

*There are no secrets to success. It is the result of preparation, hard work, and learning from failure.
(General Colin Powell)*

5. REVIEWING JOB OFFERS

OBJECTIVES

The lessons in this chapter prepare you to:

- Evaluate job offers
- Effectively communicate a decision to an employer

5.1 EVALUATE JOB OFFERS

What to Know

You have had several interviews and have scheduled one or two more. The phone rings and it is the Human Resource Manager at the first company where you interviewed. It is a job offer! You think to yourself, finally! But, just when you begin to say “When can I start?” the words stick in your throat. Suddenly, you are not sure you are making the right decision. Do you accept the offer? Is this job your first choice? Is something else likely to come along? How can you make a decision?

There are several ways to evaluate job offers. Perhaps the simplest is to list all the pros and cons and see which list is longer.

As you evaluate the offer, keep in mind the things that are important to you about your lifestyle. Refer back to section 1 where you determined your Work Preferences and Work-Related Values. This may help you make a decision. Compare how well the job matches your preferences and values. A sample of how to conduct this comparison follows.

Remember that your family is affected by job decisions, so include them in the decision-making process.

What to Do

When considering a job offer, consider the major factors, such as:

- work environment;
- location and commute;
- potential/growth/job security;
- salary and benefits package; and
- type of work: full-time/part-time, temporary/permanent/contractor.

Talk to your family and close friends about the options you are considering. You will often get a new perspective on your decision by discussing it with someone else.

JOB EVALUATION FACTORS

The Industry

- Interest in the industry (Is this a field where I would like to build a career?)
- Potential for long-term growth (Is this an industry that is growing?)

The Position

- Work duties (Do the duties of the job interest me and use my skills?)
- Potential for advancement (What opportunities are available?)
- Position level (Where is the job in the organization? To whom do I report?)
- Wages/benefits (Do they meet my needs?) See following page.
- Hours (Do I consider them reasonable?)
- Working conditions (What are the company's expectations and work style?)
- Quality of job (How long has the position been open and why is it open?)
- Travel requirements (How much would I have to travel?)

The Company

- Growth potential (How has the company performed over the last several years?)
- Planned expansion (What plans exist and how do they fit with the economy?)
- Success (What are the company's debt/profit ratio and other indicators of success?)
- Reputation (What is the company's reputation in the industry and with its employees?)
- Management team (What is the tenure, growth, and origin of the management team?)

Your Supervisors

- Skills (What are the supervisors' training and previous work experience?)
- Organizational position (Who do the supervisors report to and how long have they been in their jobs?)
- Interaction/expectation (How well do I think I can work with the supervisor?)

Environmental Concerns

- Geographic location (Is the job someplace I would like to live?)
- Area factors (Am I comfortable with the traffic, growth, cost of living, crime rate, etc.?)
- Housing (Is affordable housing available and to my liking?)
- Recreation (Are recreation opportunities available and within reason?)
- Schools (Are good schools available for my children, spouse, and self?)

POSSIBLE BENEFITS COMPANIES MIGHT NEGOTIATE

Paid Vacations

- 10 to 14 days after a year of employment
- 15 days or more after a year of employment
- 15 days or more after five years of employment

Health Insurance

- Full/partial employer contribution
- Dependent coverage fully paid by employer
- Coverage includes:
 - Vision care
 - Dental care
 - Counseling/Mental health care

Paid Sick Leave

- Provided
- Carry-over of unused days permitted

Paid Life Insurance

- At least two times annual salary (for coverage based on earnings)
- At least \$15,000 (for coverage based on flat dollar amount)

Savings and Profit Sharing

- Savings/thrift plans
- Cash profit sharing
- Deferred profit sharing
- Cash and deferred profit sharing

Pension Plan (Defined Benefit) Provided

- 401K, 403B or other tax-deferred retirement savings plans
- Association, professional or union plans
- Mutual fund retirement plans

Other Benefits

- Full or partial relocation allowance
- Full or partial reimbursement for education expenses
- Financial or legal counseling
- Child care
- Long-term incentive plans (stock options)
- Paid phone bill, calling card
- Computer
- Expense account
- Credit card
- Flex time
- Telecommuting
- Flexible spending accounts
- Cellular phone
- Cars provided for executives, sales people or managers who must travel
- Bonuses

