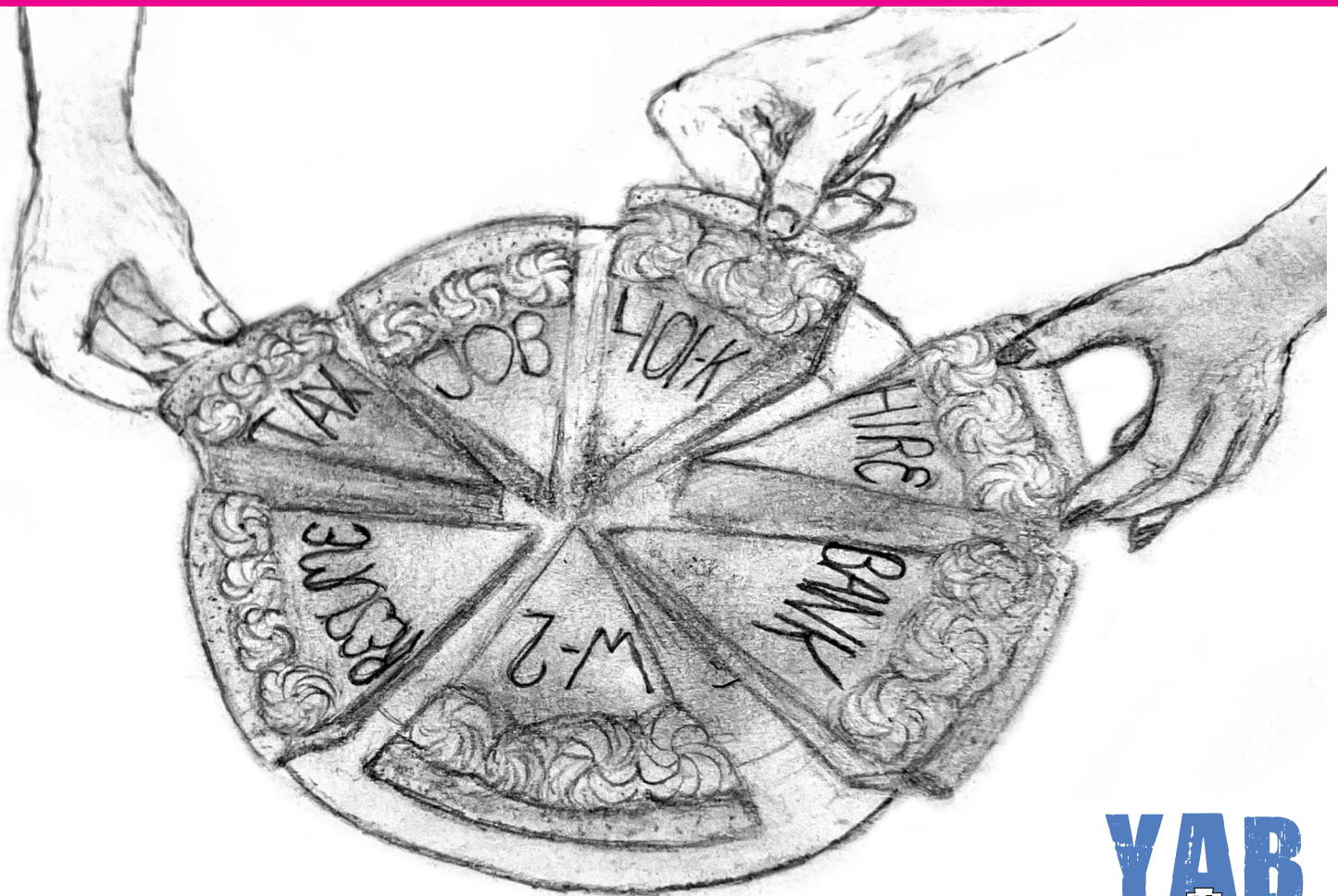


EMPLOYMENT RESOURCES FOR YOUTH AND YOUNG ADULTS



YAB
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YOUTH ADVISORY BOARD

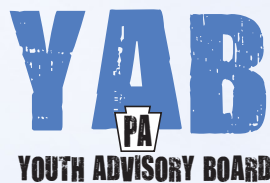
Created by the
South Central YAB '26

Thank you so much for checking out our resource!

