



**YOUNG ADULT
CONNECTORS**

Now What? Westmoreland

Resource Guide

A young adult's guide to:

- Financial
- Housing
- Education
- Parenting
- Automobile
- Employment &
- Professionalism

Resources in Westmoreland County



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Welcome to our Community Youth Resource Guide! This resource guide is like a treasure map, showing you all the ways you can learn and grow in our community. Whether you're a student, someone working, or just curious about new things, this guide is here to help you find the best ways to learn. We know everyone's journey is different, so we've included all sorts of options.

Think of this guide as your special tool to open doors to new adventures.

Mission

For this guide to be a source of resources for youth, ages 17-25, be able to stay and prosper in Westmoreland County with adequate life skills and access to significant resources that are offered by various established groups and businesses in our community.

How It Started

The Young Adult Connectors came together through their participation in the Westmoreland County Chamber of Commerce’s Leadership Westmoreland Program. As a group project, the team of five local leaders wanted to come up with a solution to the decreasing population, lack of diversity, and general confusion that a young person may face after graduating from high school in Westmoreland County. Our concern as a group is that young adults are asking “NOW WHAT?” after they leave school and go out on their own.

Meet the Creators

| | | |
|----------------|--|---|
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Disclaimer

Information in this resource guide should not be taken as legal or financial advice. The intended audience should resort to speaking with a professional on the topics included in this guide. The Young Adult Connectors, Leadership Westmoreland, or any affiliated businesses are not held liable. Information in this guide was created in 2024 and is subject to change.

Now What? Westmoreland



Financial Literacy Resources in Westmoreland County

Introduction:

Understanding the basics of financial literacy is essential for all young adults. Understanding how credit scores affect your financial position, learning to budget and plan for housing, vehicle purchases, utilities, etc. will prove to be helpful as you enter the adult world.

In this section you will learn about:

- Basic financial tips and terminology
- Renting tips and what to ask a landlord
- The foundations of budgeting and usable budget templates

Financial Tips

1) How to Get a Free Credit Report

Did you know that you're entitled to one free credit report per year from each of the major credit bureaus? This service is available on annualcreditreport.com.

Why should you care? Because there could be false information on your credit report that you don't know about, which may be causing a drop in your credit score.

You can get up-to-speed on credit scores here, but just know that you don't need to fork over \$30+ for a report from a company unless you've exhausted these free reports.

2) Fire up that Emergency Fund

PAY YOURSELF FIRST. One of the first things you should do is save up enough money to fill an emergency fund. Just because an "emergency" hasn't happened yet doesn't mean it won't. How would you feel having a \$1,000 bill but no savings? No matter how much you owe in student loans or credit card debt, and no matter how low your salary may seem, it's wise to find some amount - any amount - of money in your budget to save in an emergency fund every month.

A credit card isn't a good emergency plan, either. Do your best to put away a small amount with every paycheck. \$500 – \$1,000 should be enough to pull you through for now.

3) Track Your Spending

Being aware of your spending patterns is going to do you a lot of good on its own. Most people simply lack awareness when it comes to where their money is going, which causes the, "Where did my money go!?" response a few days after getting paid.

By knowing where your money is going, you can control your expenses. If you have no idea which categories are problems, then you can't fix your leaks.

*Daily Spending Diary

4) Spend Less Than You Earn

This is a classic piece of advice that you should adhere to. Basically, you want to spend less than you earn while also increasing how much you earn. The key is balancing it.

If you increase your earnings, that doesn't mean you should increase your spending accordingly. Lifestyle inflation will happen, but by spending in line with your values, you should be able to keep your expenses at bay.

5) Keeping Up With the Joneses is a Losing Game

There is literally no reason to play this game. As a young adult entering the workforce, you want to make a good impression. But any reasonable people (read: anyone you want to work for) shouldn't care about the car you drive, or the brand of clothing you wear. As long as you fulfill your job duties, your personal possessions are irrelevant.

The same goes for friends. You don't need to waste your money or time trying to impress people who only care about the superficial.

6) Focus on Reducing Your Biggest Expenses

It's important to save money wherever you can, especially when your salary is low. But it doesn't make sense to focus all of your energy on pinching pennies when there are bigger fish to fry. And it's even easier if you start out with this focus.

Your three biggest expenses as a young adult are likely going to be housing, transportation, and food.

Housing is cheaper with roommates...reliable roommates.

For transportation, look at the numbers to see if it's cheaper to take public transportation (if that's an option). Not having to deal with car repairs, insurance, gas, tolls, and parking could be cheaper. If it's not an option, carpool with co-workers and go for a fuel efficient car.

Food is the easiest expense to slash, in theory. Plan your meals, shop sales, use coupons, seek out manager specials, don't shop when you're hungry, get a loyalty card, and buy in bulk. Just be a conscious shopper.

7) Save for Retirement as Early as Possible

Most young adults aren't concerned with saving for retirement. If you want to take advantage of compound returns (interest gained on savings that is reinvested), you should start saving for retirement as early as you possibly can.

If you've never looked into a 401(k), now is the time. Check with your employer to see if you're able to contribute to one. Ask if there's a matching contribution. If there is, contribute up to that amount to get the match. Why? It's free money!

Don't think you earn enough to contribute? Any amount helps. Remember, you have another 35-45 years of saving to go. What you contribute now will grow and help you later.

What should you do if you don't have access to a 401(k)? Open an IRA! Anyone can open one – you don't need an employer to make that happen. As long as you're not making a ton of money (over six figures), you can contribute to one and open an account at the financial institution of your choosing.

8) Tiers of Credit Scores

A lot of people don't know what credit scores are, much less what the different tiers are and what they mean.

While there are quite a few different scores out there, we're going for basics, and the most common range is 300-850. The higher, the better.

The exact ranges within tiers vary depending on lender, but here are general rules of thumb:

Excellent: 720+

Good: 690-719

Fair: 630-689

Bad: 300-629

In general, once you make it over 720, you're eligible to receive the best interest rates. While it's fun to be in the "over 800" club, there's not exactly any pressure to get there.

9) Develop a Positive Credit History

Establishing and maintaining a positive credit history is necessary to reach a number of important milestones, including buying a vehicle, purchasing a home and financing an education. Yet, many people don't understand the basic building blocks of a credit history. Let's take a look at the fundamentals of building a credit history.

a. Managing a Bank Account

Before diving into credit, a person should be able to successfully manage a bank account. That means maintaining a balance and not overdrawing the account. While writing checks is becoming increasingly rare, maintaining a bank account and using a debit card can help prepare someone for the responsibilities of credit.

b. Obtaining Credit

Before you get a starter credit card, make sure you're ready for the responsibility. This means you have a budget in place and a way to track your spending. One of the biggest mistakes young adults make is in how they use credit cards. Some think it's free money – just swipe, and pay later! But that's not actually how it works.

Once you're ready to apply for a starter credit card, you need to decide these two things: what type of purchases you want to use the card for and what the card's spending limit should be each month.

Next, decide if you want a rewards credit card. You won't have the multitude of choices you'll have once you start climbing the credit ladder. But some of the best starter cards for building credit offer cash back and travel rewards. Take a look at your budget and see where your big expenses are. This exercise will help you decide which starter credit card can help you save some money.

But often, it's a good idea to start your credit life with a non-rewards card – sometimes called a "plain vanilla" credit card – while you develop good credit habits. These cards are simple to use, and you won't be tempted to spend money just to earn rewards.

Once you choose a starter card, you need to set a monthly dollar limit for your card. Setting a spending limit and sticking to it will prevent overspending, which usually leads to credit card debt.

Traditional credit cards have varying rates and fees attached. Look for a credit card with the lowest annual percentage rate (APR – yearly interest rate), and no annual fees.

***Get a Secured Credit Card** – A secured credit card is a credit card that's tied to a savings account balance. The amount of credit available will not exceed the amount in the savings account. If you miss payments, the debt is covered by the savings balance. A secured card is a good way to dip into credit while minimizing the possibility of overspending.

***Retail Credit Cards** (credit cards offered at by stores) have the highest interest rates (APR).

c. Establishing Limits

Once you begin to obtain and successfully manage credit, creditors will start to seek you out and offer you more. While it may be tempting, it's very easy to get in over your head quickly. Recognize the limits of what you can reasonably plan to pay off every month and don't exceed that in spending. To minimize temptation, you'll want to opt-out of pre-approved credit offers by visiting optoutprescreen.com. That way, you can seek out the credit you want, rather than having it offered unsolicited.

d. Paying on Time and In Full

The fastest, easiest way to damage your credit history is by making late payments or missing them altogether. Ideally, you want to pay the balance in full, on time, every month. If you find you can't pay the full balance, pay as much over the minimum payment as your budget allows. And stop charging on that card until you can pay it off in full.

10) Debt Payoff Strategies

When you graduate from college with student loans, it's easy to start paying the minimum and never look at it again. The same goes for credit card balances. It says \$X is due, so you pay \$X.

While there's nothing inherently wrong with that – you're paying off your debt, at least – it still pays to know the other debt payoff strategies that exist in case you want to make more headway.

The popular ones are the **debt snowball method** and **debt avalanche method**.

The **debt snowball method** has you paying your debt off from the smallest balance to the largest balance. Once one balance is paid off, you "roll" the payment you were

originally making into your next payment. So if your first debt required \$50 per month, and your second debt requires \$100, you pay \$150 on that second debt.