HOURLY WAGE CHART

Dollars Per Hour	40 Hours Per Week	Monthly Income	Annual Income
\$6.00	\$240	\$1,040	\$12,480
\$7.00	\$280	\$1,213	\$14,560
\$8.00	\$320	\$1,386	\$16,640
\$9.00	\$360	\$1,560	\$18,720
\$10.00	\$400	\$1,733	\$20,800
\$11.00	\$440	\$1,906	\$22,880
\$12.00	\$480	\$2,080	\$24,960
\$13.00	\$520	\$2,253	\$27,040
\$14.00	\$560	\$2,426	\$29,120
\$15.00	\$600	\$2,600	\$31,200
\$16.00	\$640	\$2,773	\$33,280
\$17.00	\$680	\$2,947	\$35,360
\$18.00	\$720	\$3,120	\$37,440
\$19.00	\$760	\$3,293	\$39,520
\$20.00	\$800	\$3,467	\$41,600
\$21.00	\$840	\$3,640	\$43,680
\$22.00	\$880	\$3,813	\$45,760
\$23.00	\$920	\$3,987	\$47,840
\$24.00	\$960	\$4,160	\$49,920
\$25.00	\$1,000	\$4,333	\$52,000
\$26.00	\$1,040	\$4,507	\$54,080
\$27.00	\$1,080	\$4,690	\$56,160
\$28.00	\$1,120	\$4,853	\$58,240
\$29.00	\$1,160	\$5,027	\$60,320
\$30.00	\$1,200	\$5,200	\$62,400
\$31.00	\$1,240	\$5,373	\$64,480
\$32.00	\$1,280	\$5,546	\$66,560

1. Annual income is based on 2,080 hours worked.
2. Monthly income has been calculated by dividing the annual income by 12.

5.2 NEGOTIATE JOB OFFERS

What to Know

Sometimes you receive an offer you like in some ways but there are some things about it you do not like. Rather than turning down the offer, you may want to consider negotiating the terms of the offer with the employer. However, for the most part, employers will only enter into serious negotiations for upper level management and executive positions. Understand not all jobs will have flexibility in their salaries and that not all positions are negotiable depending on the type of job and organization.

Depending on the situation, money may be a negotiable issue. For example, say you are offered a position starting at \$12 per hour and you were hoping for \$15 per hour. You may be able to negotiate the salary and reach a compromise of \$13.50.

Remember, if the position is at a level to negotiate, almost anything can be the subject for negotiations. There may be several items open for negotiation. Before you decide to negotiate, however, you have to make some decisions.

1. **Be sure that the issue is so serious you would not take the job unless it were changed.** Remember, when you ask to negotiate, the employer may withdraw the offer. The employer may have other candidates who would be willing to take the job as offered. In some cases the employer may not be able to change the offer due to contract or budget limitations.
2. **If money is the issue, be sure you know the salary range you will accept.** Having a range is better than an exact figure because it allows for compromise. For example, it may be easier for an employer to provide more in benefits than in salary by providing perks, like free parking or tuition assistance.
3. **Keep your military benefits in mind.** When you calculate the value of the many benefits, use it as a negotiation tool for your entry into the private sector. Online calculators are available and links are available on the transition website.

What to Do

Following are some general suggestions and guidelines on negotiating. Keep in mind the idea is to let the employer know you are very interested, but there are some things that make you uncomfortable. *Remember, always keep a positive attitude.*

1. **Salary can be an issue to negotiate.** Salary does not include benefits which are a large percentage of your annual earnings. Benefits may include health and/or life insurance, parking, flexible work hours, training/education opportunities, use of a company car, relocation assistance, administrative leave, sick leave, vacation, participation in professional associations, and so forth. Look at the total compensation package.

2. **Do your homework and find out the salary range for the job.** Also, find out what working conditions are like throughout the industry. Be sure you get the information for the state or region in which the job is located.
3. **Do not ignore job progression as a salary issue.** You can sometimes make a compromise by accepting the job at the salary offered and asking for a review sooner than company policy normally allows. Focus on what the job pays after two year's experience.

Negotiating in Person

An in-person discussion offers the advantage of allowing you to deal with the employer's objection on the spot. If the job you are applying for is one where an offer may be made at the end of the interview, you should be prepared to negotiate at that point. The following guidelines will be helpful in an in-person negotiation:

1. Be positive and polite. Thank the interviewer for the offer and express your interest in the position.
2. Mention the issues of concern and suggest compromises. If money is an issue, remember to suggest a range rather than a definite amount.
3. If you cannot reach agreement and you are uncertain about accepting the bottom-line offer, ask if you can think about it overnight and call the next day with your decision.

Negotiating in Writing

It is always preferable to negotiate in person, however, in some situations you may have no choice but to negotiate in writing. It can give you the opportunity to word your remarks carefully (without getting flustered). It gives the employer a chance to evaluate your ideas, talk them over with others, and to make a counter offer. It avoids instant refusal. If you decide to do this, ask for the employer's preference for delivery—via e-mail with attachment, in the text of an e-mail, USPS overnight, hand delivery, etc.

Remember to keep the letter positive and factual. Use the following rules to work your negotiation letter:

1. Express your appreciation for the offer.
2. Mention that you are interested but would like to suggest some changes before accepting the offer.
3. List the issues of concern and suggest specific changes.
4. Suggest you are confident a mutually satisfactory arrangement can be reached.
5. Request a personal meeting to discuss issues, and suggest a date.
6. Do this within 24 hours of the offer.

