

Family and Consumer Science

Unit 8



FAMILY AND CONSUMER SCIENCE LIFEPAC 8 FINANCIAL FREEDOM

CONTENTS

I.	GETTING A JOB	3
	The Application Form	4
	The Résumé	6
	The Interview	10
II.	PERSONAL FINANCE	18
	Personal Recordkeeping	18
	Personal Banking and Investments	22
	Personal Budgeting	27
	Credit Records	31
	Insurance	35
	Income Tax	37
III.	LEGAL MATTERS, FORMS, AND CONTRACTS	44
	Bills of Sale	44
	Wills, Living Wills, Durable Power of Attorney	45
	Lease Agreements	47
	Purchasing and Owning a Car	48
	Glossary	5 3
	Bibliography	54

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FINANCIAL FREEDOM

What is financial freedom? Financial freedom is the state of being debt free; it is a state in which a person has his finances in order and keeps them that way. Although you may have a house mortgage or some other long-term credit purchase, you should never get behind in your payments or spend more money than is available. We are commanded to "owe no man any thing..." (Romans 13:8).

Most young people spend a good portion of their lives preparing for adult careers, but they devote little effort to learn how to deal with the monetary rewards of that career. Money needs to be managed or it can be easily wasted. It is very possible to lose some of your hard-earned money without realizing it through poor investment decisions. It is important for you to know how to budget your money for use now, and also to know how to save or invest your money for use later. As teenagers, you may need money to pay for school supplies, dating, entertainment, and putting gas in the car. As young adults, you may need money for rent, food, and education. As older adults, you may need money for a child's education, to buy a vacation home, or to enjoy a comfortable retirement. The trick to managing your money is finding a way to accomplish all of these goals.



We all desire to be financially free.

Of course, the first step to managing money is to have money to manage. The first section of this LIFEPAC® will guide you in applying for a job. You should be able to fill out a job application form, create an impressive résumé, and present yourself effectively during a job interview.

Once your income has been established, learning to handle your finances in a profitable and mature fashion is important. Keeping neat and accurate records, being informed of banking procedures, and realizing available investment opportunities will equip you with the information to help you create a good working personal budget. In order to plan for future expenses as you grow into adulthood and independence, a working knowledge of credit records, insurance plans, and income tax filing will be of great value to you.

The last section of this LIFEPAC will discuss legal matters that can affect your financial stability such as bills of sale and **lease** agreements. Understanding contracts and

legal forms is important for the various business transactions that you may make during your lifetime. Although you may not be thinking about your own will, a living will, or what a durable power of attorney is, you may need to be familiar with these documents in the future as they apply to or concern other older family members.

OBJECTIVES

Read these objectives. These objectives tell you what you will be able to do when you have successfully finished this LIFEPAC.

When you have finished this LIFEPAC, you should be able to:

- 1. Understand the process of filling out a job application form.
- 2. Prepare your own résumé.
- 3. Understand the correct procedures for a job interview.
- 4. Distinguish between descriptive, financial, and combination forms.
- 5. Describe ways to care for, protect, and store important records.
- 6. Identify types of banks and banking services.
- 7. Complete a signature card, endorse checks, and complete deposit slips.
- 8. Write checks, enter checks in a check register, and reconcile the bank statement with the check register.
- 9. Identify different types of accounts and other investments.
- 10. Identify personal values and goals.
- 11. Determine personal needs and wants.
- 12. Prepare weekly and monthly budgets.
- 13. Identify reasons for using credit.
- 14. Describe types of credit: long term and short term.
- 15. Develop a responsible attitude toward credit cards.
- 16. Identify procedures for establishing and keeping a good credit rating.
- 17. Identify different types of insurance: homeowners, life, health.
- 18. Identify and understand the use of the most important income tax forms.
- 19. Understand the legalities concerning bills of sale.
- 20. Define the following: wills, living wills, and durable power of attorney.
- 21. Know your rights concerning lease agreements.
- 22. Identify the responsibilities and legalities involved in purchasing and owning a car.