The ***debt avalanche method*** involves paying off your debt from the highest interest rate to the lowest interest rate. Mathematically, this strategy makes the most sense as you'll save money in interest over the course of paying off your debt. However, it can take longer, so some choose the snowball method for psychological reasons.

Either one is fine, the point is to find what works for you.

Additionally, if you're paying extra on your loans, look to see how that extra payment is being applied. Some student loan servicers are notorious for applying extra payments incorrectly.

Other ways to pay off debt:

a. *Declutter and Sell What You Don't Need*

Start with one room or closet, decide whether you want to keep or sell an item (be critical – if you haven't used or worn something within the last year, make it a rule to get rid of it). Take everything from your 'sell' pile and figure out what will net you the most cash. List those items for sale online (eBay, Craigslist, Facebook, etc.) or have a yard sale. Take all the cash earned and apply it to your debt.

b. *Apply Your Savings Toward Your Debt*

Any time you walk away from a purchase or experience savings at a store, put that amount toward your debt.

c. *Use the Snowflake Method of Paying Off Debt*

Take any extra money that comes your way, and toss it at your debt. Even if that means you find a dollar bill laying around.

d. *Commit to Staying Away from Debt*

If you do nothing else in this list, committing to not getting further into debt will at least help you make more progress, as your balances won't be growing.

11) Guard Your Health

Poor health affects individuals in four ways: By decreasing productivity, making individuals less useful at work, lowers survival probability, and increases medical spending. Healthcare costs continue to rise for retirees in the U.S. An American couple retiring in 2017 should expect \$275,000 in health care costs through retirement, according to financial services firm Fidelity Investments. Medical bills are one of the main reasons that push people into bankruptcy. About 21% of Americans are not saving any of their income and for those who are, only 25% are saving more than 10% a month of what they make.

To sum up, being unhealthy costs money and will shorten your life.

Financial Sources:

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<https://www.takechargeamerica.org/the-fundamentals-of-building-a-credit-history/>

<https://creditcards.usnews.com/starter-cards-for-building-credit>

<https://www.marketwatch.com/story/heres-how-much-being-unhealthy-will-cost-you-over-a-lifetime-2017-10-30>

How to Correct Credit Mistakes

Regardless of why the mistakes ended up in your credit report, you have the right to fix them. The Fair Credit Reporting Act (FCRA) requires both credit reporting agencies and your creditors to accurately report your credit information, as well as preserve your privacy. Here are the steps you should take to remedy the problem:

Order an updated copy of your credit report. Carefully review it for any potential errors. The FCRA requires each of the three major credit reporting agencies (Experian, TransUnion and Equifax) to provide you with one free credit report every 12 months. (To learn how to get your credit report, see our topic area on [Credit Reports & Credit Scores](#).)

Write a letter to every credit reporting agency that issued an inaccurate credit report. Specifically identify each error, supply the correct information, and include supporting documentation. You should include a copy of the report, highlighting the problem information. Keep copies of everything you send to each credit reporting agency, including the letter itself.

The credit reporting agency then has roughly 30 days to investigate, after which they must send you a written response, as well as an updated, free credit report if corrections were made. They are also required to notify any person or company that supplied the erroneous information. These information suppliers are then obligated to do their own investigation, report the results to the credit reporting agency and correct any mistakes on their end.

If the wrong information isn't corrected, include an explanation on your report. Demand that the credit reporting agency include a statement that you dispute the information in your file and in all future credit reports that it issues. (For other steps to take, see [If the Credit Reporting Agency Does Not Correct Your Report: What to Do](#).)

Send a dispute letter to the creditor involved in the misreported information. Also send a dispute letter to any other person or company that gave the wrong information to the credit reporting agency.

(Learn more about [how to dispute errors and inaccurate information on your credit report](#).)

First Time Renting Tips

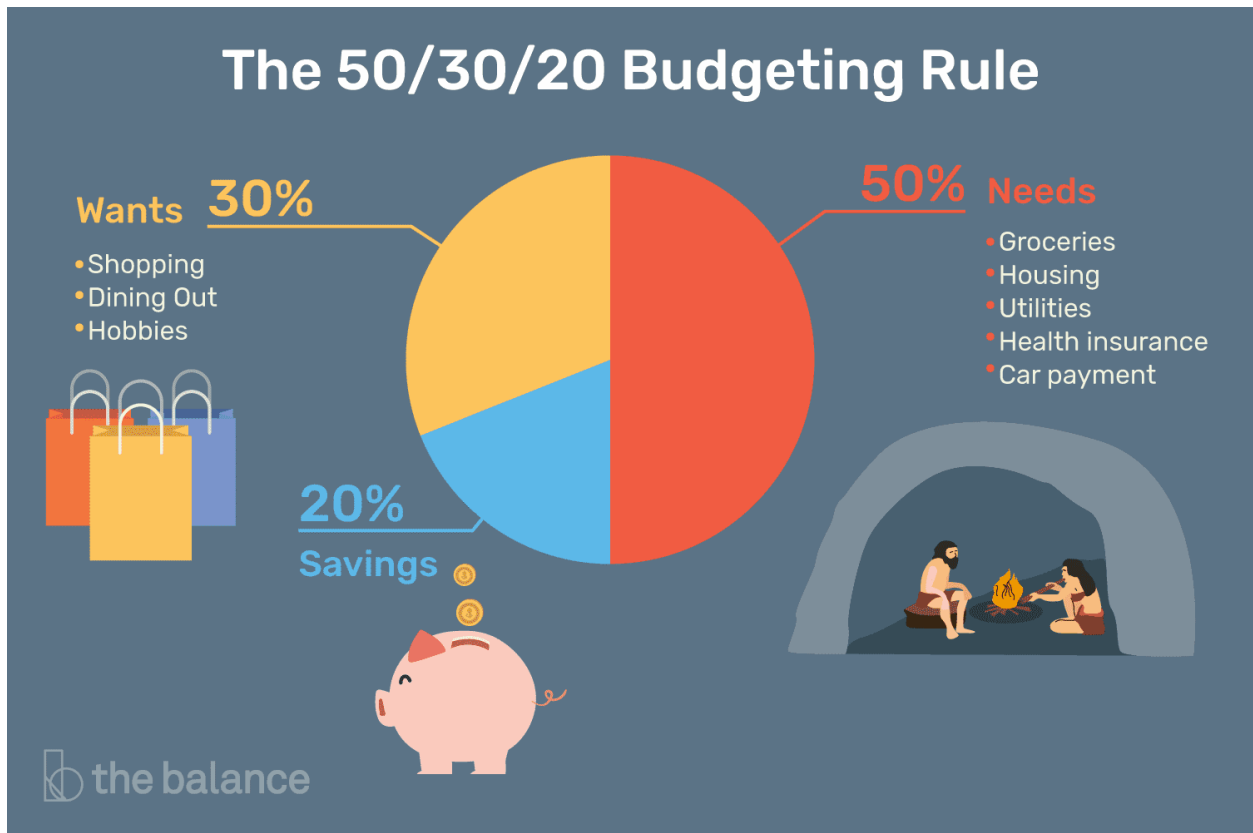
Being a first-time renter is a really big deal. You're on your own and can do what you want when you want. It also means paying for services (like utilities) that you're not used to paying. Follow these first-time renter tips so you can enjoy (and find your way through) all the aspects of being a renter.

TIP #1: BUDGET WISELY

Putting together an apartment budget can help you save up for your first apartment. Continuing your budget plans, even after you move in, is a great way to grow your savings for rent, utilities, home décor, and more.

You never want to spend more than you can realistically afford on rent for your first apartment. Spend no more than **30 percent of your gross income** on rent. The 50/30/20 rule is another budgeting technique to follow, so you can save for the security deposit or first month's rent.

Remember to include all of your monthly expenses, and make room for unexpected costs when creating a budget. Living with a roommate will allow you to split your bills, helping you save money and stay within budget.



TIP #2: DETERMINE YOUR NEEDS

While scouting for apartments, think your apartment needs, which are very different from your apartment wants. They're your must-haves, the features that will make you the most comfortable at home.

If you don't own a car, you're going to need an apartment in walking distance of public transportation. Pet owners will need to find a pet-friendly community that's accommodating.

What you prefer to have in your apartment or apartment community is considered a "want." They're on your wish list if you will, but you can live without them. Amenities like a swimming pool or chrome finishes typically fall within this area. Determine what your needs are first – and then be elated when your apartment comes with some of your apartment wants.

TIP #3: TAKE A WALKING TOUR OF THE APARTMENT

Online apartment tours have definitely made it simple for renters to view new homes from afar. However, a good old-fashioned walking tour of the apartment can help you experience the neighborhood first-hand.

Ask questions when you're on a tour with the property manager. What's your policy on package and mail receiving for residents? When are the neighborhood quiet hours? These are great questions to ask. Be sure to come up with a list of questions based on what's important to you.

Many tenants do not measure their furniture to make sure it will fit and often get carried away by the aesthetic of the home, rather than if the rooms are the right size for them. The eye itself is tricky. Sometimes things seem like they would fit, but pay attention to doorways, too. Bring a camera, a notebook and a measuring tape.

Make sure that all of the appliances are working properly, especially anything that uses gas, like a stove. When you check out a home or apartment, test the burners, the fridge and all water taps before signing a lease.

TIP #4: KNOW WHAT UTILITIES ARE INCLUDED (AND WHICH ONES YOU NEED TO GET YOURSELF)

Some apartments may come with included utilities and others will not. If included utilities are important to you, add it into your search since the cost can affect your budget.