See the examples on the following pages.

From: TGaines@email.com
To: Wallace@ABC.com
cc:
Subject: Employment with ABC Corporation

Dear Mr. Wallace:

Thank you for offering me the position as Supervisor of the Equipment Division. I am pleased at the opportunity to work for your firm. I will be happy to accept your offer if we can agree on the following modification.

As we discussed, based on my qualifications, work experience and market value, I am looking for a starting salary in the \$44,000-47,000 range. Please consider raising the salary offer to \$46,500 from your initial offer of \$42,000 after six months of successful performance in the position.

I am confident that we can reach a mutually satisfactory resolution. I will call on Tuesday morning and schedule an appointment to review the issue as well as the criteria for successful performance.

Again, thank you for the offer. I look forward to our meeting next week and to starting work.

Sincerely,

Thomas

Thomas Gaines
123 Hampton Way
Archway, TX 12345

phone: (123) 456-7899
fax: (123) 456-7890

Sample Negotiation Letter

Robert Downing
600 Middletown Pike
Baltimore, MD 12345
RobertDowning@email.com

February 1, 20XX

Ms. Billings
Human Resource Manager
ABC Company
Baltimore, MD 21201

Dear Ms. Billings:

Thank you for offering me the position as Manager of the Accounting Department. I am most interested in working for your company and look forward to making a contribution to ABC. I will be happy to accept your offer if we can agree on the following modification.

As we discussed, based on my qualifications, work experience and market value, I am looking for a starting salary in the \$58,000–61,000 range. Can we explore the possibility of raising the salary offer to \$59,000 from your initial offer of \$56,800 after six months of successful performance in the position?

I am confident that we can reach a mutually satisfactory resolution. I will call Friday morning and schedule an appointment to discuss the issue, and the criteria for successful performance.

Again, thank you for the offer. I look forward to our next meeting and to starting work.

Sincerely,

Robert Downing

5.3 COMMUNICATE YOUR DECISION TO THE EMPLOYER

What to Know

There are several possible outcomes for your analysis of job offers. You can:

- accept the offer (as is or negotiated);
- reject the offer; or
- request extension of the decision.

Whatever your decision, communicate your decision immediately either verbally or in writing. If the offer was made verbally, a verbal response is sufficient. If the offer was made in writing, a written response is required. Usually the written offer from the employer will include a second copy for you to sign and send back. It is a good idea to request a written job offer, particularly if you are relocating for the job or if there is a time delay before actually starting work. If you are requesting to delay the decision, the request should be made verbally and then follow it up with a letter.

What to Do

Following are guidelines and samples of various types of letters that correspond with your decision about offers. Use the guidelines and examples to draft your own letters.

Note that all letters should conform to standard rules of letter writing. Pay particular attention to the tone of the letter and carefully proofread it before mailing.

Thirty-seven percent of the people who ask for something get it. One hundred percent of the people who don't ask, don't get what they want. (Richard Gaither; author, job search consultant)

Sample Acceptance Letter

Franklin Sternz
600 Middletown Pike
Baltimore, MD 12345

February 1, 20XX

Ms. Peterson, Human Resource Manager
ABC Company
5555 ABC Drive
Baltimore, MD 21201

Dear Ms. Peterson:

Thank you for your offer for the position as accounting clerk. I accept the position with pleasure and look forward to making my contribution to ABC.

It is my understanding that the conditions of my employment are as follows:

- My initial salary will be \$24,500 per year, paid in equal increments every 2 weeks.
- Benefits include accident, health, and life insurance, effective upon starting work.
- My probationary period lasts 6 months, with an initial performance and salary review after that time.
- Salary reviews are scheduled for every 6 months after completing probation.
- Written performance reviews occur each year on the anniversary of my initial employment.
- The work day is 8 hours, workable between 7:00 a.m. and 7:00 p.m.
- Vacation and sick leave accrue at a rate of one day per month and are cumulative.

As we agreed, my starting date will be February 15, 20XX. I enjoyed meeting you and look forward to working at ABC. If there are materials I should read or complete prior to the 15th, please send them to me. I can be reached at (777) 777-0000 any evening for additional information.

Sincerely,

Franklin Sternz

James Wilmore
158 N. Lincoln
San Diego, CA 12345

October 15, 20XX

Mr. Robert South, President
ABC Industries
3000 Long Beach Boulevard
Los Angeles, CA 12345

Dear Mr. South:

Thank you for the confidence demonstrated in me as reflected in your offer as the Vice-President of Finance.

It is my understanding that the position reports directly to you and is responsible for legal, human resources, data processing, administrative services and long-range planning.

