous system is going to be attached to muscles. And those muscles are going to have ATP ready to go. And so the way he's able to jump out of the way and not get hit by the car, doesn't have anything to do with the fight or flight response. It's simply his nervous system, his muscles and just responding to that threat immediately. But if you've never been in a situation like that, where you just barely survive an accident or something like that, all of the sudden you feel this rush of just your heart starts beating fast for your breathing. You feel warm. Now that's part of the fight or flight response. Because this guy right here, since he's living in a city, is able to just kind of walk back on to the road and keep about his business. But back in the day if you were attacked by a mountain lion or somebody else, you had to fight now. You had to flee. Or you had to attack the attacker. And so all of that is part of what's called the sympathetic nervous system. Or that system inside our body that allows us to fight or flight.

And so let's zoom inside this guy and talk a little bit more about how are the fight or flight works. And so it's basically centered around his brain. And so in the center of his brain, near the bottom we have something called the hypothalamus. So the hypothalamus, in that area of the brain, is essentially going to send a signal. Now that signal, not only are we getting signals that are going to the muscles that allow you to move, but it's going to send a signal all the way down a nervous signal all the way down here. Because in the center of our adrenal gland we have something called the adrenal medulla. It's connected nervously to the brain. So the moment he sees that car and realizes he might die, there's a signal being sent to the adrenal medulla or the center of the adrenal gland. It's going to give off what's called adrenaline. And that adrenaline is epinephrine.

Epinephrine is a chemical signal that is going to be attached to the circulatory system. And so it's going to course through the body. So as his heart beats faster and faster and faster epinephrine is going to flow throughout the rest of the body. Now epinephrine is not going to go into the cells of the body. It's simply going to, if we say this is a big liver cell, it's simply going to bind to proteins on the surface of those cells. And so what's it going to do to the liver? Well in the liver what it's going to do is it's going to trigger a signal transduction pathway that's going to convert glycogen, glycogen that's found inside the cells of the liver. And it's going to use that as glucose. Why is it doing that? Well glucose is our energy supply and so now glucose is going to be coursing through our body along with epinephrine. And so now we have a supply of energy so we can quickly breakdown that glucose. Get ATP and we can do more out of it. But what's interesting is that epinephrine is going to go other places in the body. And it's going to have different responses depending on where it goes.

And so what is epinephrine going to do to the cells that are in control of the breathing? The cells of the lung. It's going to speed up that breathing rate. What's epinephrine going to do when it goes to the cells of the heart? It's going to speed up the rate of the heartbeat. And so it's going to trigger a signal transduction pathway in the heart that's very similar to the signal transduction pathway that we find in the liver cells. However it's going to have a different response inside the cells. It's going to not release glucose, but it's going to increase the rate of the beating of those cardiac cells.

What do you think would happen to the digestive system? Well epinephrine is going to go there as well. But what it's going to do is it's going to vaso-constrict. So it's going to slow down digestion. And so it's going to slow down those blood vessels that feed those areas that allow us to breakdown and digest food. Because when you're getting out of the way of a car or fighting an attacker, you don't really need to concentrate on breaking down that bagel that you ate for breakfast. So it's going to shut that down. But it's going to go to the muscles of your body. And it's going to vaso-dilate. And so it's going to move more blood to those areas. And so our whole body is designed so we can have one signal, that epinephrine, but it can have all these different responses throughout the rest of the body. And so that's going to allow our body to respond to that threat. And that's why your heart races. You breathe faster. Your pupils dilate. All that happens and you can thank epinephrine for that. And it's that chemical response and the different either gene expression or single signal transduction pathways that we have as a result. And so I hope that's helpful.

TRANSCRIPT FOR MODULE 3 VIDEO 10 – MANAGING MONEY

Do you find yourself stressed about meeting your financial obligations each month? Are you saving money for emergencies? In this section, we will identify the differences between a credit union and a bank. We will go over various insurances such as car, homeowner's, and disability. And you will also gain knowledge in ways to invest such as opening an IRA or 401K.

TRANSCRIPT FOR MODULE 3 VIDEO 11 – SETTING GOALS AND MANAGING TIME

Have you ever set short-term or long-term goals? What kinds of goals should you set? Where do you see yourself career-wise in five years? Would you like to give back to the community? How so? Learn why "I want to be happy" is not an effective goal and how you should actually compose your goals. Do you procrastinate and how can you gain control of time management? What motivates you to do more? Those are some of the topics that we will delve into in this section.

