

LIFE SKILLS 101 WORKSHOP

Spring 2020

Prepared by the University of Texas at Arlington
TRiO Pre-College Programs
Educational Talent Search



TOPICS COVERED



Finances



Professional Etiquette



Time Management

FINANCES — STEPS TO FINDING A JOB



LIST OUT JOBS YOU
FEEL MEET YOUR SKILL
SETS AND INTERESTS.



APPLY - ONLINE OR IN
PERSON.



PREPARE FOR
INTERVIEWS.



YOU CAN BEGIN
HAVING INCOME!

FINANCES — TAXES

- Once you get hired you will need to fill out a W4
 - W4's determine how your income (money you make at work) will be taxed.
 - Unfortunately, we all will have our income taxed and if you try to avoid it, there are huge consequences.
 - Make sure to research W4's to ensure you are not over or undertaxed throughout the year.
- After the year is over, you will receive a W2 from your employer. This will help you file your taxes with the government. Taxes are typically completed between February and April.
- There are ways to file taxes for free and not pay someone to do them for you, make sure to research your options!



W4



W2



Filing Taxes

FREE SERVICES



FINANCES — BILL PAYMENTS



Unfortunately, it costs money to exist.



Bill payments can include rent, water, heat, electricity, credit cards, etc.



Make sure to include this into your monthly budgeting.



Do not fall behind on bill payments; not fulfilling a payment does not mean it goes away, it stays on your record.

FINANCES — BUDGETS

- This is an example of a budget sheet.
- The purpose of a budget sheet is to make sure you are not overspending your money throughout the month.
- Overspending can lead to an inability to pay for bills.
- A budget sheet helps you anticipate how much money you have coming in from work and how much money needs to go into bills. Budget sheets can also help you utilize any extra money in ways that will help you in the long run (e.g. savings, money for emergencies, etc.)

PERSONAL BUDGET WORKSHEET (Spending Plan)		
INCOME:	MONTH:	
	Budget	Actual
Salary		
Partner's Salary		
Public Assistance		
Food Stamps		
Other:		
Total Income	\$ -	\$ -
EXPENSES:		
Living/Housing:		
Rent/Mortgage	\$	-
Electric	\$	-
Water/Sewer	\$	-
Gas/Heating	\$	-
Telephone	\$	-
Cable TV	\$	-
Household/Repairs	\$	-
Other:	\$	-
Other:	\$	-
Regular Payments:		
Student Loan	\$	-
Credit Cards	\$	-
Other Loan Payments	\$	-
Health Insurance	\$	-
Car/Home Insurance	\$	-
Life Insurance	\$	-
Child Care	\$	-
Other:	\$	-
Other:	\$	-

“CREDIT,” LOANS AND CREDIT CARDS

What is credit?

- It is like a recoded “grade” of how well you are at making payments.
- “Grade” scales range from 300 to 850.
- Having excellent credit means open doors to more resources! This includes getting better deals in credit cards and loans (for cars, houses, etc.).

Loans and credit cards

- Loans and credit cards impact your credit score for better or worse.
- Money you use for loans and credit cards is money borrowed for a period of time.
- Credit cards can be used immediately at stores for almost anything. There is a limit to the spending and payments are due every month. For example, everything I buy with my credit card in January will all be due in February. Not paying a credit card bill in full can negatively impact your credit score and you will be charged money for not paying on time or in full (that is called interest).
- Loans can be used for major purchases like a car or a house. Loans will always have an interest cost (interest will always vary). The duration of a loan is long term. For example, a loan for a house can last around 30 years and a loan for a car can last 1-5+ years.

PROFESSIONAL ETIQUETTE IN COMMUNICATION



What is “etiquette”?

Etiquette: the customary code of polite behavior in society or among members of a particular profession or group.

Types of Communication

- Emails (everyday method of communication).
- Resumes – give a snapshot into your work history and experience.
- Cover Letters – written to an employer to explain why you are an excellent candidate for the job.
- Verbal (e.g. interviews and day to day interactions).

Keep in mind:

- Always be formal and polite. Be sure to include greets and farewells.
- Be concise and efficient.
- Understand your form of communication e.g. email, cover letters, and resumes.
- Practice your verbal as much as possible (e.g. refrain from overusing “like,” or “dude,” etc.

PROFESSIONAL EMAIL EXAMPLE

Example Professional Email

Dear Mr. or Ms. _____,

I hope all is well. I had fun meeting you and designing our Career Focused Project together on Tuesday. I know we agreed that I would make a PowerPoint presentation, but I don't have any way to save my work after each session. Could you please bring a jump drive to next session? If you can't, I will ask Ms. Johnson for one tomorrow.