As a group of youth and young adults, we know firsthand how overwhelming getting a job can be, especially when everyone expects you to just know how to do it. We created this packet to break down the process and make finding a job feel realistic and attainable.

This guide was built by people like you, FOR you. Whether you are a young person looking for answers, or an Independent Living (IL) worker, caseworker, or foster family looking for a place to start, we hope this resource helps you take the next step with confidence.

Wishing you the absolute best, the South Central Youth Advisory Board





Welcome to Your Employment Guide!

Are you new to the hiring process and not sure where to start? Maybe you’ve applied for local jobs but haven’t heard back. Maybe you already have a job, but you want to know how to deposit your paycheck, move up in your role, or get answers to specific questions about how employment works.

Wherever you are on your journey, we are here to help. This guide breaks down everything you need to know, including:

- Pre-Employment: How to get your foot in the door.
- Post-Employment: What to do once you land the job (like managing your paychecks).
- Documents & Resources: The essential paperwork and tools you need to succeed.

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Pre-Employment

Resumé Templates

With technology advancing every day, many things are changing. This change is also happening right within your hiring process. It is important to know that most resumé are screened through AI (Artificial Intelligence) today. Many resumé templates that are online may include eye-catching fonts and photos, but AI will usually not be able to register these. The key is to keep your resumé simple and straight to the point. Be sure to include your first and last name, contact information, and employment/education history (if applicable). To get help creating your resumé, you can use sites like [indeed.com](https://www.indeed.com), [resume.com](https://www.resume.com), and [canva.com](https://www.canva.com).

Along with your resumé, another helpful document to have is a cover letter. Cover letters are optional, but they allow the hiring team to learn more about you and provide an opportunity to share things that you may want them to know about you that were not included in your resumé. Your cover letter can include things such as your hobbies, skills, volunteering history, and why you would be a good candidate for the position. This will help you stand out when it comes to picking the best candidate.

Importance

- Resumés are the company's first step to getting to know you; it's important to make a good first impression.
- If you have a solid resumé saved, it can usually be used repeatedly for different positions, sometimes with just minor tweaks to match the job descriptions.
- A resumé and cover letter help employers verify a candidate's skills, experience, safety, and background to ensure they are a good fit and create a productive workplace.

Mock Interviews

- **What is a mock interview?** A mock interview is a simulated, practice job interview that replicates the format, questions, and pressure of a real, in-person or virtual interview.
- **Why do we do them?** Interviews are hard to prepare for, so mock interviews help you understand what to look for and how to act when looking for a job.

Mock Questions for you to Practice Answering

1. Why do you want this job?
2. Why do you feel it would benefit us as a company to hire you?
3. What are your strengths?
4. What are your weaknesses?
5. What does your availability look like?
6. What pay range do you have in mind for this job?
7. How do you handle stressful environments?
8. Walk me through what steps you would take to handle (insert your own specific example here)?
9. Are you good at working with a team, what role do you typically take on?
10. How are you planning on balancing school and work-life successfully?

Tips for the Interview

1. **Smile** – It's polite and respectful, a smile can be the first thing the interviewer notices, make sure they know you are happy to be there.
2. **Slow Down** – Interviews can be stressful, do not rush your answers, take the time to listen and formulate a solid response. You can also ask for clarification or for them to repeat the question.
3. **Ask questions** – Asking questions shows your interest and your willingness to understand the job position better.
4. **Take feedback** – So you can know what to work on and improve yourself and work ethic.
5. **Act like you want the job** – If you go in acting like you don't want the job, they may not be interested in hiring you.
6. **Eye contact** – It shows your employer that you are paying attention to them while they are talking.
7. **Good posture** – It shows that you are alert, engaged, and professional.
8. **Full Sentences** – You should never just answer "Yes" or "No" to a question, answer questions in full sentences.
9. **Research** – Understand what the job position is and facts about the company you are applying for, this can help you tailor your skills and experience to the specific position you're applying for. Sometimes you can even use key words from the company's website in your own resumé or interview answers.