Talk with your property manager about the utilities that will be added to each rent payment. Instead of making their tenants open an account with the city for water, some communities bill their tenants directly for water usage, for example. If this is the case, you'll add on the amount owed to each rent payment, rather than send your payment to the local water department.

First-time renters will likely have to set up new accounts with utility providers – and it can cost you some money upfront. One-time fees and equipment rentals are common when setting up your utilities, such as electricity to your apartment and cable/Internet.

TIP #5: CONSIDER THE PARKING SITUATION FOR YOU AND GUESTS

Parking can sometimes be a hassle when you live in an urban area. Lots that fill up quickly and lack of space for overnight guests and visitors can be overwhelming without doing any due diligence as a first-time renter. Speak with your property manager about the parking situation at the apartment community. Below are some questions you should consider asking that'll benefit you and your visiting friends and family:

How full does the parking lot get in the evenings?

Where do visitors park their cars?

If I have an overnight guest, will I need to get them a visitor's pass for their vehicle?

Will I have my own assigned spot in the garage / lot / street?

Many apartments close to the city have parking rules for their residents' guests. Be sure you know the rules about visitors so that yours don't accidentally take someone's assigned spot. You don't want to start off on the wrong foot with your neighbors, do you?

TIP #6: KNOW WHAT THE APPLICATION PROCESS INVOLVES

Renting an apartment for the very first time can be confusing. First-time renters generally don't know all the jargon and rental lingo used in an application as well as how to apply for an apartment.

This "process" is actually pretty simple, generally involving filling out an application, a credit check, and paying a small application fee. The turnaround time for approval is quick. Today, renters can know if they've been approved in less than 48 hours – sometimes it can be within minutes.

New renters with no credit **may** need to have a guarantor there with them. This person will undergo a credit check since they're the ones guaranteeing that rent will be paid on time. You'll want someone who you can trust as a guarantor, and they may even be able to offer you some apartment living advice and ways to build credit.

TIPS #7: READ AND UNDERSTAND THE LEASE

Initialing here, signing there on a lease agreement will give you all the feels: joy, excitement, and maybe even a little nervousness too. It's your first apartment on your own. But while you may not be able to contain your feelings, don't ever feel rushed into signing a lease.

DO NOT LIE TO THE LANDLORD. Don't say it'll just be you living here if you have a live-in boyfriend or girlfriend. Don't say you don't have a pet and figure you'll hide your furry friend somehow. Don't add an extra zero (or two) when you list your income on an application. If you're caught in a lie before being accepted into a place, you can pretty much forget about moving in. And if you're caught in a lie after you become a resident, that could really be costly.

Read the contract in its entirety and note the concerns that you see. If you and the property manager had agreed to something during the tour, see that it's been written into the agreement. If not, they may not be legally required to hold up their end of the deal.

Understanding the apartment lease agreement is beneficial for you. Request a copy if you need to refer back to something. It will tell you when rent is due, what the late fees are, the pet policy, and how to submit a maintenance request, among other things.

TIP #8: GET RENTERS INSURANCE

You're new to this, so let me help you out. You should get renters insurance because it protects your belongings from theft and fire. A renter's insurance policy includes property coverage, personal liability coverage, and temporary housing if the original dwelling has been deemed uninhabitable. The benefits of renter's insurance are great – get a policy (Your apartment might require you to anyway.)

TIP #9: BEFRIEND YOUR NEIGHBORS

Befriending your neighbors is an excellent way to get the most out of your first apartment. Getting chummy with your neighbors can open up the lines of communication about having friends over later into the evening, so you can inform them about the noise ahead of time and avoid a passive-aggressive note on the door in the morning (but also be respectful of the quiet hours at your apartment). You'll be more comfortable asking for neighborly favors, such as getting the mail when you're out of town. If you ask for these favors, though, make sure you can return the favor.

TIP #10: WALK THROUGH THE APARTMENT

Once you have the apartment keys, your property manager will do a walkthrough with you. This will allow you to look through the home and take note of any issues you see, such as low water pressure or dings in the wall.

Put any changes or a new financial agreement in writing. Your apartment manager might be a really nice person but have a faulty memory, especially if he or she is overseeing dozens of units. Or your manager might be a snake. Either way, don't chance it. Get whatever you're discussing put down in writing.

After you've done the walkthrough, you or your property manager will send the repair list to maintenance and they'll come out and fix it. If you don't do the walkthrough and

damages are never submitted, you could be responsible for paying for the repairs at the end of your lease with your security deposit.

TIP #11: EXIT STRATEGY

You should be thinking about the day you move out before you move in. That may sound like a drag, especially if you're all excited about your new home, but especially if you think you're only going to be living here for a year or two, or less, you have to prepare for the end game.

Landlords and leasing companies know that when you move out, the odds of you ever coming back are close to zero. Because they aren't too worried about customer loyalty management will try to take as much as possible from your security deposit for whatever reason, whether that be cleanup, scratches, paint chips and so on.

Sources:

<https://www.apartments.com/blog/first-time-apartment-renter-tips>

<https://money.usnews.com/money/personal-finance/articles/2015/07/09/6-traps-that-snare-first-time-renters>

Budgeting Resources

THE MONEY BOSS METHOD

This page contains a quick overview of the Money Boss method. It assumes your goal is early retirement (aka Financial Independence), but the method works for *any* financial goal. For more info, visit the Money Boss blog or sign up for the Money Boss crash course at moneyboss.com.



With the Money Boss method, you **manage your personal accounts as if you were managing a business**. Doing so allows you to maximize profit and pursue Financial Independence - or any other any other money goal you choose.

Financial Independence occurs when you've saved enough to support your current spending habits for the rest of your life without the need to earn more money. You might choose to work for other reasons - such as passion or purpose - but you no longer *need* a job to fund your lifestyle.

To achieve Financial Independence - or achieve other money goals - heed the basic rule of personal finance: To build wealth, you must spend less than you earn. Forget the standard advice to save 10% or 20% of your income. To be a money boss, practice extreme saving. **Your goal should be to save half of what you earn.** (And more is better.)

Sound impossible? It's not. Most of Money Boss is built around helping you save half. You'll need to conduct a three-pronged attack.

First, **minimize spending**. Because a handful of expenses consume most of your budget, pursue these first (and with greatest vigor).

- Choose a home in an area with a low cost of living. Reject the advice to "buy as much home as you can afford". Buy as little as you need. Take out a small mortgage at a low interest rate. Repay it as quickly as possible. Don't be afraid to rent. Spend no more than 25% of your income on housing - less is better.
- Reduce your use of motor vehicles. Walk, bike, or take the bus. If you *must* have a car, buy a fuel-efficient used model and drive it until it's dead.
- Be frugal with food. Eat out less, be a savvy shopper, and eliminate food waste.

With the Money Boss method, these won't seem like sacrifices. They'll be trade-offs made to pursue a more important purpose. Plus, with mindful spending you'll still have the freedom to spend on the things that matter most to you.

Next, **maximize your income**. It's great to cut expenses and develop thrifty habits, but there's only so much fat you can trim from your budget. In theory, there's *no limit* to how much you can earn.

- Your job is your most important asset. Treat it as such. Negotiate your salary, learn new skills, connect with colleagues, and actively manage your career.
- Become better educated. Studies confirm that greater education tends to bring greater pay.
- Sell your stuff. It'll improve both your mental and financial health.
- Start a side gig. Make money from your hobby. Take a second job.

Finally, **funnel your profit into smart investments**. (We call it "profit" at Money Boss, not "savings".) Take advantage of employer- and government-sponsored retirement plans first. Then route profit to regular investment accounts. Don't get fancy. Invest in low-cost, diversified mutual funds. Ideally, choose a total-market index fund, such as Vanguard's VTSMX. Ignore the news. Ignore market fluctuations. Ignore everybody. Keep investing during good times *and* bad.

If you follow the three steps in the Money Boss method you *will* become rich.

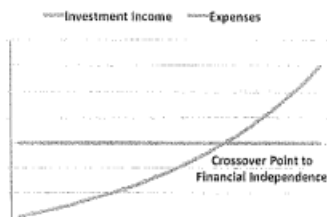
With your profit, you'll **create a wealth snowball**. Track its growth. Conduct an annual review. How much did you spend during the previous year? What are your investments worth? Have you achieved Financial Independence yet? To determine whether you can retire, use the following assumptions:

- You'll spend as much in the future as you do now. (In reality, most people spend less, but go with this.)
- If you withdraw about 4% from your savings each year, your portfolio will continue to maintain its value against inflation. During market downturns, you might need to withdraw as little as 3%. During flush times, you might allow yourself 5%. But around 4% is generally safe.

Based on these assumptions, there's a quick way to check whether your goal is within reach. **Multiply your current annual expenses by 25. If the result is less than your savings, you've achieved Financial Independence.** If the product is greater than your savings, you still have work to do. (If you're conservative and/or have low risk tolerance, multiply your annual expenses by 30. If you're aggressive and/or willing to take on greater risk, multiply by 20.)

If you save half of what you earn, you should achieve Financial Independence in about fifteen years. If you save 70%, it'll take nine years. But if you only save 20%, you'll need to work for thirty years before you can retire - and at 10%, you'll need to work for forty-five years. Visit moneyboss.com for more ways to master your money - and your life!

