

Applying for a Job

Notes:

Learner Outcomes

Outcome #1: Participants will be able to explain what a W-4 is.

Outcome #2: Participants will be able to name at least one piece of information needed to complete a W-4.

Outcome #3: Participants will be able to identify at least one factor that affects take-home pay.

Target Audience

Teenagers

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-T
6. Evaluation #3-EA-T for each participant
7. Bank It Notes #3-EA-T for each participant
8. Optional: PowerPoint Presentation PDF #3-EA-T
9. Optional: Handout #3-EA-T 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-T and either a pen or pencil. Have them create a name tag with their first name only. 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 teens and parents 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 applying for a job, and we plan on meeting three goals. One: By the end of this session, you will be able to explain what a W-4 is. Two: You will be able to name at least one piece of information needed to complete a W-4. Three: You will be able to identify at least one factor that affects take-home pay.

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.)

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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 you're too young to get a job, there are certain steps you 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 you interact with people matters. The way you get stuff done matters. Having legible printing on a job application matters.*

What can help you get a job if you have no work experience? Volunteer activities. Find volunteer projects that you enjoy. You can find volunteer activities through your school, 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 getting a job is filling out all the paperwork involved. With a job, you 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 often helps to bring the information with you to fill out the application.*

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

Be sure to bring at least one pen and pencil with you as well. 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. You will need to know your full address, phone number, e-mail address, and driver's license number or State ID.

It's also helpful to bring the names and phone numbers of two positive references. If you have done any volunteer work or other paid work, you will need the name of the organization or employer, dates, payment (if any), supervisor's name, and phone number.

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Always print as neatly as possible. If you write more legibly in capital letters, do that. If the person doing the hiring cannot read your writing, you will most likely not get the job.

Once you get a job, you 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 your employer how much tax to withhold from your paycheck. Since everyone—including teenagers—needs to pay taxes, the W-4 helps you determine how much you want withheld.

You will need a Social Security number, your full legal name, and your full address to fill out a W-4. You'll need to ask your parents how to 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, every working family member will need to fill out his or her W-4 so that the person earning the most money will claim the allowances.

You can figure this out by using the worksheets on the W-4 form. Most of the time, teenagers claim zero allowances when there are other family members who are working. You can learn more about this through the IRS (Internal Revenue Service) 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, you 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, you will need to write your date of birth and Social Security number. You also need to write your full legal name and address. You will also need documents to prove that you 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. The form gets updated every year.

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

Then when you get your first paycheck, what usually happens? (Give participants time to respond. If you have any participants who have worked, they'll know the answer. 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 be prepared about taxes that will be taken out of your 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.) Who fills out these tax returns? Your parents. Your parents will need to include the income you make on their annual tax return.

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 your parents fill out an income tax return, they'll notice that they will fill out two forms: one for the federal government and one for your state government. They 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, 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.

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

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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 kind of part-time work you're interested in, and why. 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.)

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 you well. You may be thinking: I need a job that pays lots of money. I need money now.*

Instead, 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 you.

Thank participants for coming and for being involved. At the end of the review,

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distribute Evaluation #3-EA-T 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.

Optional Activities

- 1. Distribute Handout #3-EA-T: Sample Job Application.** Give participants the handout. Take time to walk through it and discuss it.
- 2. Show the PowerPoint Presentation PDF #3-EA-T.** 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 parents about 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 they require.

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).