Workers' Permit

Legally, in the state of Pennsylvania, you must be over the age of 18 to be hired without a workers' permit. Getting a workers' permit as a minor under the age of 18 consists of going to your school's office and asking them for the application. Once you obtain the application, it will need to be filled out, and a parent or guardian will need to sign it. Be sure to keep your workers' permit in a safe place and have it accessible, as it will be a crucial piece of the hiring process for those under the age of 18. Note: Even if you are not in school, dropped out of school, or are homeschooled, you must obtain a workers' permit from the office of the local public high school in the district where you live.

Appropriate Clothing

Deciding what to wear for an interview can be difficult. When deciding what to wear, you should consider what job you are applying for and what the company's culture is. Something to keep in mind while choosing your outfit is that you want the attention to be on you, the candidate, rather than your outfit. Avoid wearing bold jewelry and makeup, or distracting patterns and colors. Make sure that your clothing is well-fitted, clean, and wrinkle-free. This provides a very good first impression.

When considering your outfit, it is important to be dressed for the position that you are applying for. Depending on the role, you may dress business-professional, business-casual, or even smart-casual. Be sure to always check company dress codes for small things such as tattoos or piercings being visible. If you find the dress code includes these restrictions, and they apply to you, try your best to abide by their rules during the interview as well.

Banking

One of the best parts of a job is when payday hits, but for that to happen, it's good to understand where your money will go. So, why is banking important? Banking is how you track and manage all your income and expenses. When you get a job, they will typically ask for your bank account information to send a direct deposit with your earnings to that account on each pay day. Choosing a bank will look different for everyone, be sure to complete research into the banks you are considering and make sure that your bank will fit your needs. If you are under the age of 18, you may need a co-signer when you decide to open a bank account. Your co-signer can be your parent or legal guardian.

When you get your bank account set up, you will have a checking account. This will be your primary holding account. When you want to spend money from this account, you will use the debit card provided to you. With a debit card, there are no fees for transactions, and the money comes right from your account. Along with your checking account, you will have the option to open a savings account. A savings account is a secondary holding account used for money that you do not plan to spend right away. When you deposit money into your savings account, there will be something called an APY, or an Annual Percentage Yield. An APY is an interest rate that is earned on your deposits and past interest in that account. To learn more about the basics of banking, visit: <https://choosefi.com/fundamentals/banking-101-the-ultimate-guide-to-banking-basics>.

To learn more about APY, visit <https://www.fidelity.com/learning-center/smart-money/what-is-apy>.



Post-Employment

Budgeting

When you begin working, most jobs will have a pay period buffer, meaning you may not receive a deposit on the first payday. Don't worry, this just allows you to get on track with your employer's payroll. Everyone's paycheck will look different depending on their wage and withholdings. Before you receive your paychecks, it is best to have a budget planned out, so that you know where your money will be going.

There is not one specific way to budget, as everyone's needs are different. Many people like to follow rules like the "50/30/20" rule, where you put 50% of your earnings towards your needs such as bills, groceries, gas, etc. and 30% goes towards wants, which may include going out to dinner, movies, and shopping. The remaining 20% of income then goes towards savings. However, something like this may not work for everyone, so you should create your budget to be specifically designed for your needs and your wants. It is always a good idea to have a budget, that way you don't end up overspending and you can make the most of your hard-earned money!

Understanding your Paystub

Your paystub is a document that summarizes your earnings and deductions. It includes your hours, gross pay, net pay, and your taxes and deductions. Your paystub can be viewed in printed format, and sometimes digitally as well. The reason paystubs are provided is to ensure that your compensation, or pay, is accurate, and can be viewed by both you and your employer. Oftentimes, your paystubs will also be used as proof of employment.

Time Management

Time Management is a critical skill in any job or work field you go into. Having good time management allows you the ability to clock in on time, complete your assigned tasks while on shift, manage your personal and work schedule, and more. There are so many time management skills that range from setting reminders on phones to setting up colorful calendars. Try different techniques if one is not working, but this is a good skill to have listed as a strength before moving on to more full-time employment.