J.d. roth (jdrot@moneyboss.com)





MoneyAndStuff.info

grab hold
of your future

Sample Monthly Budget for Teens

Making a Budget

Making a budget is the most important step in controlling your money.

A budget allows you to track your **Income** (the money that you have) and your **Expenses** (the money you spend). By writing down your monthly income and expenses, you can see how much money you expect to have for the month and plan for how much you can spend.

The First Rule of Budgeting

The first rule of budgeting is simple: *Spend less than you earn!*

If you earn \$150 a month from your job, and earn another \$50 from your allowance or birthday money, your income for the month is \$200. If your savings account earns another \$5, your total income is \$205.

Now you know that you have to spend less than \$205 for the entire month.

Structuring Your Budget

1: Determine your Income.

Estimate all “incoming” money, including salary from a job, allowance from your parents, and birthday money.

2. Estimate Required Expenses.

Required expenses include taxes and bills that you *must* pay. Required bills may include your cell phone bill and gas money to drive to work or school. You should also include payment to your savings in the “Required Expenses” category. Whether you are saving for something specific (like a car or college) or just tucking money away for the future, it is critical that you get in the habit of paying yourself first! Even a few dollars each month helps build your savings.

3. Estimate Discretionary Expenses

After you have paid your Required Expenses, you can use the money left over for some fun! Discretionary Expenses may include clothes, shopping, pizza, video games, gifts and any other expenditures that are considered “optional”.

Review the following Sample Budget on page 2, and then make your own monthly budget using the worksheet on page 3. Stay within your budget, pay yourself first, and you will always be in control of your Money and Stuff!



MoneyAndStuff.info

*grab hold
of your future*

Sample Monthly Budget for Teens

Negative amounts are (in parentheses)

| Category | Monthly Budget | Actual Amount | Difference |
|---|-------------------------------|-----------------------------|------------|
| INCOME: | Estimate Your Income | Your Actual Income | |
| Wages/Income Paycheck, Allowance, Birthday Money, etc. | \$200 | \$210 | \$10 |
| Interest Income From Savings Account | \$5 | \$4 | (\$1) |
| INCOME SUBTOTAL | \$205 | \$214 | \$9 |
| | | | |
| EXPENSES: | Estimate Your Expenses | Your Actual Expenses | |
| Savings | | | |
| Savings Account | \$10 | \$10 | \$0 |
| Bills | | | |
| Taxes - From Paycheck | \$30 | \$32 | (\$2) |
| Rent/Mortgage | \$0 | \$0 | \$0 |
| Utilities Electric, Cell Phone, etc. | \$30 | \$30 | \$0 |
| Groceries/Snacks | \$15 | \$12 | \$3 |
| Car | | | |
| Car Payment | \$0 | \$0 | \$0 |
| Car Insurance | \$0 | \$0 | \$0 |

| | | | |
|--|----------------|----------------|--------------|
| Gasoline | \$20 | \$25 | (\$5) |
| Shopping | | | |
| Clothes | \$40 | \$35 | \$5 |
| Other Shopping | \$10 | \$0 | \$10 |
| Fun | | | |
| Entertainment Movies, Pizza, Video Games, Bowling, etc. | \$20 | \$25 | (\$5) |
| Other Expenses | Ski Club: \$10 | Ski Club: \$10 | \$0 |
| EXPENSES SUBTOTAL | \$185 | \$179 | \$6 |
| | | | |
| NET INCOME Income Minus Expenses | \$20 | \$35 | \$15! |



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of your future*

Your Monthly Budget
(Fill in the spaces using the Sample Budget as a guide)

| Category | Monthly Budget | Actual Amount | Difference |
|---|-------------------------------|-----------------------------|-------------------|
| INCOME: | Estimate Your Income | Your Actual Income | |
| Wages/Income Paycheck, Allowance, Birthday Money, etc. | | | |
| Interest Income From Savings Account | | | |
| INCOME SUBTOTAL | | | |
| | | | |
| EXPENSES: | Estimate Your Expenses | Your Actual Expenses | Difference |
| Savings | | | |
| Savings Account | | | |
| Bills | | | |
| Taxes - From Paycheck | | | |
| Rent/Mortgage | | | |
| Utilities (Electric, Cell Phone, etc.) | | | |
| Groceries/Snacks | | | |
| Car | | | |
| Car Payment | | | |

| | | | |
|--|--|--|--|
| Car Insurance | | | |
| Gasoline | | | |
| Shopping | | | |
| Clothes | | | |
| Other Shopping | | | |
| Fun | | | |
| Entertainment Movies, Pizza, Video Games, Bowling, etc. | | | |
| Other Expenses | | | |
| EXPENSES SUBTOTAL | | | |
| | | | |
| NET INCOME Income Minus Expenses | | | |

Personal Monthly Budget

| | | |
|--------------------------|-----------------------------|----------------|
| PROJECTED MONTHLY INCOME | Income 1 | |
| | Extra income | |
| | Total monthly income | |
| ACTUAL MONTHLY INCOME | Income 1 | |
| | Extra income | |
| | Total monthly income | \$1,100 |

| | |
|---|---------|
| PROJECTED BALANCE (Projected income minus expenses) | \$0 |
| ACTUAL BALANCE (Actual income minus expenses) | \$1,100 |
| DIFFERENCE (Actual minus projected) | \$1,100 |

| HOUSING | Projected Cost | Actual Cost | Difference |
|------------------------|----------------|-------------|------------|
| Mortgage or rent | | | \$0 |
| Phone | | | \$0 |
| Electricity | | | \$0 |
| Gas | | | \$0 |
| Water and sewer | | | \$0 |
| Cable | | | \$0 |
| Waste removal | | | \$0 |
| Maintenance or repairs | | | \$0 |
| Supplies | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| TRANSPORTATION | Projected Cost | Actual Cost | Difference |
|-----------------|----------------|-------------|------------|
| Vehicle payment | | | \$0 |
| Bus/taxi fare | | | \$0 |
| Insurance | | | \$0 |
| Licensing | | | \$0 |
| Fuel | | | \$0 |
| Maintenance | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| INSURANCE | Projected Cost | Actual Cost | Difference |
|--------------|----------------|-------------|------------|
| Home | | | \$0 |
| Health | | | \$0 |
| Life | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| FOOD | Projected Cost | Actual Cost | Difference |
|--------------|----------------|-------------|------------|
| Groceries | | | \$0 |
| Dining out | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| PETS | Projected Cost | Actual Cost | Difference |
|--------------|----------------|-------------|------------|
| Food | | | \$0 |
| Medical | | | \$0 |
| Grooming | | | \$0 |
| Toys | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| PERSONAL CARE | Projected Cost | Actual Cost | Difference |
|---------------------------|----------------|-------------|------------|
| Medical | | | \$0 |
| Hair/nails | | | \$0 |
| Clothing | | | \$0 |
| Dry cleaning | | | \$0 |
| Health club | | | \$0 |
| Organization dues or fees | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| ENTERTAINMENT | Projected Cost | Actual Cost | Difference |
|-----------------|----------------|-------------|------------|
| Video/DVD | \$0 | | \$0 |
| CDs | | | \$0 |
| Movies | | | \$0 |
| Concerts | | | \$0 |
| Sporting events | | | \$0 |
| Live theater | | | \$0 |
| Other | | | \$0 |
| Other | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| LOANS | Projected Cost | Actual Cost | Difference |
|--------------|----------------|-------------|------------|
| Personal | | | \$0 |
| Student | | | \$0 |
| Credit card | | | \$0 |
| Credit card | | | \$0 |
| Credit card | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| TAXES | Projected Cost | Actual Cost | Difference |
|--------------|----------------|-------------|------------|
| Federal | | | \$0 |
| State | | | \$0 |
| Local | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| SAVINGS OR INVESTMENTS | Projected Cost | Actual Cost | Difference |
|------------------------|----------------|-------------|------------|
| Retirement account | | | \$0 |
| Investment account | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| GIFTS AND DONATIONS | Projected Cost | Actual Cost | Difference |
|---------------------|----------------|-------------|------------|
| Charity 1 | | | \$0 |
| Charity 2 | | | \$0 |
| Charity 3 | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| LEGAL | Projected Cost | Actual Cost | Difference |
|------------------------------|----------------|-------------|------------|
| Attorney | | | \$0 |
| Alimony | | | \$0 |
| Payments on lien or judgment | | | \$0 |
| Other | | | \$0 |
| Total | \$0 | \$0 | \$0 |

| | |
|-----------------------------|------------|
| TOTAL PROJECTED COST | \$0 |
| TOTAL ACTUAL COST | \$0 |
| TOTAL DIFFERENCE | \$0 |

[Link to editable Excel spreadsheet](#)

Now What? Westmoreland



Housing Decisions in Westmoreland County

Introduction:

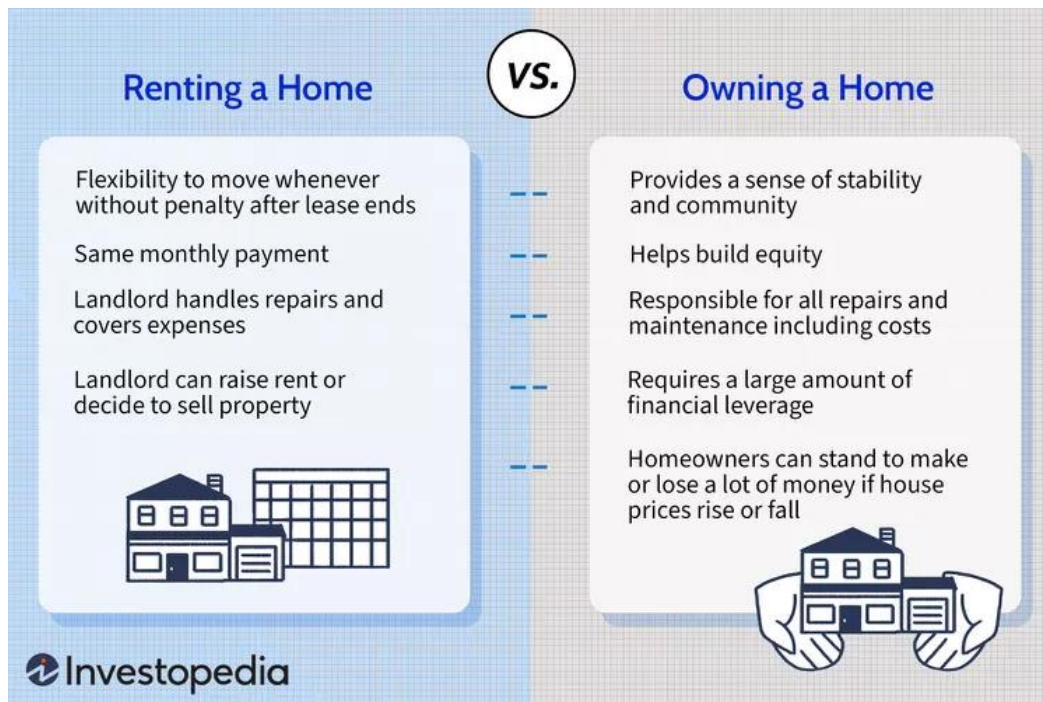
Having secure housing is a basic need and we want to see young people in Westmoreland County make good decisions about where to live once they are out of school. Westmoreland County is a great place to live with affordable housing options in the suburbs of the city.

In this section you will learn about:

- Differences between renting and buying a home
- Financial needs to buy a home
- Housing terminology
- Loan options
- Housing resources

Renting vs. Buying

There are benefits to both renting and buying.



More information on renting vs. buying can be found here:

<https://www.investopedia.com/articles/personal-finance/083115/renting-vs-owning-home-pros-and-cons.asp>

This rent or buy calculator may help in the decision making process:

<https://www.realtor.com/mortgage/tools/rent-or-buy-calculator/>

Check out pages 13-17 for more tips on Finding Your First Rental.

What's a Mortgage?

A mortgage is a loan that is used to finance the purchase of your home. It consists of 5 parts: *collateral, principal, interest, taxes, and insurance.*

When you agree to a mortgage, you enter into a legal contract promising to repay the loan, plus interest and other costs. Your home is used as *collateral* for the loan. If you fail to repay the loan, the lender has the right to take back the property and sell it through a process called *foreclosure*.

If you don't pay...you can't stay!

What determines your monthly payment?

Monthly payment = Principal + Interest + Mortgage Insurance (sometimes) + Taxes + Home Owners Insurance

Mortgage Rates

Rates affect your monthly payment. The higher the rate, the more one will pay each month.

Fixed vs. Adjustable Rate

A fixed rate is simply that....a rate that never changes over the life of the loan.

Adjustable Rate loans could go up over the life of the loan, dependent on the terms.

Refinancing- if rates drop lower than what one currently has on their loan, often refinancing becomes an option. Of course, there are some rules that apply.

What You Need to Buy a Home:

- A good credit score – Above 620 is preferred, but each loan type has their own credit score requirement.
- A certain debt to income ratio – try to decrease your amount of debt compared to how much money you are bringing in each month. Many lenders will want to see that you make at around double what you have in debt.
- Cash for a downpayment, although there are \$0 down options and the amount needed varies per loan type.
- Job History- If you just got a job, this may be a hurdle for getting a loan. Most lenders want to see around 2 years of being employed.

Downpayments

Assistance with downpayments can be done through receiving “gift funds” or asking the seller for “seller assist”. There are maximums that apply, so some funds still may have to come from you.

Loan Types

| | | |
|--------------|-------------|--|
| FHA | 3.5% down | Federal Housing Administration |
| VA | 0% down | Veteran Loan for U.S. Military |
| USDA | 0% down | Location requirements –home must be in approved rural area |
| Conventional | 3-20+% down | |

Finding a Lender

There are a lot of options for lenders. Find someone that you feel comfortable with and see what products and rates they can offer you.

Some lenders have special programs, but loans that are backed by Fannie Mae and Freddie Mac will require some of the same basic requirements (credit scores, down payments, etc.)

These are GENERAL statements, and it suggested that to learn your ability to qualify for a mortgage, meet with a lender to review your financial circumstances. There is no charge to consult a lender, so even if you aren't ready to get loan approval, you may still benefit from a lender's advice on how to prepare for a loan application.

BUY A HOME: Step-by-Step

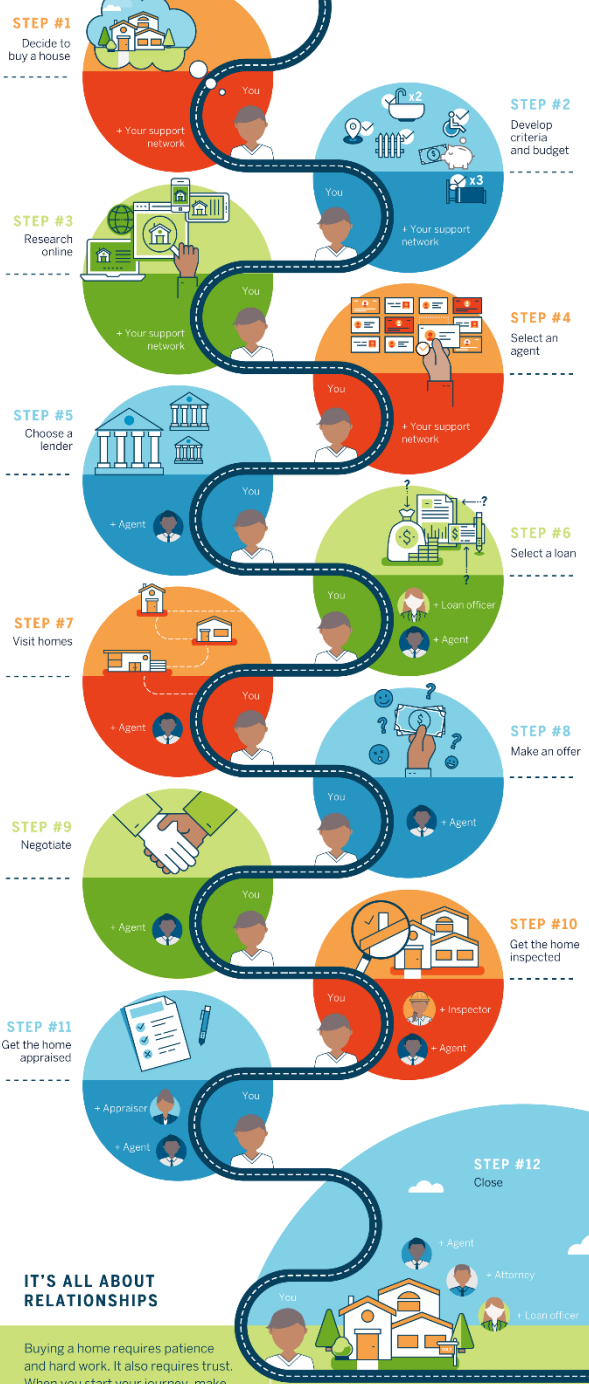
Buying a home is rewarding, but it takes a lot of work. Luckily, you can rely on your support network and trusted experts to help you make critical decisions along the way.

YOU + YOUR SUPPORT NETWORK

- + Spouse?
- + Significant other?
- + Family?
- + Friend?
- + Child?
- + Pet?

YOUR EXPERTS

- + Your agent
- + Loan officer
- + Home inspector
- + Your attorney



IT'S ALL ABOUT RELATIONSHIPS

Buying a home requires patience and hard work. It also requires trust. When you start your journey, make sure you work with experts you trust.

ALSO PRESENT AT CLOSING

The steps to homeownership:

1. Decide to Buy a Home
2. Develop a Budget/Criteria
3. Research Online
4. Select an Agent
5. Choose a Lender
6. Select a Loan
7. Visit Homes
8. Make an Offer
9. Negotiate
10. Get the Home Inspected
11. Ger the Home Appraised
12. Close and Get the keys!

THE ULTIMATE
“I Wanna Buy A House!”
CHECKLIST

Instructions:

1. Answer the questions with your significant other. (Not buying together? Skip to #3.)
2. Discuss, deliberate, have a brief existential crisis, question your place in the world and everything, then calmly come to an agreement. No seriously: You're going to disagree about some things. This worksheet is a chance to talk those differences out.
3. Take these answers to your real estate agent, who will be overjoyed you aren't a hot mess!

Remember: There are no right answers. Only your answers.

Section #1 | Hopes and Dreams

Objective: Acknowledge your underlying reasons for wanting to buy a home.

Why are you buying a home?

Check all that apply. If there's one reason you feel speaks especially to you, circle it with some hearts. Y'know. If you want.