The employment package includes:

- Annual base salary of \$105,000.00
- A bonus with a minimum range of 20% and a maximum of 50% of compensation
- Stock options (based on performance)
- Club membership at Golf International
- Company-funded pension plan
- All relocation costs including purchase and sales costs of housing and mortgage assistance
- A review at six months

I look forward to starting with you January 1, 20XX.

Sincerely,

James Wilmore

Sample Refusal Letter

Jonathan Doe
600 Middletown Pike
Baltimore, MD 12345

February 1, 20XX

Ms. Chambers, Human Resource Manager
ABC Company
5555 ABC Drive
Baltimore, MD 12345

Dear Ms. Chambers:

Thank you for your offer of the position, accounting clerk. Unfortunately, I must decline.

After serious consideration, I have concluded that the negotiated salary of \$21,500 per year does not adequately compensate me for my skills and qualifications. Therefore, I will continue looking for work which falls into my expected salary range.

Thank you for your time and consideration. I wish you success in finding a suitable employee.

Sincerely,

Jonathan Doe

Peter North
600 Middletown Pike
Baltimore, MD 12345

February 1, 20XX

Ms. Katz, Human Resource Manager
ABC Company
5555 ABC Drive
Baltimore, MD 12345

Dear Ms. Katz:

Thank you for your offer of the accounting clerk position. I am very interested in the position. As I mentioned on the phone, I will need an additional five days to make my decision.

I will call to inform you of my decision by February 6. Thank you very much for your consideration.

Sincerely,

Peter North

If we did all the things we are capable of doing, we would literally astound ourselves (Thomas Edison)

6. SUPPORT AND ASSISTANCE

OBJECTIVES

This section provides you with information from the:

- Department of Defense
- Department of Labor
- Department of Veterans Affairs
- Department of Transportation
- Small Business Administration

6.1 DEPARTMENT OF DEFENSE

The Department of Defense has implemented an extensive array of services and benefits designed to equip separating Service members with the basic job-hunting skills, tools, and self-confidence necessary to secure successful employment in the civilian workforce. The programs described below were developed through the efforts of the Office of the Secretary of Defense, the military Services, the Department of Labor and the Department of Veterans Affairs. Separating Service members are counseled on and advised of the availability of these programs at their last duty assignment prior to leaving the military. Some of the major elements of the program are:

- **Preseparation Counseling** – The military Services are required to make preseparation counseling available not later than 90 days prior to each Service member's discharge or release from active duty. Retirees should begin preseparation counseling as early as 24 months prior to retirement. All other eligible separatees should begin preseparation counseling as early as 12 month prior to separation. Preseparation counseling will include, as a minimum, information on:
 - Development of an Individual Transition Plan (ITP)
 - Positive and Negative Effects of a Career Change
 - Employment Assistance
 - Relocation Assistance
 - Education/Training
 - Health and Life Insurance
 - Finances
 - Reserve Affiliation
 - Disabled Veterans Benefits
 - VA Benefits
- **Verification of Military Experience and Training Document (VMET)** – The VMET, DD Form 2586 is available to all eligible departing Service members online at www.dmdc.osd.mil/vmet. Separating Service members are strongly encouraged to download their VMET as soon as they make the decision that they plan on leaving the Service. The document assists Service members to verify previous military experience and training to potential employers, write resumes, interview for jobs, negotiate credits at schools and obtain licenses and certificates.
- **DoD Job Search** – The DoD Job Search is an associated Department of Labor website that is part of America's Job Bank (AJB). This website provides online resume entry, want ad, and referrals. You can access this website and put your resume online at www.dod.jobsearch.org.
- **Transition Bulletin Board (TBB)** – The Transition Bulletin Board allows employers to post short-term or long-term job ads electronically bulletin. In addition, the TBB contains business opportunities, a calendar of transition seminars/workshops, job fairs, information on military and veterans associations, transition products and services, training and educational opportunities as well as other announcements pertaining to transitioning personnel. Separating Service members can access the TBB at www.dmdc.osd.mil/ot.

- **Public and Community Service (PACS) Registry** – All separating Service members are encouraged to consider public and community service jobs upon leaving the Service. There is a PACS organizational registry included in a section of the Transition Bulletin Board (TBB). Separating Service members can check the registry to see what public and community service job opportunities are listed.
- **Department of Defense (DoD) Transportal** – The DoD Transportal website, www.dodtransportal.org was designed specifically to assist Service members leaving active duty and their spouses. While DoD Transportal contains valuable information and resources, it should be used as part of a comprehensive program of transition and employment assistance.
- **Employment Assistance** – Information will be provided concerning resume writing, job search, job placement, job interviews, job fairs, job training, compensation negotiation, and individual skill assessment. Service members are exposed to a myriad of online job data banks with thousands of employment opportunities in various career fields.



