





Whether you have just graduated school, looking to change careers, or seeking a better job opportunity, landing a job can be a stressful situation. The more desirable the job, the more likely it is you will have others competing for that position. It is important to develop a plan and execute effectively in order to land the job.

## **Identify the Best Fit Job**

One of the biggest mistakes you could make is to focus solely on a job title or compensation to determine which job to pursue. The average person will spend more waking hours during the week at work than they will anywhere else. Pursuing a job just because it comes with a fancy title or big paycheck will ultimately lead to problems if the job does not align with your interests and abilities.

When deciding on landing the best fit job, first consider the following:

- Skills what specific skills and abilities do I possess to be successful in a job?
- Knowledge what prior knowledge, experience, or education do I possess?
- Motivation what am I passionate about to motivate me to perform my best?

#### **Look for Job Opportunities**

Many companies utilize online job positing sites such as Indeed, Monster, and Zip Recruiter. You can find jobs on LinkedIn, as well as network with current and former employees of the organization. Large companies likely have a careers section on their own website for perspective employees to view openings and apply.

#### Research the Company

It is important to research the organization to decide if you are a good fit within the company culture. Researching the company prior to the interview also shows the recruiter or hiring manager that you are interested in the company and working for them. Most large companies have a Mission or Vision statement posted on their website. These statements will help you discover what the company stands for, their values, and their long-term plans.



Horizon Tip: One of the first questions we ask candidates is to tell us what they know about Horizon. If they didn't invest some time in learning something about us, we question if we want to invest time in them.

#### Create the Resume to Get You Noticed

Companies often receive more applicants for a job than they are willing or able to interview. That's why a solid resume is crucial to ensuring you get noticed. A resume is a one to two- page document listing your relevant skills, qualifications, experience, and education related to the job you are seeking. The resume tells the company you are worth investing their time to meet. While a great resume won't guarantee you the job, a poorly written resume may guarantee you never get contacted for an interview.

Keep these tips in mind when constructing your resume:

- Professionally Written. Have someone you trust review to make sure your resume is free of any typos, grammar, or punctuation mistakes. It should be constructed using a professional font such as Arial, Calibri, Verdana, or Times New Roman at 11 or 12 pt.
- Accurate. All of the information, including dates, company names, titles, duties, and accomplishments should be accurate, without embellishing.
- Relevant to the job in which you are seeking.
- Contains an Active Voice. Eliminate using "I"; instead, start each bullet with an action verb such as completed, increased, lead, implemented, etc.,
- Highlights Achievements. Past accomplishments are often an indication of future success.
- Concise. The resume should be no longer than two pages.



**Horizon Tip:** Cater your resume to the job which you are seeking. If your previous experience is in retail and you are applying for a branch position at Horizon, highlight your customer service, computer, and cash handling experience.

#### **Interview Skills**

Most companies will schedule the interview in advance, which will give you time to prepare. Companies may conduct a phone interview to prescreen candidates prior to bringing them in for a face-to-face interview. The following tips will assist you in being prepared for the interview:

- Be Punctual. Plan to arrive 15-20 minutes prior to the scheduled time. If you are unfamiliar with the area, map out your travel a few days before to avoid any obstacles to arriving on time.
- Dress Appropriately. Appearance is the first thing recruiters notice. Professional dress is aways encouraged for an interview, even if company employees dress business-casual. For more conservative company settings, be mindful of visible body piercings, tattoos, and hairstyles.
- Take Notes. The recruiter and hiring manager will be taking notes; so should you. Write down important information such as salary and benefits, dress code, dates, hours, etc.
- Turn Off Cell Phones. Nothing ruins an interview like the loud ringing of a cell phone, especially if your ring tone is a song snippet. Even loud vibration can be distracting. Your best bet is to leave your phone in your car or turn it off completely.
- Ask Questions. In an ideal job situation, you are interviewing the company as much as they are interviewing you. Prepare a list of questions to ask if the recruiter doesn't bring it up first. Asking questions shows you have a heightened interest in the position.
- Follow-up. Send a quick email no later than the next day to thank the recruiter and hiring manager for their time, and let them know you are excited of the prospects of working for them.