Note: All vocabulary words in this LIFEPAC appear in **boldface** print the first time they are used. If you are unsure of the meaning when you are reading, study the definitions given in the glossary.

the LIFEPAC. Ask yourself some questions about the study.	-

I. GETTING A JOB

The first step to financial freedom is having some source of income. If there is no income, there simply cannot be any spending. Finding a good job, one that is both challenging and interesting, can be a difficult process.

As a teenager, you may not have decided on a career direction yet. However, you do have some ideas of the things that interest you, that you can do well, and that you enjoy. You should realize that you have special talents and strengths in specific areas of intellect. Think about these aspects of yourself. For example, you enjoy and have an aptitude for science and research, you have above average grades, and you are a people person. What are your career options? Doctor, nurse, research scientist, or science teacher are only a few of the choices. If you are outgoing, a good speaker, and enjoy writing, you may consider journalism, broadcasting, public relations, speech teacher, or author.



A job enables us to purchase things we desire.

You may be saying, "How does this affect my job seeking now?" If you are unsure of your career choice, then now is a good time for you to see what the various fields are all about. Seek a position

that will give you the opportunity to get experience in a field you may have been considering and to see if it is really something you would enjoy doing for the rest of your working life. If you are sure of your career path, then a job in that field can give added experience and increase your skills for the future.

This section will help you learn how to properly fill out a job application form, prepare your own résumé, and endure and even enjoy that first job interview.

Section Objectives

Review these objectives. When you have completed this section, you should be able to:

- 1. Understand the process of filling out a job application form.
- 2. Prepare your own résumé.
- 3. Understand the correct procedures for a job interview.



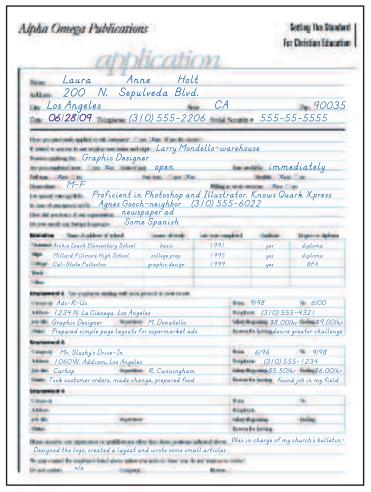


The "Help Wanted" sign signals a job opening.

THE APPLICATION FORM

Later on in this LIFEPAC, we will study the different types of forms. All you need to know for this section is that a job application form is a descriptive type of form. Descriptive forms usually answer questions such as: Who? What? When? Where? and Why?

Many employers believe they can learn something about people by studying their job application forms. Is the form neat? Is the writing clear and legible? Is the information written in the right place? Employers look at these things when they are deciding whether to hire someone. Therefore, when completing an application form, be sure to follow the directions given on the form very carefully.



Be as complete and accurate as possible.

No. of Lot

Complete the following statements.

1.1 A job application form is a ______ type of form.



Answer true or false.

1.2 _____ In deciding whether or not to hire an applicant, employers can only rely on the information given on an application.



Complete the following activity.

1.3 Fill in the application form on the next page as completely and neatly as is possible. Using accurate information about yourself, fill it out as if it were for an actual job.

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application

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Address						
City			tate			Zip
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THE RÉSUMÉ

In addition to a job application, it is wise to have an effective résumé to give to the employer. It is best if it is sent by mail in advance of your interview, but it can also be handed personally to the employer at the time of the interview.

What is a résumé? A résumé is a **concise** history of your achievements, education, and previous job experiences and skills.

Your résumé should be brief; it should also be easy to read and understand. Use words that are familiar to the reader and that have a universal appeal. It should be **reader friendly**.

RULES FOR WRITING A RÉSUMÉ: 1

- Use the most general of job titles. This will open your field of knowledge and experience to encompass more job opportunities.
- Do not list a current salary. You do not want to be eliminated from the running because you overestimated or underestimated your value.
- Try to keep your résumé to one page; definitely take whatever measures are necessary to keep your résumé to no more than two pages.
- Your résumé *must* be typed. You may also use the word-processing program on your computer.
- Emphasize your achievements, previous job experience, and skills and education.

There are three standard types of résumés: chronological, functional, and combination. The most frequently used format is the chronological type. It is exactly as it sounds; it follows your work history backward from the current job, listing companies (stores, employers, etc.) and dates, and responsibilities.