Don't be afraid to say, "I don't know"... people will respect you much more and will always place more weight on what you do say... because they know you are right.

6.2 DEPARTMENT OF LABOR

Veterans' Employment and Training Service (VETS)

The mission of VETS is to help veterans, reservists, and National Guard members in securing employment and the rights and benefits associated with such, through existing programs, the coordination and merger of programs, and the implementation of new programs. Services provided are to be consistent with the changing needs of employers and the eligible populations of veterans.

The Veterans' Employment and Training Service mission includes:

- **Enforcement:** Resolution of claims by veterans, reservists, and National Guard members under the Uniformed Services Employment and Reemployment Rights Act; and fact-finding assistance to veterans who believe their veterans preference rights have been violated.
- **Employment and Training Assistance:** The provision of services to eligible veterans through grants to states, local governments, and non-profit agencies.
- **Public Information Activities:** The provision to VETS' internal and external customers of information regarding the program services available and results achieved.
- **Inter-Agency Liaison:** The establishment and maintenance of effective service delivery networks involving other agencies, such as the Departments of Defense and Veterans Affairs, for transition assistance to individuals leaving the armed forces.
- **Training:** The development and delivery of specific professional skills and program oriented curricula to service providers' staffs and managers.
- **Information Collection and Reporting:** The compilation, synthesis, and publication of data required by the Congress and the Department of Labor.

We want the Veterans' Employment and Training Service to be recognized as a world class organization in providing, facilitating, and promoting veterans' employment and training services. To find out more about VETS, refer to: www.dol.gov/dol/vets.

America's Job Bank (AJB)

This is a consolidated automated listing of nearly all job openings received by State Workforce Agencies (SWA) throughout the United States. Thousands of jobs are posted directly to the Internet. You can access AJB at www.ajb.dni.us.

Transition Assistance Program (TAP) Workshops

One of the most comprehensive sources for job-hunting information, tools, and resources for separating Service members is the Department of Labor-sponsored 3-day workshop. These workshops are sponsored in conjunction with the Department of Veterans Affairs (VA) and the Department of Defense (DoD).

The workshops are held at local military installations. The workshops uses local and State employment personnel or contractors to provide separating Service members information that addresses basic resume writing, interviewing techniques, job search skills, and veterans benefits. Information covered under the topic “Employment Assistance” (mentioned above) during Preseparation Counseling is addressed again in more detail during the TAP Workshop.

Reemployment Rights Act (USERRA)

USERRA’s main objective is to place returning Service members in the job they would have attained if they had remained continuously employed instead of performing military service.

Under this law, a person who leaves a civilian job to perform military service (voluntarily or involuntarily), may be entitled to return to his or her civilian job after discharge or release from their military obligation if the service member meets basic eligibility criteria.

If you think you may be eligible for this right, contact the Director of Veterans’ Employment and Training (DVET) in your state. Contact information is listed in most telephone directories under U.S. Government, Department of Labor and is available through the transition website.



Yesterday I dared to struggle. Today I dare to win. (Bernadette Devlin)

6.3 DEPARTMENT OF VETERANS AFFAIRS

Veterans' benefits are those administered by the U.S. Department of Veterans Affairs (VA) to which you and, in some cases, your family may be entitled once you have departed the military.

Your eligibility for various benefits is generally based on two factors: (a) length or period of military service, and (b) other than dishonorable discharge. Dishonorable or bad conduct discharges issued by a general court martial are a bar to veterans benefits.

The following is a list of the major VA benefits. Be aware that there are specific eligibility criteria for each benefit.

1. Compensation for service-connected disability
2. Pension for non service-connected, permanent and total disability
3. Medical care
4. Vocational rehabilitation and employment services
5. Education and training
6. Home loan assistance
7. Life insurance

The following is a list of VA benefits for certain dependents and survivors of veterans. There are specific eligibility criteria for each benefit.

1. Burial-related benefits on the veteran's death
2. Dependency and indemnity compensation for service-connected death
3. Pension for non service-connected death
4. Medical care
5. Education and training

Disabled Transition Assistance Program Workshops

A component of the TAP Workshop is the Disabled Transition Assistance Program (DTAP) Workshop. The DTAP Workshop provides individuals separating due to a service connected disability or those being medically discharged with additional information about disability benefits and vocational guidance with respect to their job search. Separating members with disabilities should attend the Disabled Transition Assistance Program Workshop, which runs for a half-day.

Veterans Affairs Counselors Overseas

The Department of Defense (DoD) with the support of the Department of Veterans Affairs (VA) provides veteran services and counseling to separating Service members assigned overseas in the European and Pacific Theatres as well as Guantanamo Bay, Cuba.

More information is available on the Internet at the VA home page (www.va.gov) or by calling 1 (800) 827-1000 to reach the VA Regional Office nearest you.