TRANSCRIPT FOR MODULE 3 VIDEO 12 DAN PINK: THE PUZZLE OF MOTIVATION

0:11 I need to make a confession at the outset here. A little over 20 years ago I did something that I regret, something that I'm not particularly proud of, something that, in many ways, I wish no one would ever know, but here I feel kind of obliged to reveal. (Laughter) In the late 1980s, in a moment of youthful indiscretion, I went to law school. (Laughter)

0:44 Now, in America law is a professional degree: you get your university degree, then you go on to law school. And when I got to law school, I didn't do very well. To put it mildly, I didn't do very well. I, in fact, graduated in the part of my law school class that made the top 90 percent possible. (Laughter) Thank you. I never practiced law a day in my life; I pretty much wasn't allowed to. (Laughter)

1:18 But today, against my better judgment, against the advice of my own wife, I want to try to dust off some of those legal skills -- what's left of those legal skills. I don't want to tell you a story. I want to make a case. I want to make a hard-headed, evidence-based, dare I say lawyerly case, for rethinking how we run our businesses.

1:46 So, ladies and gentlemen of the jury, take a look at this. This is called the candle problem. Some of you might have seen this before. It's created in 1945 by a psychologist named Karl Duncker. Karl Duncker created this experiment that is used in a whole variety of experiments in behavioral science. And here's how it works. Suppose I'm the experimenter. I bring you into a room. I give you a candle, some thumbtacks and some matches. And I say to you, "Your job is to attach the candle to the wall so the wax doesn't drip onto the table." Now what would you do?

2:20 Now many people begin trying to thumbtack the candle to the wall. Doesn't work. Somebody, some people -- and I saw somebody kind of make the motion over here -- some people have a great idea where they light the match, melt the side of the candle, try to adhere it to the wall. It's an awesome idea. Doesn't work. And eventually, after five or 10 minutes, most people figure out the solution, which you can see here. The key is to overcome what's called functional fixedness. You look at that box and you see it only as a receptacle for the tacks. But it can also have this other function, as a platform for the candle. The candle problem.

2:59 Now I want to tell you about an experiment using the candle problem, done by a scientist named Sam Glucksberg, who is now at Princeton University in the U.S. This shows the power of incentives. Here's what he did. He gathered his participants. And he said, "I'm going to time you. How quickly you can solve this problem?" To one group he said, "I'm going to time you to establish norms, averages for how long it typically takes someone to solve this sort of problem."

3:25 To the second group he offered rewards. He said, "If you're in the top 25 percent of the fastest times, you get five dollars. If you're the fastest of everyone we're testing here today, you get 20 dollars." Now this is several years ago. Adjusted for inflation, it's a decent sum of money for a few minutes of work. It's a nice motivator.

3:47 Question: How much faster did this group solve the problem? Answer: It took them, on average, three and a half minutes longer. Three and a half minutes longer. Now this makes no sense right? I mean, I'm an American. I believe in free markets. That's not how it's supposed to work. Right? (Laughter) If you want people to perform better, you reward them. Right? Bonuses, commissions, their own reality show. Incentivize them. That's how business works. But that's not happening here. You've got an incentive designed to sharpen thinking and accelerate creativity, and it does just the opposite. It dulls thinking and blocks creativity.

4:33 And what's interesting about this experiment is that it's not an aberration. This has been replicated over and over and over again, for nearly 40 years. These contingent motivators -- if you do this, then you get that -- work in some circumstances. But for a lot of tasks, they actually either don't work or, often, they do harm. This is one of the most robust findings in social science, and also one of the most ignored.

5:04 I spent the last couple of years looking at the science of human motivation, particularly the dynamics of extrinsic motivators and intrinsic motivators. And I'm telling you, it's not even close. If you look at the science, there is a mismatch between what science knows and what business does. And what's alarming here is that our business operating system -- think of the set of assumptions and protocols beneath our businesses, how we motivate people, how we apply our human resources -- it's built entirely around these extrinsic motivators, around carrots and sticks. That's actually fine for many kinds of 20th century tasks. But for 21st century tasks, that mechanistic, reward-and-punishment approach doesn't work, often doesn't work, and often does harm. Let me show you what I mean.

5:52 So Glucksberg did another experiment similar to this where he presented the problem in a slightly different way, like this up here. Okay? Attach the candle to the wall so the wax doesn't drip onto the table. Same deal. You: we're timing for norms. You: we're incentivizing. What happened this time? This time, the incentivized group kicked the other group's butt. Why? Because when the tacks are out of the box, it's pretty easy isn't it? (Laughter)

6:26 If-then rewards work really well for those sorts of tasks, where there is a simple set of rules and a clear destination to go to. Rewards, by their very nature, narrow our focus, concentrate the mind; that's why they work in so many cases. And so, for tasks like this, a narrow focus, where you just see the goal right there, zoom straight ahead to it, they work really well. But for the real candle problem, you don't want to be looking like this. The solution is not over here. The solution is on the periphery. You want to be looking around. That reward actually narrows our focus and restricts our possibility.