May Ellen Farber has graduated from high school and has moved from Eugene, Oregon to Lincoln, Nebraska to attend college at the University of Nebraska. She is seeking employment at the Tiny Tots Day Care Center. She has chosen the chronological type résumé because she wishes to emphasize her experience in the field of child care.



^{1.} These rules were adapted from Knock Em Dead 1997, by Martin Yates, pp 9-10.

MAY ELLEN FARBER

307 S. Washington Street Lincoln, NE 56008 (506) 555-5722 mfarber@aol.com

PROFESSIONAL EXPERIENCE

Mary's Little Lambs Preschool, Eugene, OR Supervisor: Mrs. Phyllis Betts Child care for children ages 3 and 4. Certified in first aid and CPR (Red Cross, 4/99). Leadership in games, crafts, and reading stories.	4/99-5/00
First Baptist Church, Eugene, OR Supervisor: Mrs. Janet Brown Volunteered in nursery twice a month. Changed diapers, bottle fed babies, cuddled, and rocked babies as needed.	5/97-5/00
Mr. and Mrs. Richard Pyle, Eugene, OR Baby-sitter for four children, ages ranging from 3 months to 6 years. Responsible for preparing meals, playing games, reading stories, and giving baths.	10/97-4/99
Mr. and Mrs. Frank Downey, Eugene, OR Baby-sitter for three children, ages ranging from 4-8. Responsible for preparing meals, playing games, reading stories, and giving baths.	5/96-4/99
EDUCATION:	
Eugene High School, Eugene, OR Health Occupations Class Home Economics Department—Child Care Home Economics I, Home Management	8/96-5/00 1/99-5/99 8/98-1/99 8/97-5/98
Red Cross, Certification in First Aid and CPR	4/99

A chronological résumé.

A functional résumé is created without employment dates or company names and mainly concentrates on skills and responsibilities. It can be useful if you have changed careers or when current responsibilities don't relate specifically to the job you desire. Jobs, employment dates, and job titles can be placed inconspicuously at the end.

MAY ELLEN FARBER

307 S. Washington Street Lincoln, NE 56008 (506) 555-5722 mfarber@aol.com

PROFESSIONAL SKILLS

Management: assistant supervisor of sales in a retail store.

Sales skills: highest sales of the month, three times in one year.

Child care: volunteer work, baby-sitting, and day care assistant in the management of preschool age children: read stories, played games, coordinated crafts, provided meals, and general hygiene care for children.

Skilled in the general care of infants: fed, changed diapers, bathed, rocked, and cuddled infants. Certified in First Aid and CPR.

PERSONAL ACHIEVEMENTS AND ATTRIBUTES

National Honor Society
Regents Scholarship/Honors College
Class officer 4 years of high school
Captain of Volleyball Team
Plays the piano
Friendly, outgoing, loves children

EDUCATION

Eugene High School, Eugene, OR	8/96-5/00
Red Cross, Certification in First Aid and CPR	4/99

PROFESSIONAL EXPERIENCE

Mary's Little Lambs Preschool, Eugene, OR • Assistant childcare provider	4/99-5/00
Gap for Kids, Eugene, OR • Assistant sales manager	5/98-4/99
First Baptist Church, Eugene, OR • Nursery volunteer	5/97-5/00
Mr. and Mrs. Richard Pyle, Eugene, OR • Baby-sitter	10/97-4/99
Mr. and Mrs. Frank Downey, Eugene, OR • Baby-sitter	5/96-4/99

A functional résumé.

The third type of résumé is the combination type. It is simply, the combination of the chronological and functional résumés. It starts with a brief personal summary, then lists job-specific skills relevant to the position being sought, **segues** into a chronological format that lists the how, where, and when these skills were acquired.

MAY ELLEN FARBER

307 S. Washington Street Lincoln, NE 56008 (506) 555-5722 mfarber@aol.com

EDUCATION:

Eugene High School, Eugene, OR	8/96-5/00
Health Occupations Class	1/99-5/99
Home Economics Department—Child Care	8/98-1/99
Home Economics I, Home Management	8/97-5/98

Red Cross, Certification in First Aid and CPR 4/99

PERSONAL ACHIEVEMENTS AND ATTRIBUTES

National Honor Society
Regents Scholarship/Honors College
Class officer 4 years of high school
Captain of Volleyball Team
Plays the piano

Friendly, outgoing, loves children

PROFESSIONAL EXPERIENCE

Mary's Little Lambs Preschool, Eugene, OR

4/99-5/00

Supervisor: Mrs. Phyllis Betts Child care for children ages 3 and 4.