Maintaining a Job

Congrats on getting the job! Now it's important you know the skills to maintain it. Please

keep in mind that there are many reasons you may have to lose a job, such as they are overstaffed or the company is changing things up, but it's always best if you leave the job on your own terms and you do not get fired, as this can prevent you from getting better jobs and references in the future. As you begin to build independence and responsibility in your role, it's important to have a positive attitude and being willing to learn. Those characteristics are key habits that help keep a job. Maintaining a job is about building confidence by staying committed and reliable. Work experience also teaches valuable life skills such as communication, teamwork, time management, and problem-solving. Strong work habits open doors to better opportunities in the future.

Know the Right Steps to Quit

When quitting a job, it's important to follow the right steps to help maintain a good reputation and keep positive relationships with your previous employers for your future and references. The right steps include giving proper notice (usually two weeks) and informing your supervisor in-person or in a professional manner before informing other coworkers. During your final days of employment, continue to work responsibly, finish tasks, and help with the transition. It is important to thank the employer for the opportunity and remain positive, even if the experience is challenging. Leaving a job the right way shows maturity, professionalism, and respect.

The Importance of References

References are important to have for someone to speak on your behalf. It helps them trust you and learn about who you are. This helps build trust with your employer. This also helps break ties between one or more candidates. References should not be someone you are related to or friends with, but rather someone you worked with professionally. Good examples of references include your Independent Living worker, a teacher or counselor from school, or your previous boss or supervisor.

What is HR?

HR stands for Human Resources. HR is important because their role is to help manage the entire employee "lifecycle". HR Staff help drive organizational success through talent acquisition, compliance, training, and employee bond building. HR is also a "safe space" for employees where you can report and discuss issues you are experiencing in the workplace and can hopefully receive some guidance.

Appropriate Workplace Behavior and Boundaries

Starting a new job is exciting but figuring out how to act around coworkers and bosses can be tricky. Keeping professional boundaries protects your job, prevents awkward drama, and helps you build good relationships.

Professionalism starts with being reliable. Always show up to your shifts on time, and text your boss immediately if you are going to be late or sick. If you make a mistake, just own up to it, learn from it, and finish your assigned tasks.

Your communication matters, whether you are talking or typing. Keep your tone respectful and skip the profanity, offensive jokes, and casual slang. If you have an issue, focus on solving the problem rather than attacking the person.

Appearance and privacy also matter. Always follow your company's dress code and maintain good personal hygiene. Keep your personal life separate by not oversharing details about your relationships or finances and stay out of workplace gossip. Keep your social media private by not adding coworkers or bosses on Snapchat or Instagram; stick to LinkedIn instead.

Harassment, bullying, and favoritism cross legal lines and should never be tolerated. Harassment includes any unwelcome conduct based on race, religion, sex, or age. If someone crosses a line, speak up politely but firmly so they know to stop. Document the dates, times, and what was said. If it keeps happening, report it to Human Resources or a trusted manager.

Setting these boundaries early prevents burnout and keeps you out of workplace politics. It protects your peace of mind so you can focus on crushing your goals.



Important Paperwork

Work Permit (Minors)

- Requirement: If you are under the age of 18, you must obtain a work permit to be legally hired.
- How to get it: Visit your school's main office and request a work permit application. If you are 18 or older, you do not need this.

Photo ID (Non-Driver)

- Eligibility: Issued by PennDOT to any Pennsylvania resident over the age of 10. This is strictly for identification and is not a driver's license.
- How to get it: Visit a local PennDOT Driver License Center and submit Form DL-54A.
- What to bring:
 - Your Social Security card.
 - Proof of identity (like a birth certificate).
 - If you are 18 or older: Two physical forms of proof of address (e.g., utility bills, lease agreements, or official mail).

Social Security Card

- Requirement: Necessary for tax tracking and employment verification.
- How to get it: Schedule an appointment at your local Social Security Administration (SSA) office and fill out Form SS-5.
- What to bring: Proof of U.S. citizenship or lawful immigration status, and official identification (such as a birth certificate, passport, or state ID).