7:03 Let me tell you why this is so important. In western Europe, in many parts of Asia, in North America, in Australia, white-collar workers are doing less of this kind of work, and more of this kind of work. That routine, rule-based, left-brain work -- certain kinds of accounting, certain kinds of financial analysis, certain kinds of computer programming -- has become fairly easy to outsource, fairly easy to automate. Software can do it faster. Low-cost providers around the world can do it cheaper. So what really matters are the more right-brained creative, conceptual kinds of abilities.

7:44 Think about your own work. Think about your own work. Are the problems that you face, or even the problems we've been talking about here, are those kinds of problems -- do they have a clear set of rules, and a single solution? No. The rules are mystifying. The solution, if it exists at all, is surprising and not obvious. Everybody in this room is dealing with their own version of the candle problem. And for candle problems of any kind, in any field, those if-then rewards, the things around which we've built so many of our businesses, don't work.

8:27 Now, I mean it makes me crazy. And this is not -- here's the thing. This is not a feeling. Okay? I'm a lawyer; I don't believe in feelings. This is not a philosophy. I'm an American; I don't believe in philosophy. (Laughter) This is a fact -- or, as we say in my hometown of Washington, D.C., a true fact. (Laughter) (Applause) Let me give you an example of what I mean. Let me marshal the evidence here, because I'm not telling you a story, I'm making a case.

9:05 Ladies and gentlemen of the jury, some evidence: Dan Ariely, one of the great economists of our time, he and three colleagues, did a study of some MIT students. They gave these MIT students a bunch of games, games that involved creativity, and motor skills, and concentration. And they offered them, for performance, three levels of rewards: small reward, medium reward, large reward. Okay? If you do really well you get the large reward, on down. What happened? As long as the task involved only mechanical skill bonuses worked as they would be expected: the higher the pay, the better the performance. Okay? But one the task called for even rudimentary cognitive skill, a larger reward led to poorer performance.

9:55 Then they said, "Okay let's see if there's any cultural bias here. Let's go to Madurai, India and test this." Standard of living is lower. In Madurai, a reward that is modest in North American standards, is more meaningful there. Same deal. A bunch of games, three levels of rewards. What happens? People offered the medium level of rewards did no better than people offered the small rewards. But this time, people offered the highest rewards, they did the worst of all. In eight of the nine tasks we examined across three experiments, higher incentives led to worse performance.

10:36 Is this some kind of touchy-feely socialist conspiracy going on here? No. These are economists from MIT, from Carnegie Mellon, from the University of Chicago. And do you know who sponsored this research? The Federal Reserve Bank of the United States. That's the American experience.

10:56 Let's go across the pond to the London School of Economics -- LSE, London School of Economics, alma mater of 11 Nobel Laureates in economics. Training ground for great economic thinkers like George Soros, and Friedrich Hayek, and Mick Jagger. (Laughter) Last month, just last month, economists at LSE looked at 51 studies of pay-for-performance plans, inside of companies. Here's what the economists there said: "We find that financial incentives can result in a negative impact on overall performance."

11:32 There is a mismatch between what science knows and what business does. And what worries me, as we stand here in the rubble of the economic collapse, is that too many organizations are making their decisions, their policies about talent and people, based on assumptions that are outdated, unexamined, and rooted more in folklore than in science. And if we really want to get out of this economic mess, and if we really want high performance on those definitional tasks of the 21st century, the solution is not to do more of the wrong things, to entice people with a sweeter carrot, or threaten them with a sharper stick. We need a whole new approach.

12:17 And the good news about all of this is that the scientists who've been studying motivation have given us this new approach. It's an approach built much more around intrinsic motivation. Around the desire to do things because they matter, because we like it, because they're interesting, because they are part of something important. And to my mind, that new operating system for our businesses revolves around three elements: autonomy, mastery and purpose. Autonomy: the urge to direct our own lives. Mastery: the desire to get better and better at something that matters. Purpose: the yearning to do what we do in the service of something larger than ourselves. These are the building blocks of an entirely new operating system for our businesses.

12:58 I want to talk today only about autonomy. In the 20th century, we came up with this idea of management. Management did not emanate from nature. Management is like -- it's not a tree, it's a television set. Okay? Somebody invented it. And it doesn't mean it's going to work forever. Management is great. Traditional notions of management are great if you want compliance. But if you want engagement, self-direction works better.

