

Helping Your Teenager Apply for a Job

Notes:

Learner Outcomes

Outcome #1: Participants will be able to identify what an I-9 is.

Outcome #2: Participants will be able to name at least one factor that affects take-home pay.

Outcome #3: Participants will be able to identify what a W-2 is.

Target Audience

Parents

Materials

1. Flip chart and markers or a dry-erase board and dry-erase markers
2. Name tags (downloaded for free from the Bank It Web site), one for each participant
3. A pen or pencil for each participant
4. Something to track time
5. Three copies of the earning script #3-EA-PT
6. Evaluation #3-EA-PT for each participant
7. Bank It Notes #3-EA-PT for each participant
8. Optional: PowerPoint Presentation PDF #3-EA-PT
9. Optional: Handout #3-EA-PT for each participant

Timing

1 hour

Want more background and training tips?

See the free, downloadable Bank It Leader's Guide at www.bankit.com.

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1. Welcome and Overview (5 minutes)

Arrive early. Highly consider using the optional PowerPoint Presentation PDF and the optional Handout. Both will greatly enhance your sessions. If you're using the PowerPoint Presentation PDF, show the "Welcome to Bank It" slide as participants enter the room. Greet each participant individually and learn their names as they arrive. Have them create a name tag with their first name only.

Give participants a copy of the Bank It Notes #3-EA-PT and either a pen or pencil. Have them sit in clusters of about four people. If possible, have them sit at tables. Then welcome the whole group to the session.

Say: Welcome to Bank It. Bank It delivers real-world financial topics and tools for parents and teens that make it easier to understand, talk about, and manage your money. Bank It was developed by Capital One and Search Institute. I'm glad each one of you is here.

Today we will focus on helping your teenager apply for a job, and we plan on meeting three goals. One: By the end of this session, you will be able to identify what an I-9 is. Two: You will be able to name at least one factor that affects take-home pay. Three: You will be able to identify what a W-2 is.

Feel free to use your Bank It Notes to write what you learn as we go along. At the end of the session, we will take time to complete a short evaluation. (If this session is not the first session you're presenting to this group, consider briefly discussing the optional challenge that you may have given participants at the end of your previous session.)

2. Activity: Role-Play a Script (15 minutes)

Ask for two volunteers who are comfortable reading aloud. Give each a copy of the Earning Script. Keep one script for yourself. With the volunteers, read the script aloud to the group. When you finish, have the group applaud the volunteers.

Then ask questions such as these: *What was your reaction to this script?* (Give participants time to respond.) *What was the conflict about getting money?* (Give participants time to respond.)

Say: One way teenagers can earn money is by getting a part-time job. That's what we'll be focusing on today. Even if your teenager is too young to get a job,

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there are certain steps your teenager can take to get ready for the job market.

On a flip chart, write: *Finding a job*. Ask: *How do teenagers find jobs?* (Give participants time to respond. Write what they say on the flip chart. Make sure these ways get mentioned: Seeing a help-wanted sign posted. Online listings, such as teens4hire.org and snagajob.com. Summer camps and recreation programs. Classified ads. School counseling offices. Contacting people you know.)

Ask: *What helps a teenager get a job?* (Give participants time to respond.) Say: *The way your teenager interacts with people matters. The way your teenager gets stuff done matters. Having legible printing on a job application matters.*

What can help a teenager get a job if he or she has no work experience? (Give participants time to respond.) Say: *Volunteer activities. Encourage your teenager to volunteer with projects that he or she enjoys.*

You can find volunteer activities through community centers, nonprofit organizations, and faith communities, such as churches, mosques, and synagogues.

3. Present: Making Sense of All the Forms (15 minutes)

Say: *One part of helping a teenager apply to a job is helping them fill out all the paperwork involved. With a job, your teenager will see four major forms. (Write these on a flip chart.) 1. Job application. 2. W-4 form. 3. I-9 form. 4. W-2 form.*

Say: *Let's start with the job application. It will be helpful for your teenager to bring the information with him or her to fill out the application. Some places of employment will let you take the job application home to fill out. Others require you to fill out the paperwork at the place of employment.*

If you plan to distribute the optional handout, use it at this time.

Your teenager should have at least one pen or pencil and will need to know his or her full address, phone number, e-mail address, and driver's license number or State ID number. It's also helpful to bring the names and phone numbers of two positive references.

If your teenager has done any volunteer work or other paid work, your teenager will need the name of the organization or employer, dates, payment (if any), supervisor's name, and phone number.

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Always encourage your teenager to print as neatly as possible. If your teenager writes more legibly in capital letters, encourage your teenager to do that. If the person doing the hiring cannot read your teenager's writing, your teenager will most likely not get the job.

Once your teenager gets a job, he or she will be asked to fill out two forms: the W-4 form and the I-9 form. Let's start with the W-4 form. The W-4 form is a tax form that tells the employer how much tax to withhold from the employee's paycheck.

Since everyone—including teenagers—needs to pay taxes, the W-4 helps you determine how much to withhold. Your teenager will need a Social Security number to fill out a W-4, his or her full legal name, and his or her full address. You'll need to help your teenager determine how many allowances to claim.

What is an allowance? An allowance is a number that tells the IRS how much tax to withhold. If you have other family members working in your home, you'll want to fill out the W-4 forms for each working family member so that the person earning the most money will claim the allowances that you figure out by using the worksheets on the W-4 form and by claiming zero allowances for your teenager's work and other family member's work.

You can learn more about this through Publication 919. All the IRS forms and publications can be downloaded for free from the IRS Web site, or you can ask a reference librarian where to find this information at your local library.