I am also interested in learning the importance of teamwork at your job. What do you think makes someone an effective team player in the workforce? What type of team assignments do you normally work on? Do you prefer working in teams or on your own?

Thank you for taking the time to answer my questions and I look forward to hearing from you.

Sincerely,

Derrick Smith

PROFESSIONAL COVER LETTER EXAMPLE

Hint! Before writing a cover letter understand why it is important. The cover letter is a chance to tell a perspective employer in writing why you are the right intern for their internship, and their office. Explain why the position interests you, what you bring to the table, and get the reader excited to interview you and learn more.

Including your contact information on all your documents makes you look professional and ensures you are easy to find. Include your name, phone number, address and email.

Try to find the person who is in charge of intern hiring and address your resume and cover letter to them. Statistics show you have a better chance of being hired if you know who's doing the hiring!

XYZ Employer
Jeremy Irons
Recruiter
187 5th Avenue, Suite 143
Seattle, WA 98124

RE: XYZ Internship (Job ID 102938)

Dear Mr Irons,

I have been admiring xyz Firm's television and print ad campaigns since I was 8 years old and was excited to find your firm's xyz internship position through InternMatch!

As a marketing major at xyz University, I have found that I am adept at marketing and truly enjoy advertising projects. Through my marketing courses and my experience as a Public Relations Chair of xyz club, I have honed x, y, and z skills which I can contribute as a xyz intern. Some of the qualifications I have are:

Interest In Marketing:

- Marketing Major.

Strong Communication skills:

- Contacted clients to promote services as a Marketing & Sales Intern at ListenUP.
- Composed and edited articles for xyz University Newspaper.

Creativity:

- Utilized Photoshop CS4 and PowerPoint 2008 to design mock products and a presentation for COMM 130: Visual Communication course.

I align closely with your firm's focus on creative, results driven marketing campaigns. I believe that I would be a great addition to your company and look forward to being interviewed at your earliest convenience. Thank you for your time and consideration. I look forward to hearing from you.

Hook 'em! Start your cover letter with a statement that will catch the reader's eye. Try something interesting or entertaining that relates you to the company.

"What I can do for you!" Employers want to know what you can bring to the table, so give them what they want. Bullets are great for being specific and to the point.

Finish strong and with confidence! Let the company know why you want to work for them and that you really believe you can fit in.

Sincerely,

John Doe

Pro tip: Although it is not required, if you have access to a scanner, adding a digital signature will personalize your cover letter!

When emailing or uploading your cover letter use MS Word version 2003-2007. Not all organizations can open DOCX files or will be kind enough to ask you to resend it. And remember, choose a simple file name like: JohnDoeCoverLetter.

PROFESSIONAL RESUME EXAMPLE

WYATT JAMES

1 Main Street, New Cityland, CA 91010 | | C: (555) 322-7337 example-email@example.com

Summary

Motivated Personal Vehicle Advisor with strong track record of success in automotive customer service roles. Relate easily to customers and can explain technical issues in layman's terms. Upbeat and flexible with good time management skills.

Highlights

- Commitment to service excellence
- Active listening ability
- Relationship building
- Mathematical skill
- Physically fit
- Clear driving record
- Reliable transportation
- Friendly and outgoing
- Hard working
- Determined

Experience

Personal Vehicle Advisor Nov 2009 to Current

Sam Houston Honda — New Cityland, CA

- Maintain a positive, upbeat attitude with all customers.
- Actively engage customers to create an open dialog.
- Consistently exceed quotas for key services by 10-25%
- Listen to customer preferences, questions, and concerns to provide optimal service and uncover areas where additional services could be offered.
- Outline service options and benefits in an easy to understand manner.
- Write up service orders and explain fee structures.

Personal Vehicle Advisor Feb 2006 to Oct 2009

Ricky Masters Honda — San Francisco, CA

- Kept up to date on service offerings and sales protocols.
- Focused sales and service efforts on explaining ways customer could extend the life of the vehicle through preventative maintenance.
- Inspected vehicles to corroborate customer details.
- Answered questions about services and explained details.
- Offered information on other repair services, warranties, or life-time options to increase revenue.