Birth Certificate

- Purpose: Employers require your birth certificate (or an alternative, such as a passport) to verify your age, place of birth, and legal eligibility to work in the United States.

Form I-9 (Employment Eligibility)

Upon being hired, you will be required to complete onboarding paperwork. The I-9 Form is a legally mandated document used by employers to verify your identity and authorization to work in the U.S.

- Information required: Full name, address, phone number, email, date of birth, Social Security Number, and citizenship status.
- Identification required: You must present original documentation. Employers look for either one document from List A (e.g., U.S. Passport) OR a combination of one document from List B (e.g., Photo ID) and one from List C (e.g., Social Security Card or Birth Certificate).
- Official Guide: Review the [USCIS I-9 Instructions](#) for the full list of acceptable documents.

Form W-4 (Employee's Withholding)

The W-4 informs your employer how much federal income tax to withhold from your paycheck. The form utilizes a straightforward, 5-Step Process instead of the old allowances system:

1. Step 1 (Required): Enter your personal information (Name, Address, SSN) and select your tax filing status (Single, Married Filing Jointly, or Head of Household).
 2. Step 2 (Optional): Complete this if you hold multiple jobs simultaneously or if you are married and your spouse also works.
 3. Step 3 (Optional): Claim dependents (such as children) or other tax credits to reduce your withholding.
 4. Step 4 (Optional): Add adjustments, such as extra withholding you want deducted, or reductions for itemized deductions.
 5. Step 5 (Required): Sign and date the form.
- *Note: If you leave steps 2–4 blank, your employer will automatically calculate your taxes using the standard deduction based on your Step 1 status.*

Form W-2 (Wage and Tax Statement)

- Purpose: This document outlines your total yearly earnings and the exact amount of federal, state, and local taxes withheld from your paychecks.
- Timeline: Your employer is legally required to send this to you by January 31st of the following year. You will use it to file your annual tax returns.

Filing Taxes

Every year, you must legally report your income and file your federal, state, and local taxes within the designated tax season (usually by April 15th).

- The Outcome: If you overpaid taxes throughout the year via your paychecks, you will receive a refund. If you do not pay enough, you will owe money to the government.
- Safety Tip: If you choose to file online on your own, stick to trusted software or official government portals. Unverified websites can be fraudulent or dangerous for your personal data.
- Deep Dive: To better understand where your tax money goes, read the [Consumer Financial Protection Bureau Taxes Handout](#).

401(k) vs. 403(b) Retirement Plans

Both are employer-sponsored retirement savings accounts that let you automatically invest a percentage of your pre-tax or Roth paycheck directly into mutual funds or index funds before the money hits your checking account.

Feature	401(k) Plan	403(b) Plan
Employer Type	For-profit businesses and private corporations.	Public schools, hospitals, and certain non-profits/faith-based groups.
Key Advantage	Often features an employer match (free money the company contributes alongside yours).	Often features rapid vesting and stable investment options like annuities.
Resources	Fidelity 401(k) Guide	Fidelity 403(b) Guide

Resources and References

Resumé Templates

- <http://indeed.com>
- <http://resume.com>
- <http://canva.com>

Banking

- <https://choosefi.com/fundamentals/banking-101-the-ultimate-guide-to-banking-basics>
- <https://www.fidelity.com/learning-center/smart-money/what-is-apy>

Photo ID

- <https://www.pa.gov/content/dam/copapwp-pagov/en/penndot/documents/public/dvspubsforms/bdl/bdl-form/dl-54a.pdf>

I-9

- <https://www.uscis.gov/sites/default/files/document/forms/i-9instr.pdf>

W-4

- <https://www.hrblock.com/tax-center/irs/forms/how-to-fill-out-a-w-4/?amp>

Taxes

- https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_taxes-understanding-basics_handout.pdf

401(k)

- <https://www.fidelity.com/learning-center/smart-money/what-is-a-401k>

403(b)

- <https://www.fidelity.com/learning-center/smart-money/what-is-a-403b>

These website addresses are periodically reviewed and checked for functionality; however, website content, availability, and web addresses may change without notice.

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