



THE ESSENTIAL

GUIDE TO JOB OFFERS

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Your job is the reason you get up every morning, helps you support your family, and allows you to build a better future. So why should you settle for a job offer that does not really reflect your worth?

You worked hard to get where you are today. ***You deserve a good job with a paycheck that allows you to live comfortably.***

Accepting a job offer is a very important decision that will have a huge impact on your future and on how well you can provide for your family. Therefore, it is crucial to learn a few things about negotiating a good salary or understanding a benefit package.

"Find out what you like doing best and get someone to pay you for doing it."

–Katherine Whitehorn

Finding Out More About A Job Offer

► THE JOB AD

Most job listings focus on the qualities they look for in candidates and provide you with a brief description of what the job entails. Some ads include an estimate for the salary, but you will find that this information is not usually available.

Follow these steps to find more information about a job before applying:

1. **Check the company's website.** You might find more information about the position as well as an hourly wage listed.
2. **Check websites like Glassdoor.com to get an idea of what similar jobs pay.** You might even find salary information for the exact position you want to apply for.
3. **Contact the human resource department of this potential employer.** Ask a few questions about the position to show _____ you are interested.

4. **Use your own professional network to learn more about this company and position.** You might know some people who have worked for this company in the past or who have professional contacts who currently work there.

► THE FIRST CALL OR EMAIL

You applied for a job and the recruiter got back in touch with you, through either a phone call or email, to let you know they are interested.

It is time to ask a few questions, but not quite time to be upfront about the salary:

1. **Ask a simple yes or no question to find out if benefits are offered.**
2. **Ask what your schedule will be like.** The answer to this question will give you an idea of how many hours you would be working. This is a good way to figure out if you would be paid overtime.
3. **If this is a job that requires you to sell something, ask about commissions.** Some employers will offer a base pay besides the commissions you earn while some sales positions only pay commissions.

4. **Ask about sales quotas and bonuses.** The employer might require you to make a minimum number of sales and will give you a bonus if you exceed your quota.

► THE INTERVIEW

Take the time to do your research before the job interview.

Learn more about the company so you can ask relevant questions about the position, your job duties, and the work environment.

Some of your questions should be about salary and benefits, but this should not be what you ask about first.

When you get to a natural opening in the interview to start discussing compensation:

1. **Ask for a ballpark salary if you did not find the information in the job listing.** If you already saw a salary range before applying, ask the recruiter to confirm this number.
2. **Find out more about commissions and bonuses.** If you are interviewing for a position where you would earn commissions, this is a good time to ask about sales quotas, bonuses, the amount of the commissions, and how commissions are credited. You can also ask how much the average

salesperson (and their most successful salesperson!) earns.

3. **Get more details about the benefits offered.** You can ask if the employer matches retirement contributions or if health insurance and paid vacations are offered.

► THE SECOND INTERVIEW

You might receive a job offer after your first interview or be asked to come in for a second interview. ***A second interview is usually a sign that the company is hesitating between you and a few other candidates.*** Find out more about the position but refrain from assuming that you will get the job because you were asked to come in for a second interview.

Find out more about salaries and benefits, but remember that an uncouth question could be what makes the difference between you and another candidate at this stage:

1. **If you did not ask about the salary yet, now is a good time!** If you only got a ballpark figure, ask for something more specific. If the job pays an hourly rate, ask how many hours you can expect on a weekly basis.
2. **Find out if there are possibilities of being promoted.** If the answer is yes, get an idea of how

long it would be before you are considered for a promotion. Ensure the interviewer understands that you intend on staying with the company for a long time and are willing to work hard and acquire new skills.

3. **If you are interviewing for a sales position with commissions, get as many details as possible.** Find out how much the base pay is, ask if training will be offered, and find out what a newcomer usually earns.
4. **Ask more questions about benefits.** You can ask for more details about the retirement package, insurance policies, and vacation or sick leave.

"One important key to success is self-confidence. An important key to self-confidence is preparation."

– Arthur Ashe

Understanding the Job Offer

► YOUR STATUS

Your status as an employee or contractor will determine how you file for taxes as well as your employer's obligations towards you.

Ask if you will be hired as an employee or contractor:

1. **Full-time employee.** As a full-time employee, you will receive a W2 at the end of the tax year and FICA taxes will be automatically withdrawn from your paycheck, which makes you eligible for Social Security benefits. You might also qualify for overtime, health insurance, and other benefits.
2. **Part-time employee.** As a part-time employee, FICA taxes will be withdrawn from your paycheck. This means you will be eligible for Social Security benefits, but your employer does not have any other obligations.
3. **Contractor.** As a contractor, your employer will give you a 1099 at the end of the tax year.