(Red Cross, 4/99). Demonstrated leadership in games, crafts, and reading stories.

First Baptist Church, Eugene, OR

5/97-5/00

Supervisor: Mrs. Janet Brown

Volunteered in nursery twice a month. Changed diapers, bottle fed babies, cuddled, and rocked babies as needed.

Mr. and Mrs. Richard Pyle, Eugene, OR

10/97-4/99

Baby-sitter for four children, ages ranging from 3 months to 6 years. Responsible for preparing meals, playing games, reading stories, and bedtime baths.

Mr. and Mrs. Frank Downey, Eugene, OR

5/96-4/99

Baby-sitter for three children, ages ranging from 4-8. Responsible for preparing meals, playing games, reading stories, and bedtime baths.

Aı	nswer the following.
W	hat is a résumé?
	résumé that lists all of your previous job experiences from most to least recent is a résumé.
	résumé that concentrates on previous skills and responsibilities is arésumé.
A	résumé combines both the chronological and functional résumés.
Co	omplete the following activity.
W	rite your own résumé.
a.	Follow one of the three formats that have been presented.
b.	Type the résumé.

Adult Check

THE INTERVIEW

To many applicants, the most frightening part of an interview is the fear of the unknown. When you walk into the room and the questioning begins, you will have more confidence and **poise** if you have some idea of what to anticipate. The following suggestions for proper preparation and decorum during the employment interview should help **dispel** many of your fears. Following these suggestions will give you confidence and may increase your chances of being hired.²

Check spelling, punctuation, etc.

Advanced preparation is the first and possibly the most important step in the interview process. Before you can effectively proceed with an actual interview, you will need to have a number of facts and details at your fingertips. These facts need to be organized in such a way that you will be able to recall them instantly when you need them. If your résumé is done correctly, this will be your best source for this information. You need to be able to recall and verbally give information concerning your education, your achievements, and your work experience.



Initial

Date

The job interview.

^{2.} These suggestions are adapted from *The Five Minute Interview*, by Richard H. Beatty.



Learn as much as possible beforehand.

Another area of advanced preparation concerns the place of business or company to which you are applying. Always collect as much information as possible about the company and position before the interview. Today, it is quite easy to obtain such information from the Internet. Do a search of the company's name. You should be able to find an annual report to inform you of the company's financial stability. You may be able to find a description and objectives of the position you desire, and information concerning the company's work ethics. The more you know about the company and position, the more confidence you will feel. Also, this information will tell you if this is a company you would like to work for.

Even in the realm of Christian ministry and employment, it is wise to find out about the reputation and character of the ministry before you go there. It is wrong to anticipate that all ministries function the same way. It is also wrong to think that you will change the ministry. Either you will change to fit the ministry or you will most likely be asked to find a new ministry.



Incorrect



Correct

A good first impression is crucial. The moment we set eyes on someone, our minds quickly make an evaluation and judgment. The same is true for the potential employer whose job it is to assess us. Remember who you are and Who you are representing. "You are a child of the King, created in His image." (Galatians 3:26, Genesis 1:26)

Get plenty of sleep the night before the interview so that you feel fresh and alert.

Eat a nourishing breakfast so you will feel satisfied and have a reserve source of energy. However, don't overeat because this may make you feel tired and sluggish.

Be on time. Being late will start your interview off with a negative impression. Being five to ten minutes early will create a more favorable response from the potential employer. It will also help you feel more relaxed and confident as you enter the interview.

Like it or not, your outward image, your attitude, your confidence level, and your overall delivery are all affected by the clothes you wear. The respect you receive at the interview is in direct proportion to the respect your visual image earns for you even before you speak a word.

