



**Lesson Two**

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Making Money



# reasons to work

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- **economic reasons**

- **personal reasons**

- **social reasons**

- **community reasons**



# a successful job interview

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## What should you do before the interview?

- Find out as much as you can about the business.
- Practice your interviewing skills.
- Think of 2-3 questions that you plan to ask.
- Prepare proper dress and grooming.
- Plan to arrive early at the interview.



# a successful job interview

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## What should you do during the interview?

- Relax. Be yourself.
- Answer questions completely and calmly.
- Ask questions to help you understand the job.
- Ask when you might hear from the interviewer.



# a successful job interview

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## What should you do after the interview?

- Write down notes on how you can improve for your next interview.
  
- Send a thank-you letter right away to the person who interviewed you.
  - Did you spell the person's name correctly?
  - Did you use the correct job title?
  - Did you thank the person for the chance to talk with him/her about the job?



# common interview questions

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**Employers ask lots of questions. You'll feel more relaxed during your interview if you've thought about your answers beforehand. You'll also impress your interviewer!**

**How would you answer these questions?**

- What activities have helped you develop your interests and skills?
- In what types of situations do you do your best work?
- Describe the teachers or supervisors who motivated you the most.
- Describe someone with whom you had trouble working.
- Why did you leave your last position?
- What are your strengths? What do you do best?
- What are your weaknesses? What have you done to overcome your weaknesses?
- Why are you interested in working here?
- What do you know about our business or organization?
- Who is someone you admire? Why?



## reading a pay stub

**WAIST NOT WANT NOT!**      **EMPLOYEE** JONATHAN R. DOE  
**PAYROLL ACCOUNT**      **SSN** 123-45-6789  
   **PAY PERIOD** 3/04/09 TO 3/15/09  
   **PAY DATE** 3/15/09  
   **CHECK NO.** 060432  
   **NET PAY** \$644.41

EARNINGS			TAXES WITHHELD			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
Regular	80	800.00	Fed Income Tax	102.40	307.20	401(K)	35.00
Overtime	5	75.00	Social Sec	54.25	130.20		
			Medicare	2.69	30.45		
Current		875.00	State Income Tax	26.25	63.00		
YTD		2100.00					



# paycheck deductions

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Have you ever wondered why your take-home pay is so much less than your actual earnings? What do all of these deductions mean? Where does your money go?

- **Federal Income Tax (FIT)**  
withheld to pay federal income taxes
  
- **Federal Insurance Compensation Act (FICA), the official name for Social Security**  
withheld to pay Social Security benefits to you when you retire
  
- **State Income Tax (SIT)**  
withheld to pay state income taxes
  
- **State Disability Insurance (SDI)**  
withheld to pay disability benefits