Your employer is not required to withdraw FICA taxes, nor are they obligated to provide you with any kind of benefits.

► COMMISSIONS

If you have solid skills as a salesperson, accepting a job where all or most of your income will come from commissions could be to your advantage. If this is your first sales position, however, it might take a while before you start earning commissions on a regular basis.

Ask these questions before accepting a job offer for a commission-based position:

1. **Training.** Find out how much training is provided, what will be covered and who will coach you.
2. **Territory.** Ask if you will have a territory for your sales or if you will be in direct competition with other salespeople at the company.
3. **Sales process.** Is the sales process or presentation well defined? Taking a job that pays commissions with a vague sales process can be difficult if you are new to sales.
4. **Timing of commission payouts.** Ask how long it usually takes after a sale before you get your

commissions. Some employers will add your commissions to your weekly paychecks while others will pay commissions only once a month.

5. **Bonuses and sales quotas.** *Find out how many sales they require and the details for any sales bonuses.* You could earn a higher income if you consistently exceed your quotas.

► WORKING HOURS

Ask for a detailed schedule so you can get an idea of what your work-life balance will be like before accepting a job offer. Remember to factor in any time you would have to spend commuting to your place of employment.

Your hours will also affect how much you can potentially earn since you might qualify for overtime pay at 1½ times your regular pay after 40 hours in a week.

Find out if there are mandatory breaks and ask if these breaks are paid or not since this could affect the amount of time that counts towards your working hours.

► NEGOTIATING A SALARY

How much is the potential employer offering? ***If you feel that***

this amount is not enough, consider negotiating.

These tips will help you keep the upper hand while negotiating a salary:

1. **Be prepared!** Do plenty of research to get an idea of how much similar positions pay and what people with your education and experience typically earn in your locale.
2. **Know your worth. *You must be ready to sell yourself to convince a potential employer to offer a higher salary.***
3. **Give the employer a good reason to pay you more.**
Draw attention to your strengths and to what you would bring to the company.
4. **Consider past pay or what other companies offer.** Let them know how much you earned in previous positions or how much other potential employers are currently offering.
5. **Negotiate an after-employment raise.** You may be able to negotiate a raise effective on a later date if the employer cannot give you a higher starting salary.
6. **If a higher salary is not an option, ask for additional benefits.** The company may be able to offer more benefits, such as retirement plan

contributions or flexible hours in lieu of higher pay.

Avoid these common mistakes when negotiating a salary with a prospective employer:

1. **Thinking that the employer will not want to negotiate.** Some positions are not open to negotiation, but ***most companies actually leave some room for negotiating when they make an initial offer.***
2. **Making salary negotiations the main point of the interview.** Ask plenty of questions about the job, convince the employer that you are the ideal candidate, and explain why you are qualified.
3. **Agreeing to too much.** Avoid saying that you will work more than other candidates or take on more responsibility unless the employer offers to compensate you fairly for the extra work.
4. **Focusing on the money.** Some companies cannot afford to pay higher salaries but can compensate by offering better benefits.
5. **Approaching negotiations with unrealistic expectations.** Asking for a high salary and waiting for the employer to make a more reasonable offer can be tempting, but it is best to start with a

reasonable figure to show that you know what you are worth.

- 6. Losing your professional attitude when negotiating.** If things do not go your way, refrain from becoming heated or emotional. ***Always be polite and respectful.***

"Go where you're celebrated—not tolerated. If they cannot see the real value of you, it's time for a new start."

- Unknown

Understanding the Benefit Package

Employers are legally required to provide their employees with a few basic benefits. You should qualify for these benefits if you work full-time, but some employers might extend these benefits to part-time employees as well.

► **DISABILITY BENEFITS**

You qualify for disability benefits as long as social security tax is withdrawn from your paycheck. Social security tax withholdings will appear on your paycheck under the label 'FICA', which also includes withholdings for Medicare.

You will become eligible for monthly payments through the Social Security Administration if you are unable to work for at least a year. Some states require employers to withdraw state taxes for state disability benefit programs, in which case you might become eligible for disability benefits through your state.

► **WORKER'S COMPENSATION**

Worker's compensation is a

form of insurance that provides you with benefits for on-the-job injuries. This form of insurance is often offered through private companies, so plans vary from one provider to another. Ask your employer what is covered by the plan they purchased.