Be sure your clothes are clean and neatly pressed. Shoes should be well shined. Avoid wearing outlandish styles or colors. Dress appropriately for the position and organization for which you will be interviewing. In most cases, for men, a dark blue or gray business suit with a white or light blue long-sleeved shirt and an appropriately colored tie will work nicely. Socks should compliment the suit. Be conservative in your accessories; trendy jewelry or child-like watches do not enhance a professional image.

For women, the choice is much broader but should be guided by conservative colors and good taste. Hemlines come and go. While there is some leeway as to what is appropriate for everyday wear on the job, the safest bet for an interview is usually to select a length just slightly below the knee. Suitable colors for a business suit for an interview include charcoal, medium gray, steel gray, maroon, black, and navy blue. All of these look smart with a long-sleeved white blouse. A neck scarf is a very professional looking accessory and can serve as a powerful status symbol. Do not forget pantyhose. Shoes should be leather, brown and black are best, but a woman is safe wearing navy and burgundy. Because a briefcase is a symbol of authority, it is an excellent choice for the female applicant. Do not, however, bring both your purse and a briefcase to the interview. Jewelry should be kept to a minimum. When applying makeup, remember that natural is the key word. Do not appear overly made-up.

Pay attention to personal hygiene and grooming. Hair (including mustaches and beards) should be neatly trimmed and combed. Hands should be clean and fingernails should be neatly filed. Perfume and cologne should be used with moderation and should not overpower the interviewer.

Don't chew gum or eat during the interview. This distracts from your presentation and overall image.

Be polite, courteous, and friendly to the interviewer's support staff (i.e., secretary, administrative assistant, etc.). These individuals often relay their impressions to their supervisor, and may affect whether or not you will get the job.



Extend a firm handshake.

When greeting the interviewer, be pleasant; smile, extend a firm handshake, and look him in the eye. Enter the room assertively. Do not take a seat until the interviewer offers you one.

One's facial expressions can give either a favorable or unfavorable impression to the interviewer. Let your facial expression radiate a confident and relaxed demeanor. Tight smiles and tension in the facial muscles may indicate an inability to handle stress.

Maintain eye contact throughout the interview. Good eye contact shows interest in what the other person is saying. Occasionally look away at appropriate moments so the interviewer does not feel challenged to a staring contest. Your goal should be to maintain a calm, steady, nonthreatening gaze. Frequent looking away or looking down conveys that you are either unfriendly, distant, or that you have something to hide.



Correct

Incorrect

Gesticulate appropriately to make a key point. Be careful to not over-gesticulate, distracting the interviewer and drawing his or her attention away from what you are saying. Fidgeting hands can convey nervousness or impatience and can be very annoying. Avoid tapping your fingers, playing with pencils and paper clips, stroking your beard or hair, pulling your ear, rubbing your nose, and so on.

Be aware of your posture. When seated, sit up straight with your bottom well back in the chair. Do not slouch, but lean forward slightly showing interest and friendliness toward the interviewer. It is better not to cross your legs at the knee. Your posture when walking can be important. Good posture can send a message of confidence. Keep your shoulders back straight, maintain an erect posture, smile, and make eye contact when appropriate. Folding or crossing your arms in front of you basically sends a negative message to the interviewer.

If you wear glasses, then wear them. It will not impress anyone if you squint or cannot see well during the interview. If you don't like the way you look in glasses, then consider getting contacts. Never wear dark glasses to an interview. You will seem secretive.

Be pleasant, friendly, and polite throughout the interview. Remember to smile from time to time. You'll want to establish and maintain good **rapport** with the interviewer throughout the discussion. Your smile is a powerful positive body signal. Offer a confident smile as frequently as opportunity allows.

Make sure you turn off your cellular phone and/or pager so there will not be any interruptions during the interview. Keep them in your briefcase or purse.

Be careful not to dominate the interview discussion. Be attentive and respond to what the interviewer's words and body language are communicating.

Take paper and pencil and be prepared to ask questions. Here are some questions that you may want to ask or topics from which you may create your own questions. Some of the following questions or topics will not be applicable to your situation right now, but will be good resource material for your future.

Find out why the job is open, who had it last, and what happened to him. Was he/she promoted or fired? How many people have held this position in the last couple of years? What happened to them subsequently?

Why did the interviewer join the company? How long has he been there? What is it about the company that keeps him there?