- | | | |
|---|--|--|
| <input type="checkbox"/> Because I've always wanted to own a home | <input type="checkbox"/> Because I'm getting married / we want a place to raise a family | <input type="checkbox"/> Because we need a bigger place |
| <input type="checkbox"/> For the tax benefits | <input type="checkbox"/> To get into a good school district | <input type="checkbox"/> To rent it out / extra income |
| <input type="checkbox"/> Sick of my rent going up | <input type="checkbox"/> To build a nest egg for retirement | <input type="checkbox"/> For the ability to update / design how I wish |

Any other reasons?

In your own words, what's the most important thing to you about owning a home?

The feeling of accomplishment? The yard? Entertaining? The garage? The extra bedroom for the in-laws?

How would you describe the right neighborhood for you right now?

Quiet? Bustling? Filled with lots of same-age families?

Click to print this helpful checklist to prepare before buying a home.

Web Sources:

<https://www.realtor.com/welcome/mortgage101/>

<https://www.realtor.com/advice/finance/types-of-mortgages/>

<https://www.houselogic.com/buy/how-to-buy-step-by-step/first-time-home-buying-tips/>

<https://www.mortgagecalculator.org/>

Resources in Westmoreland County:

Housing Program and Income Based Housing

Westmoreland County Housing Authority (WCHA)

167 South Greengate Road,

Greensburg, PA 15601

Phone: 724-832-7248

Toll Free: 1-800-WCHA-NOW

<https://www.wchaonline.com/>

Now What? Westmoreland



Education Options in Westmoreland County

Within these pages, you will find a curated collection of resources, ranging from traditional academic pursuits to innovative and vocational training options. Whether you're a student seeking formal education, a professional looking to upskill, or someone exploring a new passion, this guide endeavors to cater to your unique needs.

Learning isn't just about books; it's about discovering new talents and becoming the best version of yourself. So, let's dive in together and explore the exciting educational opportunities waiting for you in Westmoreland County.

Our mission is to bridge the gap between aspiration and achievement by providing a roadmap to educational excellence. From local community colleges to online courses, apprenticeships to mentorship programs, this guide is a compass pointing you toward the educational avenues that align with your goals and aspirations.

Education is not a one-size-fits-all endeavor, and our guide reflects this diversity. We understand that each individual's journey is unique, and we celebrate the myriad ways in which people can engage with learning. By offering a comprehensive overview of educational resources, we hope to empower you to make informed decisions about your educational path.

As you navigate this guide, consider it a tool to unlock doors to new possibilities. Education is not just about acquiring knowledge; it is about transformation and empowerment. We invite you to embark on this journey with us, exploring the myriad educational opportunities that await you in Westmoreland County.

Local Colleges



Penn State New Kensington

[Penn State New Kensington](#)

3550 Seventh Street Road, Route 780
Upper Burrell, PA 15068-1798
724-334-5466
888-968-7297



SAINT VINCENT COLLEGE

[Saint Vincent College](#)

300 Fraser Purchase Road
Latrobe, PA 15650-2695
724-532-6600



[Seton Hill University](#)

1 Seton Hill Drive
Greensburg, PA 15601
724-834-2200
800-826-6234



University of
Pittsburgh
Greensburg

[University of Pittsburgh at Greensburg](#)

1150 Mount Pleasant Road
Greensburg, PA 15601
724-836-9880



Westmoreland County Community College

145 Pavilion Lane

Youngwood, PA 15697

724-925-4000

Technical and Trade Schools



Central Westmoreland Career & Technology Center



Eastern Westmoreland Career & Technology Center



Northern Westmoreland Career & Technology Center



Private Industry Council

Additional Resources

Federal Student Aid

We're here to help you access and manage your financial aid. Federal Student Aid posts financial aid info and tips on a regular basis.

<https://studentaid.gov/>

Now What? Westmoreland



Parenting Resources in Westmoreland County

Introduction: A guide for parents, expecting mother's and father's on resources, testing, groups, material supplies and referrals in Westmoreland County.

In this section you will learn about:

- Where to go for pregnancy testing and support.
- Where to go for baby supplies (diapers, formula, food, medical insurance)
- Day cares
- Family planning

Birthright – Central Westmoreland

121 North Main Street #G15

Greensburg, PA 15601

724-832-2577

Birthright.org

- Provides information about pregnancy, childbirth, adoption, prenatal care, community programs, parenting skills and child care
- Provides referrals for medical support, financial resources, housing, social assistance, legal and professional counseling
- Provides resources for pregnancy and maternity tests and baby items
- 24/7 helpline 1-800-550-4900 or live chat through the website

Catholic Charities

711 East Pittsburgh Street

Greensburg, PA 15601

724-837-1840

www.ccharitiesgreensburg.org

- Pro-Life Resources
- Natural Family Planning
- Baby supplies

CHIP (Children's Health Insurance Program)

1-877-395-8930

dhs.pa.gov/chip/Pages/CHIP.aspx

- Provides health coverage to uninsured children and teens who are not eligible for or enrolled in Medical Assistance.

Early Learning Resource Center

350 Main Street

Latrobe, PA 15650

724-836-4580

elrc4kids.com

- Provides a single point-of-contact for families, early learning service providers, and communities to gain information and access services that support high-quality child care and early learning programs.

Life Way Pregnancy Center

1516 Ligonier Street

Latrobe, PA 15650

724-539-2002

lifewayfamilies.org

- Pregnancy Support – testing, labor and delivery preparation
- Parenting Support – lessons and classes
- Adoption Support – counseling and support along the way
- Post Abortion Support – counseling and groups
- Life Skills Classes – financial, employment and homemaking

My Choice Medical Clinic

660 East Pittsburgh Street

Greensburg, PA 15601

1-877-223-7558

mychoicemedicalclinic.com

- Pregnancy Tests
- Ultrasounds
- Consulting
- Post Abortion Support
- Adoption Referrals
- Community Assistance Referrals
- Parental Training
- Fatherhood Program
- STD Testing and Treatment

PACT Program

102 Equity Drive
Greensburg, PA 15601
724-219-2317

thepactprogram.org

- Voluntary program, open to pregnant or parenting students (male or female) enrolled in high/middle school, pursuing a GED or attending a cyber school.

ParentWISE

521 Plymouth Street
Greensburg, PA 15601
412-342-2300

Or

1045 4th Avenue
New Kensington, PA 15068
724-335-9883

wfspa.org

- Provides educational classes for parents to eliminate child abuse, neglect and community violence.

Planned Parenthood – Greenburg Health Center

125 Nature Park Road
Greensburg, 15601
724-552-0352

- Services offered: abortion referrals, birth control, HIV services, men's and women's healthcare, emergency contraception and STD testing, treatment and vaccines

Private Industry Council

219 Donohoe Road
Greensburg, PA 15601
724-836-2600

privateindustrycouncil.com

- Pre-K Counts: high quality pre-kindergarten education for three- and four-year-olds.
- DADS MATTER: a voluntary fatherhood program designed to support dads in resolving barriers and encourages dads to be the best that they can be and consists of services using evidence-based curricula to encourage Responsible Fatherhood, Healthy Marriage/Relationships, Economic Stability, and Workforce Trainings to improve employment skills and attain job certifications.

Seton Hill Child Services

320 North Seventh Street

Jeannette, PA 15644

724-527-3923

shchildservices.org

- Head Start
- Pre-K Counts
- Child Care Works

TryLife Center

1155 Wildlife Lodge Road

Lower Burrell, PA 15068

724-339-9399

trylife.center

- Education on topics including: pregnancy, abortion, adoption and parenting, pregnancy care and expectations, fetal development, childbirth, postpartum and PPD, child care and parenting, life skills and STD risks/info and sexual health
- Individualized support for pregnancy, parenting, life skills and referral information
- Material assistance including: diapers, training pants, wipes, formula, baby food, Pedialyte, baby and kids clothing, maternity clothing and supplies, toys, baby furniture, car seats and booster seats

Westmoreland Community Action

316 Donohoe Road

Greensburg, PA 15601

724-834-1260

westmorelandca.org

- Mothers Making More: a program that gives comprehensive support to single mothers held back by financial and other barriers in their attempts to further their education, build a career and improve their quality of life for themselves and their children.
- Head Start: serves children, ages 3-5, and their families in both center and home-based program options.
- Early Head Start: services to help pregnant women and families with children under the age of three meet the medical, physical, emotional and developmental needs of their infant or toddler.
- Pre-K Counts: serves children 3-5 years old by providing high quality pre-Kindergarten learning experiences for young children to help prepare them for a smooth transition into Kindergarten.

Women, Infants and Children (WIC)

1101 Old Salem Road

Greensburg, PA 15601

724-832-7723

fns.usda.gov/wic

- Serves pregnant women, breastfeeding women, non-breastfeeding postpartum women, infants, toddlers and children up to age 5 by providing nutritious foods to supplement diets, information on healthy eating, and referrals to health care.



ideas to help you Live happy



Here are four essential ingredients to effective parenting.

The 4 C's of Parenting

Consistency

Be consistent with what you say and do. Follow through with the consequences of rules and the promises of rewards. If consistency is lacking, the rest of parenting tends to fall apart.

For two-parent families, it's important both parents show consistency between one another. Most children are very good at manipulating their parents when they are not working together.

Calm

Parenting done in a calm manner, rather than a harsh or volatile manner, is most effective. While yelling and screaming may get the child's attention, without the foundation of a loving relationship, parents will become nothing more than prison wardens enforcing the rules.