Personal Vehicle Advisor Jun 2003 to Jan 2006

Reliable Mechanics Group — New Cityland, CA

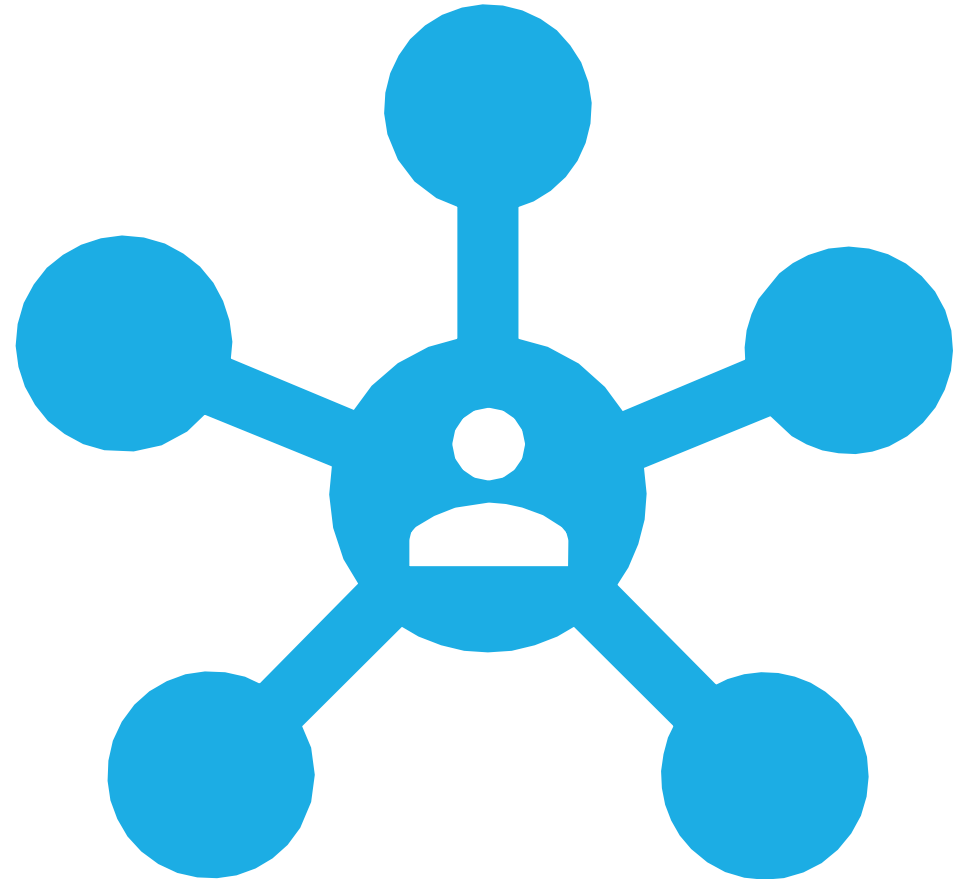
- Quickly learned and mastered customer service scripts.
- Proactively approached customers to offer assistance.
- Explained service options, fee structures, and completion estimates.
- Arranged loaner cars for longer repairs.
- Contacted customers to discuss issues that arose during repairs and offer additional options.

NETWORKING

What is “networking”?

Networking: the action or process of interacting with others to exchange information and develop professional or social contacts.

- Why is it important?
 - It can become a bridges into finding jobs.
 - It helps build your career success. People become familiar with your work experience, work ethic and can become references to help you find new and better jobs as time passes.
- There are networking opportunities, be on the look out and don't be shy to attend alone.
- Stay engaged with the network of people you meet.



PROFESSIONAL ETIQUETTE — TIPS

Good manners

Set the tone of professional

Dress appropriately

Be punctual (on time)

Always introduce yourself

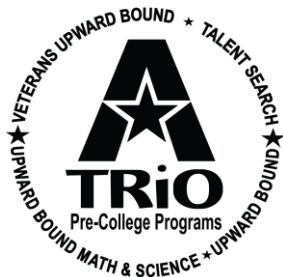
Technology – know when it is ok or not to be on your phone.

Ensure your social media content is appropriate for viewers.

Other ideas?

TIME MANAGEMENT — TIPS

- Create daily schedules and goals.
- Create weekly tasks and goals.
- Focus on one thing at a time.
- Establish routines
- Take breaks wisely.
- Be flexible in the schedule you set for yourself. Schedules do not always go as planned.



Time Management Tips for School Students

Goal setting

Students who set exciting goals invest their time in ways that lead to achieving those goals.

Reduce distractions

Put away unnecessary devices such as mobile phones, and switch off social media notifications.

Reward achievement

When students achieve goals, it's important they're rewarded for their efforts in managing their time effectively.

Set time limits

Allocate specific times to tasks and then stick to those times. When time runs out, move on to the next task.

Have a clock nearby

Make sure you have a clock close by to monitor your time and set deadlines.