Veterans' Entrepreneurship Opportunities

Congress has established legislation tailored for veterans to do business with the government and has defined the Small Business Administration's (SBA) role in assisting veterans through business counseling and technical assistance programs. Under this legislation, the SBA has developed distance-learning tools and training for veterans and conducted studies on veteran-owned small businesses. The SBA has designed online classrooms tailored to the entrepreneurial needs of veterans as part of the agency's small business classroom distance learning initiative. The following is provided as information for those interested in pursuing entrepreneurial opportunities.

The Department of Veterans Affairs has an office dedicated to helping veterans open or expand a small business. Established in 2001, it's called the Center for Veterans Enterprise (CVE). The staff helps veterans access free help services to get their business established and to locate start-up capital. Once the veteran has established the business, the CVE staff helps locate procurement opportunities through a network of corporate and intergovernmental veterans business advocates. Federal agencies and large Federal contractors have specific duties to support enterprising veterans through prime and subcontracting work and direct employment opportunities. To learn about specific services, visit the transition website.



It is never too late to be what you might have been. (George Eliot)

6.4 DEPARTMENT OF TRANSPORTATION—U.S. COAST GUARD

Transition services are available to Coast Guard members who are either Active Duty, Reservists, Retirees and the spouses. The Transition Assistant Program is intended to help make an effective transition from military to civilian life.

Several services are available for those separating or retiring from the Coast Guard. They include:

- **Transition Assistance Seminar**, which provides participants with information on resume and cover letter writing, interviewing techniques, job search techniques, dressing for success and veteran benefits, to name a few. Spouses of active duty members are highly encouraged to attend, however, travel funding is not provided.
- **Pre-Separation Counseling** is provided by a command representative who will meet with all separating, retiring, or those entering the Disability Evaluation System and will cover such topics as education assistance, vocational and rehabilitation benefits, selected reserve affiliation, medical and dental coverage, financial planning assistance, and more.
- **Pre-Separation Guide:** This handbook was developed by Coast Guard Transition/Relocation Managers to assist members in the separation from the service by providing useful information and resources. By incorporating career assessment tools and techniques, exploring job and career options, focusing on immediate job objectives and long-term career goals via individual or group assessments, employee development plans and transition plans, you will be able to identify individual attributes, plan an effective and workable career strategy and receive appropriate feedback on real career issues, options and barriers.

For more information on how to obtain these services or resources, contact your Transition/Relocation Manager at your Regional Work-Life Staff, located at Integrated Support Commands Coast Guard-wide.

6.5 SMALL BUSINESS ADMINISTRATION

So You Want to Start a Business

Per the U.S. Small Business Administration (SBA), there are 23 million small businesses in the United States, and veterans own approximately four million. Small businesses employ more than 50 percent of the private work force and generate more than half of the nation's gross domestic product.

SBA is a vital link in your efforts to start your own business. SBA provides assistance, valuable information, relevant publications, training, counseling, and workshops. SBA contact information is available through the transition website.

To ensure veterans receive the help and attention they deserve, the SBA established the Office of Veterans Affairs with field offices located in all 50 states, the Commonwealth of Puerto Rico, the District of Columbia, the U.S. Virgin Islands and Guam. Each office has a Veterans Business Development Specialist dedicated to help guide you through the process and to advise on lending programs.

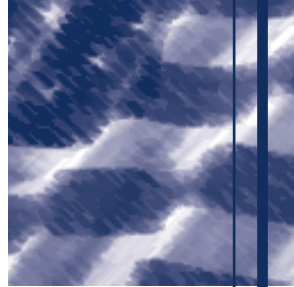
Starting and managing a business takes motivation, desire, talent and financial equipment. It also takes research and planning. To increase your chances for success, you must first explore and evaluate your business and personal goals and build a comprehensive and well-thought-out business plan that will help you reach these goals.

You must also determine the best business course to take, i.e. start your own new business, buy an existing business or become a franchisee by purchasing a franchise outlet. Research and plan on what is best for you!



The only way of discovering the limits of the possible is to venture a little way past them into the impossible. (Arthur C. Clarke)

Notes:



A series of horizontal lines for writing notes, starting from the first line below the 'Notes:' header and extending to the bottom of the page.