Consequences

Each child will respond to different consequences. The effectiveness of these may change as the child becomes older and you will have to adjust to stay effective. Whatever you use as a consequence, be sure you can enforce it.

Catch Them Being Good

Rewarding good behavior is the most effective way of shaping a child's behavior. Research suggests that having a 5 to 1 ratio of positive to negative interactions with your children will lead to improved behavior and a greater compliance to parental rules. Giving rewards is much more fun for parents than enforcing consequences.

For more information or free counseling call Intermountain EAP at 1.800.832.7733.

Visit our website at intermountainhealthcare.org/eap

PARENTING WORKBOOK



Respect in the Home



A project of the Family Involvement Committee
of the Pennsylvania Council of Chief Juvenile Probation Officers
and the Juvenile Court Judges' Commission

Juvenile Justice System Enhancement Strategy

Family Name: _____

Now What? Westmoreland



Automobile Information in Westmoreland County

Introduction:

Reliable transportation is vital if one wants to get a job and socialize in Westmoreland County. Although there are various transportation means, owning or leasing a vehicle is helpful to get around.

In this section you will learn about:

- Car buying questions to ask
- Car Insurance
- Local dealers

Step 1

A new buyer's first step is to determine the sort of vehicle they need, and their budget.

- Do you need an SUV or Sedan?
- Four Door or Two Door?
- How important is gas mileage?
- Have you researched safety features?
- How much can you afford each month with your other budgeted items?

Experts say that you should spend no more than 20% of your monthly income on a vehicle, including payment, insurance, and fuel.

[Car Affordability Calculator](#)

Should I own or lease?

With leasing, consumers generally make lower monthly payments, but don't own the vehicle at the end of the term – typically three years – unless they pony up a big lump-sum payment.

Should I buy new or used?

There are pros and cons with buying new and used. New vehicles often have lower finance rates and warranties. Used vehicles could come with repair or maintenance concerns, but for the most part will retail less than a new car.

A middle ground is buying a certified pre-owned vehicle. –These vehicles generally low-mileage and are thoroughly cleaned, inspected, and repaired if necessary. They offer a manufacturer-backed warranty on top of what's left from the original coverage.

If the price of a used car is inching near the price of buying new, then it probably wouldn't make sense to buy used.

It is best to look at both options, discuss financing with a professional, and see what makes the most sense for your needs.

Car insurance

Pennsylvania law requires all Pennsylvania motor vehicle owners to maintain vehicle liability insurance.

Minimum coverage requirements include the following:

- \$15,000 for injury or death of one person in an accident
- \$30,000 for injury or death of more than one person in an accident
- \$5,000 for damage to property of another person

It is important to have adequate coverage. Shop around for the best insurance quotes available.

If you are found driving without insurance, the following penalties could be incurred:

- A minimum of \$300 fine for driving uninsured
- A three-month suspension of your vehicle registration
- A three-month suspension of your driver's license
- A restoration fee to restore your vehicle registration Please refer to Form MV-70S, "Bureau of Motor Vehicles Schedule of Fees," for the current fees.
- \$94 restoration fee to restore your driver's license
- \$202 restoration fee to restore your commercial driver's license
- The vehicle may not be driven by anyone while the registration is suspended.

Source: [DMV \(Department of Motor Vehicles\) PA Insurance Law Overview](#)

Vehicle Registration

Your vehicle **MUST** be registered in PA. Upon registration, one must show proof of insurance. Reapplying for a vehicle registration is done every 1-2 years.

[DMV Registration Information](#)

Other requirements:

PA requires annual vehicle inspections and emissions testing. Vehicle safety inspections are performed at official PennDOT Inspection Stations.

[DMV Safety Inspections Information](#)

Web Sources:

<https://cars.usnews.com/cars-trucks/advice/dos-and-donts-of-car-buying>

<https://www.cnbc.com/2022/04/09/thinking-about-buying-a-car-heres-what-experts-say-you-need-to-know.html>

<https://www.edmunds.com/calculators/affordability.html>

<https://www.dmv.pa.gov/Pages/FAQ%20Pages/Insurance-Law-FAQ.aspx#:~:text=A%20minimum%20of%20%24300%20fine,%2C%22%20for%20the%20current%20fees.>

<https://www.dmv.pa.gov/Pages/default.aspx>

Dealerships in Westmoreland County

Toyota of Greensburg
4964 US-30, Greensburg, PA 15601

Sendell Motors
5079 US-30, Greensburg, PA 15601

Bud Smail
5053 US-30, Greensburg, PA 15601

Smail Honda
5043 US-30, Greensburg, PA 15601

Smail Auto Group
5110 US-30, Greensburg, PA 15601

Smail Ford

Hillview Motors
5309 US-30, Greensburg, PA 15601

Mike Camlin Hyundai of Greensburg
5162 US-30, Greensburg, PA 15601

C. Harper Auto Group
100 Harper Drive, Belle Vernon, PA 15012

Delaney Chevrolet Nissan, Volvo of Greensburg
5200 US-30, Greensburg, PA 15601

Now What? Westmoreland



Professionalism in Westmoreland County

Introduction:

Your first impression is everything! It is important to know how to communicate and hold yourself well. It is also important to know the importance of time management and how your online presence can affect your reputation and future employment.

In this section you will learn about:

- Communication Skills
- Time Management
- Networking
- Internet Presence
- Dressing for Success

Communication Skills

Written

Most jobs require you to communicate in writing through email, formal letters, notes, text messages, or online messaging. Written communication skills allow you to give direction effectively. Effective writing allows the reader to understand everything you are saying. Here are a few ways you can communicate clearly and efficiently:

1. Identify and clearly state your goal

Effective written communication has an obvious goal that you convey to the reader. Describe in clear words what you want the reader to do or know.

2. Use the right tone

Tone can help your writing be more effective. Some forms of communication, such as memorandums, require a formal tone. Writing to a friend, however, requires an informal tone. The tone you use depends on the purpose of the writing and the audience. Be cautious when writing with all capital letters and excessive punctuation.

3. Keep it simple

Avoid jargon, expressions or big or complex words. You want to make it easy for the reader to understand what you are saying, regardless of their familiarity with your company or industry.

4. Stay on topic

Avoid irrelevant information. Clarity is essential. Keep paragraphs and sentences short, as complicated and lengthy statements slow the reader down. Only include words that add value to the reader and focus on your main goal.

5. Use active voice

Active voice strengthens your writing and makes your statements easier to understand. Active voice also engages the reader and keeps their attention. An example of passive voice is, "The letter was sent." You can communicate this statement more clearly and concisely if you rewrite it in active voice: "I sent the letter."

6. Proofread your writing

Correct punctuation, spelling and grammar are crucial. Have someone read your writing before you send it or share it. If no one is available, then read it out loud to

yourself. There is also several free resources you can download to your computer that help with grammar and spelling, such as www.Grammarly.com

7. Make it easy to read and scan

Emails, memos, letters, and webpages with brief text and plenty of white space are easier to read than text-heavy communications. Break your content into easy-to-read and understandable paragraphs or sections. This is particularly important when viewers read on a screen, such as web content and emails. Use bullet points, headers and short paragraphs to make your text easier to understand.

8. Be professional

When writing for work, keep the content professional. Avoid making jokes or discussing sensitive topics that the reader might interpret differently than you intended. A professional tone, particularly in formal communications, makes it easier for the reader to trust and respect you.

<https://www.indeed.com/career-advice/career-development/written-communication>

Verbal

You interact with a variety of people at work, and knowing how to improve your verbal communication skills can make a significant difference in those interactions. It is not solely about the words you say, but also the verbal and nonverbal cues you use when communicating. By developing these abilities, you can establish yourself as someone that people want to engage with and listen to—whether they are colleagues, clients or potential employers.

1. Think before speaking

People often feel uncomfortable with silence, but pausing before answering a question can improve your response. Taking time to reflect allows you to organize your thoughts into a concise, clear statement. If you feel rushed to answer, that feeling will be reflected in how you respond, so your message may not come out as intended. Pauses convey a sense of thoughtfulness, so your audience will gain the impression that you considered the best response before speaking.

Similarly, if your counterpart pauses for a moment, do not feel the need to jump in and counter the silence. The person will appreciate that you gave them the time to contemplate their response, rather than interrupting their thought process. Not only does this show professionalism, but it also demonstrates your interest in hearing what they have to say.

2. Use concise language

Being succinct when speaking not only makes your message easier to understand but also gets your main points across to the audience sooner. Before speaking, ask yourself

how you can present the information as clearly and in as few words as possible. Whether you are writing or speaking, avoid using complicated words and sentences or including irrelevant information. Taking these steps will ensure your audience clearly understands your primary points and can respond accordingly. This skill is especially beneficial when providing instructions or expectations to colleagues, as your directness ensures there is little confusion.

3. Understand your audience

To effectively communicate messages, you need to understand your audience and put yourself in their position. Not everyone has the same knowledge or background as you, so ensure you explain information in a manner easily understood by anyone—especially when discussing complex or technical topics. Also, try to take your audience's culture or personality into consideration, as different demographics have their own communication preferences. For example, you would speak to a close friend much differently than you would to an executive at a company.

Before presentations, ask yourself what your audience wants and needs to know and what their knowledge base is. When you understand who you are speaking to, it makes it easier to tailor your message to their needs. Taking this tailored approach also ensures your audience stays interested because you provide only the most relevant information they want to hear.