Some states have a state-run program for worker's compensation while others require employers to purchase this type of insurance through private companies.

Typically, worker's compensation provides you with:

1. **Coverage for your medical bills and other expenses linked to the injury.**
2. **Weekly payments while you recover.** Payments usually correspond to what you would earn if you were working.
3. **Long-term disability benefits.** Some plans include compensation for wages you will lose in the future due to the injury.
4. **Life insurance.** Most plans include some type of life insurance with benefits to your family in case you die on the job.

► UNEMPLOYMENT INSURANCE

Unemployment insurance is offered through your state.

Requirements and coverage vary from one state to another.

Typically, this type of insurance covers you for six months and provides you with payments that correspond to 40-50% of what you used to earn through your job.

You will not be eligible for these benefits if you have not worked a full quarter, the job is a temporary job, you quit your job, or were fired for negligence.

► HEALTH INSURANCE

Most large employers offer health coverage, but many small businesses do not offer it due to the higher cost of insurance plans for smaller groups. If your potential employer offers health insurance, they may also pay part or all of the employee cost, and possibly even part of your dependents' cost.

Asking these questions will clarify your benefits:

1. **How much coverage is offered?** Find out how much your plan covers and ask if things like mental health, vision, or dental are included. You may have a choice of several plans.

2. **How much will you need to pay for the coverage for you or your dependents?**
3. **Is there a waiting period before your coverage will take effect?** Many employers do not put you onto the insurance until after you have worked your probationary period. The waiting period is typically 30-90 days.
4. **Are there out of pocket expenses?** You will probably have to pay a co-pay fee every time you see a doctor.
5. **Who is the insurance provider?** Do more research to get a better idea of where this insurance coverage is accepted.

In most cases, the company will have a booklet that explains their benefits plan. But you might not see this booklet in the interview process, so feel free to ask these questions if they do not provide you with a description of their benefits plan.

"Never continue in a job you don't enjoy. If you are happy in what you are doing, you will like yourself, you will have inner peace. And if you have that, along with physical health, you will have had more success than you could possibly have imagined."

- Johnny Carson

Optional Benefits

Some employers offer additional benefits to attract the best candidates. You can negotiate for some of these benefits during the hiring process or ask for a larger benefit package instead of a raise when you feel you deserve more.

► LIFE INSURANCE

Life insurance can be very affordable when offered through your employer. The downside is that you may lose your policy if you switch jobs.

If your employer offers life insurance, ask how much coverage is offered and find out in which circumstances you or your family will receive benefits. Consider purchasing a supplemental life insurance policy if you feel that the policy offered through your employer is not enough.

► RETIREMENT BENEFITS

Employers can offer two types of retirement plans:

1. **Defined benefit plans.** These plans are entirely funded by the employer and provide you with a fixed monthly

income once you retire.

2. **Defined contribution plans. *These plans are the most common option and include 401k plans.*** There are no guaranteed benefits and your employer usually matches the contributions you make.

Ask these questions if your employer offers retirement benefits:

- Which financial institution provides the retirement plan? Ensure they are reputable.
- Does the employer match your contributions? Is there a limit to how much your employer will contribute?
- What would happen to your retirement benefits if you were to switch jobs?
- Are there early retirement options?

► **PAID VACATIONS AND SICK LEAVE**

Some employers offer paid vacations, sick days, and time off for new parents. However, many employers do not offer these benefits, so it is wise to find out about them.

If your employer

offers paid vacations

and sick leave, ask how many days are offered and ask about any procedure you have to follow to take days off. Some employers will want to approve your request in advance.

In some cases, sick days, and time off you do not use within a certain time frame are lost, while other employers will let you carry over the days you did not use into the next quarter.

“When does a job feel meaningful? Whenever it allows us to generate delight or reduce suffering in others.”

- Alain De Botton

Conclusion

All these things should be carefully considered before you accept or refuse a job offer. Think about negotiating with your prospective employer if you feel that you are worth more than what is offered. Negotiating a higher salary is one thing, but keep in mind that you can ask for a better benefit package as well.

Take the time you need to consider all factors. Your costs for insurance or the retirement plan will be deducted from your paycheck, so it is wise to figure out a combination that works for you.

Remember that all these factors will have an important impact on your job satisfaction, work-life balance, and overall happiness for the years to come!

"Choose a job you love, and you will never have to work a day in your life."

- Confucius