13:24 Let me give you some examples of some kind of radical notions of self-direction. What this means - you don't see a lot of it, but you see the first stirrings of something really interesting going on, because what it means is paying people adequately and fairly, absolutely -- getting the issue of money off the table, and then giving people lots of autonomy. Let me give you some examples.

13:44 How many of you have heard of the company Atlassian? It looks like less than half. (Laughter) Atlassian is an Australian software company. And they do something incredibly cool. A few times a year they tell their engineers, "Go for the next 24 hours and work on anything you want, as long as it's not part of your regular job. Work on anything you want." So that engineers use this time to come up with a cool patch for code, come up with an elegant hack. Then they present all of the stuff that they've developed to their teammates, to the rest of the company, in this wild and woolly all-hands meeting at the end of the day. And then, being Australians, everybody has a beer.

14:25 They call them FedEx Days. Why? Because you have to deliver something overnight. It's pretty. It's not bad. It's a huge trademark violation, but it's pretty clever. (Laughter) That one day of intense autonomy has produced a whole array of software fixes that might never have existed.

14:45 And it's worked so well that Atlassian has taken it to the next level with 20 Percent Time -- done, famously, at Google -- where engineers can work, spend 20 percent of their time working on anything they want. They have autonomy over their time, their task, their team, their technique. Okay? Radical amounts of autonomy. And at Google, as many of you know, about half of the new products in a typical year are birthed during that 20 Percent Time: things like Gmail, Orkut, Google News.

15:13 Let me give you an even more radical example of it: something called the Results Only Work Environment, the ROWE, created by two American consultants, in place in place at about a dozen companies around North America. In a ROWE people don't have schedules. They show up when they want. They don't have to be in the office at a certain time, or any time. They just have to get their work done. How they do it, when they do it, where they do it, is totally up to them. Meetings in these kinds of environments are optional.

15:45 What happens? Almost across the board, productivity goes up, worker engagement goes up, worker satisfaction goes up, turnover goes down. Autonomy, mastery and purpose, These are the building blocks of a new way of doing things. Now some of you might look at this and say, "Hmm, that sounds nice, but it's Utopian." And I say, "Nope. I have proof."

16:11 The mid-1990s, Microsoft started an encyclopedia called Encarta. They had deployed all the right incentives, all the right incentives. They paid professionals to write and edit thousands of articles. Well-compensated managers oversaw the whole thing to make sure it came in on budget and on time. A few years later another encyclopedia got started. Different model, right? Do it for fun. No one gets paid a cent, or a Euro or a Yen. Do it because you like to do it.

16:41 Now if you had, just 10 years ago, if you had gone to an economist, anywhere, and said, "Hey, I've got these two different models for creating an encyclopedia. If they went head to head, who would win?" 10 years ago you could not have found a single sober economist anywhere on planet Earth who would have predicted the Wikipedia model.

17:01 This is the titanic battle between these two approaches. This is the Ali-Frazier of motivation. Right? This is the Thrilla' in Manila. Alright? Intrinsic motivators versus extrinsic motivators. Autonomy, mastery and purpose, versus carrot and sticks. And who wins? Intrinsic motivation, autonomy, mastery and purpose, in a knockout. Let me wrap up.

17:23 There is a mismatch between what science knows and what business does. And here is what science knows. One: Those 20th century rewards, those motivators we think are a natural part of business, do work, but only in a surprisingly narrow band of circumstances. Two: Those if-then rewards

often destroy creativity. Three: The secret to high performance isn't rewards and punishments, but that unseen intrinsic drive -- the drive to do things for their own sake. The drive to do things cause they matter.

17:52 And here's the best part. Here's the best part. We already know this. The science confirms what we know in our hearts. So, if we repair this mismatch between what science knows and what business does, if we bring our motivation, notions of motivation into the 21st century, if we get past this lazy, dangerous, ideology of carrots and sticks, we can strengthen our businesses, we can solve a lot of those candle problems, and maybe, maybe, maybe we can change the world. I rest my case. (Applause)

TRANSCRIPT FOR MODULE 3 VIDEO 13 – PREPARING FOR YOUR CAREER

Are you prepared for the workforce? What is the difference between a job and a career? In this section, we will learn about the most effective job search methods, filling out applications properly, creating an eye-catching resume as well as the different types of resumes, how to write a cover letter, and interviewing strategies. As a student, you can seek out resources on your campus to prepare you before you graduate such as participating in a co-op, internship, or apprenticeship. Finally, you never stop learning, so we will touch on lifelong learning opportunities.