To whom would you report? Will you get the opportunity to meet that person?

Where is the job located? What are the travel requirements, if any?

What type of training is required and how long is it? What type of training is available?

What would your first assignment be?

What are the realistic chances for growth in the job? Where are the opportunities for greatest growth within the company?

What are the skills and attributes most needed to get ahead in the company?

Who will be the company's major competitor over the next few years? How does the interviewer feel the company stacks up against them?

What has been the growth pattern of the company over the last five years? Is it profitable? How profitable? Is the company privately or publicly held?

If there is a written job description, may you see it?

How regularly do performance evaluations occur? What model do they follow?

Sample questions to ask at a job interview.

Be prepared to answer questions about your early background, your education, interests, work experience, management effectiveness, and personal effectiveness. Being able to present yourself with confidence and poise in any interview will be an asset all of your life. Not only will you have employment interviews, but you may have interviews for college entrance, one-on-one with professors, volunteer opportunities, etc.























Service Control	Answer the following questions.
1.9	In what areas will you need to be prepared to answer questions by the interviewer concerning your personal background?
1.10	Why should you learn as much as possible about the company for which you are interviewing?
1.11	Why is it so important to be on time for an interview?
1.12	If you had to pick one word to describe the way you should dress for an interview, what would it be?
1.13	Why is it so important to be polite to the interviewer's support staff?
1.14	How should you first greet the interviewer?
1.15	Why is it bad to frequently look away from the interviewer or to look down?
1.16	Good posture sends a message of
1.17	Should an applicant bring his own questions to an interview?
5-16-5	Complete the following activity.
1.18	Participate in a mock job interview. Have a parent, friend, or pastor conduct the interview. You will be graded on your appearance, posture, attitude, confidence, and poise. If you are presently looking for a job, this can be an actual job interview.
	If possible, videotape the interview. This will enable the student to review gestures, mannerisms, and tone of voice.
	To the instructor: There are a number of sources that give excellent interview questions to ask the student for this activity if you need them. The books listed in the bibliography are good sources and you can find some questions through the Internet. Be sure to include questions from the student's early background, education, work experience, management effectiveness, and personal effectiveness. 2000 What Color is your Parachute?, by Richard Boles, is in its 30th edition. A helpful guide for anyone entering (or re-entering) the job market, this book directs the steps of the applicant in a rather easy-to-read fashion. The new edition also has a companion website.
	Adult Check Initial Date



Review the material in this section in preparation for the Self Test. The Self Test will check your mastery of this particular section. The items missed on this Self Test will indicate specific areas where restudy is needed for mastery.

SELF TEST 1

Fill in the blanks (each answer, 4 points). A job application form is a ______type of form. 1.01 A résumé that lists all of your previous job experiences from most to least recent is a 1.02 résumé. A résumé that concentrates on past skills and responsibilities is a _____ 1.03 1.04 A _____ résumé gives the most overall general information. 1.05 You should dress ______ for an interview. 1.06 Good posture can send a message of _______. Greet the interviewer with a _____ handshake. 1.07 **Answer** *true* **or** *false* (each answer, 4 points). 1.08 Employers rely only on the information given on an application form when deciding whether or not to hire an applicant. 1.09 Advanced preparation is the first step in the interview process. You do not need to collect information beforehand if applying for a job within a 1.010 Christian ministry. 1.011 First impressions are important. 1.012 _____ It is a good idea to be on time or even early to an interview. _____ Chew gum or eat mints during an interview so you don't offend the interviewer with your bad breath. 1.014 _____ Maintain good eye contact with the interviewer, but do not glare. Be prepared to ask questions of your own at an interview. Dominate the interview discussion so that all your important qualities for the job are mentioned. Looking down or avoiding eye contact indicates to the interviewer that you may have something to hide. Complete the following (each answer, 4 points). 1.018 Define résumé. _____

1.019	List two rules concerned with writing a good résumé. a					
	b					
Short	answer (each answer, 5 points).					
1.020	What three areas of your personal life should you be prepared to answer questions about when asked by the interviewer?					
	a					
	b					
	c					
1.021	Describe from your perspective (male or female) an appropriate outfit to wear to an interview.					
80	Score					