Horizon Tip: A good question to ask during the interview is to inquire how the position became available. Is it a new position due to growth, did the previous employee get promoted, or did he/she leave the company? The answer may shed some light on company direction, culture, and advancement potential.

## **Benefits & Compensation**

Employees pay will either be based on an hourly rate, salaried, tips, commission, or a combination. In addition, many job offer additional compensation and benefits which should be clearly defined prior to accepting the position.

Hourly rate is the amount earned for each hour worked. Each state has its own minimum amount an employer is required to pay hourly employees. Employees who work more than 40 hours in a week will earn overtime, calculated at 1.5 times their hourly rate.

Salaried employees receive a set pay each week and are exempt from overtime pay.

Tips are compensation received directly from customers in addition to hourly pay. Some jobs, such as restaurant staff, are able to pay an hourly rate considerable less than the state minimum because the majority of the employees' compensation comes from tips.

Commission is a portion of a sale which is paid to the employee. Some jobs, such as retail sales, offer an hourly or salary pay plus commission. Other jobs, such as a real estate agent, are paid solely on commission.

Health Benefits include insurance coverage for medical, prescription, dental, and vision. Many jobs pay a portion of the premiums while employees pay the remainder. The cost of medical insurance can be substantial; it is important to understand how much the insurance will cost you each pay, what is covered, and your expense when you seek medical care.

Paid Time Off from work, including vacation and sick time. Some companies distinguishes between the two, while others combine your time to use as necessary.

401(k) is a self-directed retirement fund offered by many companies after you have worked their for a specified amount of time. Companies may match a portion of your contribution.

Additional Perks such as the ability to work from home, tuition reimbursement, and maternity leave may also be offered by the company.



Horizon Tip: Weigh all of the benefits, and decide how each will impact you, prior to deciding on a job. If you are planning on continuing your education or starting a family, perks like tuition reimbursement and maternity leave may be worth thousands of dollars in salary.

# Offer of Employment

Once a company has made a decision to hire you, you will receive an official offer of employment. It is common to receive the initial offer verbally. Companies may wait until you have verbally accepted to provide you with a more formal Offer Letter, describing the terms of employment, including: starting date, reporting time and location, salary, benefit and 401(k) eligibility, and paid time off allotment. If applicable, the offer may also include a sign-on bonus, relocation expenses, training and probationary period, and anything else negotiated during the interview process.

Speaking of negotiating, the time to finalize salary, vacation, benefit eligibility, or any other terms of employment is prior to accepting the offer. Companies may have the flexibility to provide you with a slightly higher salary, additional paid time off, or make you eligible for health benefits sooner. All terms must be negotiated and agreed upon before accepting an offer of employment. Once an agreement is made, it is unreasonable to expect to ask for more money or paid time off soon after starting the job.



Horizon Tip: Negotiate within reason. If you are seeking a higher salary, be prepared to justify why you are worth the extra money.

# **Payroll Deductions**

When you receive your first paycheck you may be surprised to see the amount is much less than what you originally expected. Your Human Resources or Payroll Department is required to deduct certain amounts from your salary, or gross pay prior to you receiving your actual take-home or net pay.

Federal Insurance Contributions Act (FICA) consists of Social Security and Medicare taxes.

Federal Income Tax is based on the amount you earn, marital status, and number of dependents.

State Tax and Local Tax vary by state and municipality, and are often a set percentage of your salary.

Additional deductions for expenses such as 401(k) contributions, health benefits, and job-related expenses (union dues and uniforms, if applicable) may also be deducted from your gross pay.

# Embark on your financial journey with Horizon today!



Give us a call at 570-326-3636



Visit us online at horizonfcu.org



Visit your nearest branch location