Master schedule

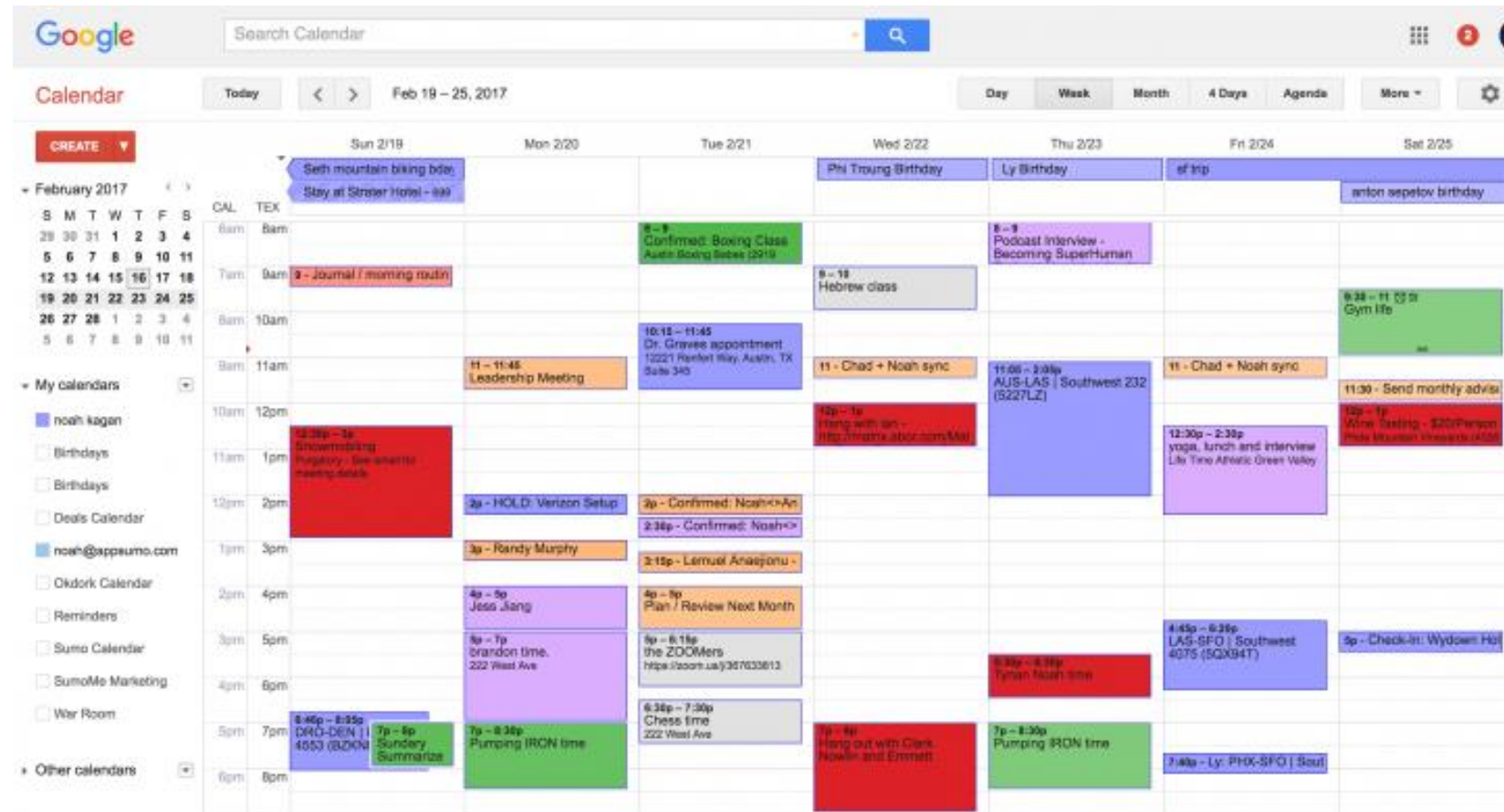
Block out chunks of time for study and assignments in addition to extracurricular activities and work commitments.



EXAMPLE WEEKLY CALENDAR

Notice:

- Every hour is not planned (flexibility)
- Color coding (not required, but can help)
- There is time for responsibilities and time for fun (e.g. in this example there is time for the gym, podcast, traveling, class).
- **Do and explore what works for you!**





THANK YOU FOR PARTICIPATING IN THE LIFE SKILLS WORKSHOP!

If you have questions or if you want to learn more, please contact our office at ts@uta.edu or call 817-272-0348.

CITATIONS

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NA. (June 30, 2017) *Time Management Tips of Insanely Busy People*. Okdork.

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