*What lies behind us and what lies before us are tiny matters compared to what lies within us.
(Ralph Waldo Emerson)*

APPENDIX

OBJECTIVES

This section provides you with the following:

- Transition Quiz
- Resume Quiz
- Master Application Worksheet
- TAP Seminar Critique Form

TRANSITION QUIZ

Read each statement and indicate whether you think it is true or false

True

False

<i>Read each statement and indicate whether you think it is true or false</i>	True	False
1. Given two qualified job applicants, employers will usually hire a veteran over a nonveteran.		
2. The same job you had in the service will pay up to twice as much in private industry.		
3. Military skills transfer to civilian jobs without additional training.		
4. There are many places you can go to get help in your transition to civilian life.		
5. You can automatically enlist in the reserves after your release from active duty.		
6. Senior NCOs and officers can expect to qualify for management positions based on their military experience.		
7. You need to have a college degree for most well-paying jobs.		
8. Civilian employers believe that members of the military do not deal with profit and loss.		
9. The Department of Veterans Affairs pays for medical treatment of all veterans.		
10. Many employers believe that members of the military do not work hard.		
11. Most employers have had enough military experience to be able to understand military language.		
12. Civilian lifestyle is pretty much like peacetime military lifestyle, so little adjustment should be necessary.		
13. Most employers are skilled at selecting new employees.		
14. You may have to overcome an employer's negative reaction to veterans in order to get a job.		
15. Veterans must build a network of job contacts as part of their job search.		
16. Collecting unemployment compensation can hurt your pride and self-respect.		
17. Change in lifestyle always causes stress in human beings.		

TRANSITION QUIZ (CONTINUED)

	True	False
18. Military retirees require lower wages than civilians because of their retirement income and benefits.		
19. The higher your military rank, the more respect you will receive from civilians when you leave the service.		
20. After military service, you may have to take a lower level job than someone of your age who has not been in the service.		
21. Ten hours per week can be considered a “full-time” job search after you leave the service.		
22. Getting together the necessary records and information at the beginning of the job search will save time later.		
23. Setting goals too soon before leaving the military might limit future possibilities.		
24. Incomplete application forms will not be seriously considered by a prospective employer.		
25. A good resume can get you a job.		
26. There is really no way to prepare for job interviews because they are all different.		
27. The way you look and dress is very important to a job interviewer.		
28. In a job interview, you should always address the interviewer as “sir” or “ma’am” just as you would do in the military.		
29. If it helps you to relax, it is “OK” to smoke during a job interview.		
30. If you get turned down for a job for which you are qualified, it is usually your own fault.		

RESUME QUIZ

Read each statement and indicate whether you think it is true or false

True**False**

<i>Read each statement and indicate whether you think it is true or false</i>	True	False
1. The number one rule for writing a good resume is: More is Better.		
2. The best resume has a lot of “white space” to make it easier to read.		
3. Regardless of your age, the work history component of your resume should list all jobs going back to high school.		
4. An objective statement at the beginning of your resume is optional.		
5. Your resume should not be longer than two pages.		
6. A good resume is flexible enough to cover various job options within your professional field of interest.		
7. A good resume paints a clear picture of you, including your height, weight, race, age, sex, marital status and number of children.		
8. Employers like to see that you are interested in things other than just your job, so include volunteer work, continued education and association involvements.		
9. All resumes should contain the complete names, addresses and telephone numbers of your references.		
10. To help your resume stand out from the hundred an employer may receive, you should make it as unusual as possible by using a bright color paper or including a picture of yourself.		
11. It is a good idea to ask your close friends to read your resume and help you improve it.		
12. If you send your resume to an employer in response to a newspaper ad, you don't need to send a cover letter with it.		
13. A cover letter is primarily intended to repeat the most important points of your resume.		
14. It may take a lot of hard work, but it's possible to write a resume good enough to secure you the job you want.		
15. It is always better to spend the money to have a professional resume writing service write your resume.		

2. Job title: _____

Department: _____

Dates: from _____ to _____

Salary: starting _____ ending _____

Description of duties, tasks and accomplishments: _____

Honors/awards: _____

Special courses taken (seminars, workshops, training programs): _____

What did you dislike about this job? _____

What did you like about this job? _____

3. Job title: _____

Department: _____

Dates: from _____ to _____

Salary: starting _____ ending _____

Description of duties, tasks and accomplishments: _____

Honors/awards: _____

Special courses taken (seminars, workshops, training programs): _____

What did you dislike about this job? _____

What did you like about this job? _____

WORK EXPERIENCE

Start with your most recent job and work back. Unpaid positions can be considered work experience.

NOTE: Use additional pages as needed.