Besides the W-4 form, your teenager will also need to fill out Form I-9. Form I-9 is an employment eligibility verification form. This is a form from the Department of Homeland Security to ensure that workers are either U.S. citizens or they have the proper paperwork to work in the United States as a noncitizen.

For this form, your teenager will need to write his or her date of birth and Social Security number. Your teenager also needs to write his or her full legal name and address. Your teenager will also need documents to prove that he or she can work in the United States.

These forms could include a U.S. passport, a foreign passport with an I-551 stamp, or a number of other documents that verify identity and authorization. The I-9 form lists all the documents they will accept. Make sure you're using the form for the current calendar year. Every year the form gets updated.

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Even if your teenager gets hired for the job, he or she will not be allowed to work until both the I-9 and the W-4 form are filled out to meet the requirements. Once your teenager gets past those two forms, he or she will begin to work.

Then when your teenager gets his or her first paycheck, what usually happens? (Give participants time to respond. The answer is that teenagers are often shocked that they don't get the full amount paid. Their paycheck will show different categories of deductions.)

Say: It helps to prepare your teenager about taxes that will be taken out of his or her paycheck. Let's talk about the four major taxes that impact take-home pay. (List these on a flip chart as you talk about them.) 1. Federal income tax. 2. State income tax. 3. Medicare. 4. Social Security or OASDI.

Say: Every year, we need to pay taxes. What is the date for filing a tax return? (Answer: April 15.) When you have a teenager working, you'll need to include your teenager's wages in your family tax return. This is true until your teenager becomes legally independent.

Now, you may think that's not fair that you need to include your teenager's wages on your tax form, but you also get to save some money by including your teenager as a dependent.

Thus, the paycheck will include federal income taxes. These are the taxes that you pay to the federal government. These taxes help pay for public schools, the roads we drive on, and many other benefits. Another tax that is withheld is state income tax.

When you fill out an income tax return, you'll notice that you will fill out two forms: one for the federal government and one for your state government. You must pay state taxes in addition to federal taxes.

The third type of tax withheld is called Medicare. Medicare is the public health insurance system for people aged 65 and older in the United States.

The fourth type of tax is called Social Security or OASDI, which stands for Old Age, Survivors, and Disability Insurance, which is the official name of Social Security. Social Security pays for a number of social services, such as unemployment benefits, supplemental security income, and temporary assistance for needy families.

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Then at the end of January or early February, your teenager will receive a W-2 form. A W-2 is a federal tax form that states how much your teenager was paid by his or her employer during the calendar year. You use the information from a W-2 to fill out your annual income taxes, which need to be completed and postmarked by April 15 every year.

4. Discuss (10 minutes)

Say: Take some time to talk to the people near you. Talk to about two or three people. I want you to do two things: 1. Say your first name. 2. Say what you think about teenagers working for pay. Start with the person who had a birthday most recently. Then have each person take a turn.

5. Review and Evaluate (10 minutes)

Review what was accomplished during this session. Ask: *What is a W-4?* (Answer: The W-4 form is a tax form that tells your employer how much tax to withhold from your paycheck.)

Ask: *What information do you need to complete a W-4 form?* (Answer: 1. Your full legal name. 2. Your full address. 3. Your Social Security number. 4. The number of allowances you claim.)

Ask: *What is an I-9 form?* (Answer: Form I-9 is an employment eligibility verification form.)

Ask: *What information do you need to complete an I-9 form?* (Answer: 1. Your full legal name. 2. Your full address. 3. Your Social Security number. 4. Your date of birth. 5. Documentation to prove that you can work in the United States.)

Ask: *Which factors affect take-home pay?* (Answer: 1. Federal income taxes. 2. State income taxes. 3. Medicare. 4. Social Security.)

Ask: *What is a W-2?* (Answer: A W-2 is a federal tax form that states how much your employer paid you during the calendar year.)

At the end of the review, distribute Evaluation #3-EA-PT to each participant. Give participants time to fill out the evaluation. Collect all the evaluations after participants finish so you can find out the measurable outcomes for the session.

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6. Close (5 minutes)

Say: Even though there is a lot of paperwork required to get a job, what's most important is to find a job that fits your teenager well. Your teenager will be thinking: I need a job that pays lots of money. I need money now.

Instead, encourage your teenager to answer these questions: What is the best job for me? What do I enjoy doing? Where do I fit? Getting a job is more than just earning money. It's about doing something you want to keep doing. Although no job is perfect, there is a good job for your teenager.

Challenge participants to talk to family members about this topic, which is listed under the Talk About It section of their Bank It Notes. Thank participants for coming and for being involved.

Optional Activities

1. Distribute Handout #3-EA-PT: Applying for Jobs. Give participants the handout. Take time to walk through it and discuss it.

2. Show the PowerPoint Presentation PDF #3-EA-PT. Use the presentation to accompany the one-hour session.

3. Give Participants a Challenge. Encourage participants to use the next week to talk to their teenagers about them working part-time. (If you wish, follow up during your next session to find out how the challenge went.)

4. Download Free Copies of the W-4, I-9, and W-2 Forms. All these are available for free through the Internet. Just enter the form name in a search engine and then download the PDF. Make copies of the download to distribute to participants. Having the actual forms makes it easier to understand what's required.

Questions? Looking for more ideas? Visit www.bankit.com for answers and more resources.

For More Information

- *National Standards in K–12 Personal Finance Education* (Washington, D.C., Jump\$tart Coalition for Personal Financial Literacy, 2007), standard 3 in the area of Income and Careers.
- *An Asset Builder's Guide to Youth and Money* by Jolene Roehlkepartain (Minneapolis: Search Institute, 1999).