1. Job title: _____

Company name and address: _____

Supervisor's name: _____

Dates: from _____ to _____

Salary: starting _____ ending _____

Describe what you did on this job: _____

Accomplishments/awards/honors: _____

What did you dislike about this job? _____

What did you like about this job? _____

2. Job title: _____

Company name and address: _____

Supervisor's name: _____

Dates: from _____ to _____

Salary: starting _____ ending _____

Describe what you did on this job: _____

Accomplishments/awards/honors: _____

What did you dislike about this job? _____

What did you like about this job? _____

EDUCATION AND TRAINING**High School**

Name and address: _____

Year graduated or number of years completed: _____

In what subjects did you do best? _____

What subjects did you like most? _____

What subjects did you like least? _____

Honors/awards/accomplishments: _____

Clubs/organizations (offices held, duties, accomplishments): _____

Colleges Attended

Names and addresses of colleges or universities attended: _____

Year graduated or number of years completed: _____

Degrees/certificates earned: _____

Degree major: _____

Degree minor(s): _____

In what subjects did you do best? _____

What subjects did you like most? _____

What subjects did you like least? _____

Honors/awards/accomplishments: _____

Clubs/organizations/activities (offices held, duties, accomplishments, etc.): _____

Graduate EducationName and address of educational institution: _____

Year graduated or number of years completed: _____

Degrees, Certificates, Licenses earned: _____

Degree major: _____

Degree minor(s): _____

In what subjects did you do best? _____

What subjects did you like most? _____

What subjects did you like least? _____

Honors/awards/accomplishments: _____
_____Clubs/organizations/activities (list offices held, duties and accomplishments): _____

_____**Training (professional, technical, clerical, management, license, certificate, etc., training programs)**

NOTE: Make a separate entry for each training program that you completed.

1. Name and address of educational or technical institute or location of training: _____

_____Course(s) attended: _____
_____Description of course(s): _____

Date attended: _____

Hours/credits completed: _____

Certificate/license earned: _____

Honors/awards: _____

2. Name and address or location of training: _____

Course(s) attended: _____

Description of course(s): _____

Date attended: _____

Hours/credits completed: _____

Certificate/license earned: _____

Honors/awards: _____

3. Name and address or location of training: _____

Course(s) attended: _____

Description of course(s): _____

Date attended: _____

Hours/credits completed: _____

Certificate/license earned: _____

Honors/awards: _____

SPECIAL SKILLS**Foreign languages/American sign language**

Fluent in: _____

Knowledge of: _____

Computer Languages

Fluent in: _____

Knowledgeable of: _____

Computer Hardware

Expert in: _____

Knowledge of: _____

Computer Software

Expert of: _____

Knowledge of: _____

Machines/Equipment

Operate: _____

Repair: _____

Clerical Skills: _____**Other:** _____**OTHER INFORMATION**

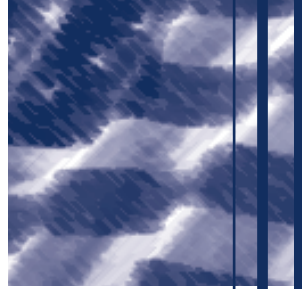
Hobbies/interests: _____

Memberships in organizations: _____

Offices held/duties/accomplishments: _____

Volunteer/community activities (duties and accomplishments): _____

Notes:



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TAP SEMINAR CRITIQUE FORM

Please answer the following questions as they relate to the TAP Workshop using the following scores: 1 = Poor, 2 = Fair, 3 = Acceptable, 4 = Good, 5 = Excellent
Circle the number that most closely describes your opinion.

I would describe my...

Section 1

- Understanding of how to identify and utilize my transferable skills as1 2 3 4 5
- Ability to utilize my personal preferences and values in transition as1 2 3 4 5
- Ability to gather information and create a career catalog as1 2 3 4 5

Section 2

- Understanding of how to identify and research career possibilities as1 2 3 4 5
- Ability to evaluate my financial needs in relation to a job as1 2 3 4 5

Section 3

- Understanding of establishing personal and professional goals as1 2 3 4 5
- Knowledge of how to plan an effective job search as1 2 3 4 5
- Knowledge of how to analyze job announcements and ads as1 2 3 4 5
- Ability to complete a job application form as1 2 3 4 5
- Understanding of how to research potential employers as1 2 3 4 5
- Ability to write effective resumes and cover letters as1 2 3 4 5
- Ability to translate my military experiences into civilian terms as1 2 3 4 5

Section 4

- Ability to participate in an effective job interview as1 2 3 4 5
- Knowledge of appropriate dress for an interview as1 2 3 4 5
- Knowledge of how to evaluate an interview as1 2 3 4 5

Section 5

- Knowledge of how to evaluate job offers as1 2 3 4 5
- Knowledge of how to effectively communicate my decision to employers as1 2 3 4 5

Course Instruction

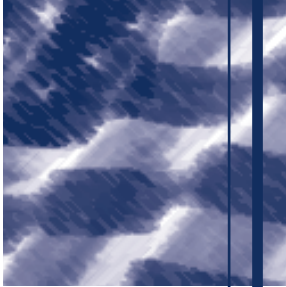
- Instructor's knowledge of the content of the course materials as1 2 3 4 5
- Instructor's preparation to teach this course as1 2 3 4 5

General Comments

- How did you learn about the TAP Workshop? _____

- What are your overall impressions of the TAP Workshop? _____

- What would you like to see changed/added? _____



Notes:

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