4. Be mindful of your tone

Your tone plays a crucial role in verbal communications, and how you use it can affect the way your audience engages with you. Combining a friendly and warm tone with a smile makes a positive impression. Meanwhile, speaking in a flat or monotone manner can make you appear uninterested, which can put off an audience. Also, try to vary your tone and use inflection to emphasize important points. This technique is an easy way to focus the attention of your audience. Remember, it's not what you say but how you say it.

5. Pay attention to your body language

Your body language can affect how you deliver messages despite it being a nonverbal method of communication. Ways to convey confident body language include maintaining eye contact and having relaxed body language. You can also use gestures or facial expressions to emphasize points and grab audiences' attention or focus.

6. Employ active listening

Listening is as essential as speaking during conversations because it demonstrates a genuine interest in the other speaker and guarantees you understand their needs. As a result, you will find it easier to build rapport and relationships. To apply active listening skills, give the other person your full attention to ensure you not only hear the words

they say but also the message they want to convey. When the other person feels heard, they feel more interested in reciprocating and hearing what you have to say.

7. Speak with confidence

Confidence is crucial because if you sound like you do not believe in what you are saying, neither will your audience. You want to establish that you have credibility or authority, which makes people trust you and feel more interested in listening to you. There are a variety of ways to convey confidence, including the way you hold yourself during conversations and the tone of voice that you use.

One way to build confidence before planned conversations, presentations or speeches is to make mental or physical notes about what you will discuss. These notes do not have to be a script but should highlight the main points you want to make. Your notes provide a direction for your verbal interaction, showing you know what you need to focus on or where you need to steer the conversation. Having a plan will make you feel much more prepared, boosting your confidence.

8. Show your authentic self

While you can gain inspiration from other communicators to improve your skills, always bring your honest self to interactions. People feel more drawn to speakers who seem genuine and act transparently. For example, if you do not have the answer to a question, it is okay to admit it. Your colleagues will respect your honesty more than if you pretend to know something and provide a response that ends up inaccurate.

Furthermore, showing your authentic self during a conversation or presentation helps you build relationships because your audience gets to know you as a person. It conveys a sense of comfort and ease that lets them genuinely engage with you. If they feel like you are faking your personality or putting on a show, it can create distance between you. As a result, it may make it harder to build trust because they cannot tell how real the conversation is.

<https://www.indeed.com/career-advice/career-development/how-to-improve-verbal-communication-skills>

Unhealthy Communication

It should be a goal to find yourself in a comfortable workplace where you can be yourself. However, it can often lead to forgetting that you are in a workplace and you can fall into some unhealthy communication styles.

1. Inappropriate language

Inappropriate language and swearing have no place in the workplace. Even if you hear others around you using foul language, you should present a more professional and educated image. There may be someone in your workplace or a client who is offended by such talk, even if you are not.

2. Gossip

Gossip is common in the workplace, but is extremely unprofessional. When you hear stories about co-workers, keep them to yourself unless the situation has a direct impact on your work. If it does, then enlist the help of your supervisor. A good rule of thumb to keep in mind is, if it's not about business, it's not your business.

3. Aggressive communication

Aggressive communication, is telling rather than asking; being critical and disrespectful of others; guilt-tripping; disregarding the needs and wants of others; invading others' personal space without permission; self-righteousness; yelling or raising your voice to get your point across; manipulating, humiliating, and intimidating others; physical, forceful, and hostile behavior. Aggressive communication style can greatly diminish your social circle and negatively impact your relationships—people learn to avoid those who tend to disrespect, insult, or speak over them. Also, though aggressive communication may stem from stress, it also leads to high stress as a result of frequent conflicts.

4. Distracted Listening

Distractions can come in all shapes and sizes. Effective listeners must learn how to resist the distractions that cross their path so they can better focus on what they are trying to hear. Distractions and noise come in two broad types: internal and external.

External distractions often come in the form of physical noise in the physical environment. Auditory and visual distractions are often the most easily identifiable types of external distractions. Loud or extraneous noises can inhibit effective listening, as can unnecessary or excessive images. Think about trying to have a meaningful conversation with a friend while someone else is watching an action movie in the same room. Pretty impossible, right?

Internal distractions often refer to psychological and emotional noise. Distractions can also originate internally or can be physical responses to the environment. Feeling hungry, upset, or physically uncomfortable can be just as detrimental to effective listening as extraneous things in the physical environment. If a speaker is nervous about presenting a speech, he or she may have a litany of negative thoughts in his or her inner monologue, or the "little voice in your head." Internal distractions also occur when someone is thinking about plans for after your speech, or thinking about topics and things completely unrelated to the speech at hand. These are all examples of internal distractions.

In order to best focus in on a speaker's message, try to eliminate as many possible distractions as possible. Turn off all mobile devices, relocate to a quiet space, and close unnecessary windows on the computer.

<https://www.coursesidekick.com/communications/study-guides/boundless-communications/enhancing-your-listening#:~:text=Distractions%20can%20be%20internal%20or,as%20many%20distractions%20as%20possible.>

Telephone Etiquette Tips



01 Make sure you identify yourself and speak clearly.

02 Ask for caller's permission before putting the call on hold.

03 It is better to return a call than to keep the caller on hold for too long.

04 Do not let the phone to ring more than three times.

05 Do not interrupt the person while he/she is talking.

07 Do not answer the phone if you are eating.

06 Never engage in an argument with a caller.

08 Try not to sound rushed. It is better to return the call when you can give the person the time they need.

09 Always ask for the best time to have a call returned to the caller.

10 Do not call the patients before 8:00AM or after 9:00PM, unless they've given you permission to do so.

11 When hanging up the phone, make sure the caller or person called hangs up first.

Time Management

Improving your ability to manage time can boost the quality of your work and increase your productivity, in both the workplace and in your personal life. This can, in turn, make you more valuable to your employer and create a sense of peace in your life. Learning about a variety of different strategies for better managing your time can help you determine what works best for you.

1. Be early

Reduce your stress by always being early. A good rule of thumb to remember, if you are early, you are on time, if you are on time you are late. Try to plan to be at a meeting or event roughly 10 to 15 minutes early. This allows you extra time if any traffic delays or complications are finding the location. As well as being early allows you to get mentally and physically prepared and situated before the event. Arriving late or just in time will oftentimes leave you feeling flustered and overwhelmed.

2. Keep lists

Create lists of thoughts you have or tasks you need to accomplish throughout the day. By recording as much as you can, it will be easy to remember which tasks you need to revisit later. Mobile devices and laptops often have built-in time-management tools to make this easy. You could also keep a small notepad on hand to add to as things come to mind. At the end of each day, you can review the tasks and create a to-do list for the following day, knowing that everything is handled.

3. Focus on one task at a time

Studies have conclusively determined that multi-tasking slows down your productivity. For maximum productivity, focus on one task at a time. It's more effective to finish one job before moving on to the next.

4. Put a time limit on tasks

Parkinson's law states that work will expand to fill the time that's available for completion. By setting time constraints for certain items, you will naturally focus better and work more efficiently. If you discover that you work beyond the time limits you set for yourself, you may want to examine your workflow and look for things that could be wasting time or drawing your attention away from the task at hand.

5. Plan your week on Sunday

Going into Monday with a plan for your week will help you transition from the weekend to a productive work week. Take some time on Sunday to plan your week, breaking your weekly goals into daily tasks. If you know that you tend to be lower on energy on

Mondays or during other specific moments throughout the week, schedule low-priority tasks for those moments. If you know your productivity peaks on Tuesday and Wednesday, schedule your most creative and demanding tasks for those days. If you have weekly team meetings, consider putting them on Thursday, when your team's energy is likely to begin declining. Then use Fridays for planning and networking.

6. Create a daily plan

Spend a few minutes at the end of each day to create a daily to-do list for the following day. This will make it easier to include items that you may be tempted to put off until another day. It will also help you get right to work the next day, as you'll know what tasks you need to start with.

Another trick to motivate yourself is to word items on your list as if you have already completed them. For example, instead of putting "submit report" on your list, write "report submitted."

7. Schedule breaks between tasks

Research shows that your brain can only remain highly focused for up to minutes at one time. Schedule a break between tasks or, at a minimum, every 90 minutes to maintain the maximum amount of productivity.

8. Take care of yourself

To maximize your productivity, it's important to take care of yourself. That means eating wholesome foods, exercising regularly, getting the recommended seven to nine hours of sleep each night, and taking the time to do things that bring you peace mentally, emotionally, & physically. This could be things as simple as enjoying an uninterrupted cup of coffee or tea in the morning or taking 5 to 10 minutes a day to meditate and reflect on the good things happening in your life.

3 Breathing Exercises for Stress Management

Deep breathing is beneficial to stay calm during a stressful situation.



Pursed Lips Breathing

- Inhale through the nose for 2 seconds.
- Pucker your lips, then exhale for 4-6 seconds.
- Repeat several times until you feel a slowed rate of breathing.

Square Breathing

- Sit upright with your back straight.
- Inhale for 4 seconds, then hold your breath for 4 seconds.
- Exhale for 4 seconds, then hold your breath for 4 seconds.
- Repeat.



4-7-8 Breathing

- Sit upright.
- Put your tongue on the roof of your mouth near your teeth.
- Close your mouth, then inhale through the nose for 4 seconds.
- Hold your breath for 7 seconds.
- Exhale completely through pursed lips for 8 seconds.
- Repeat.



Read more at www.projectxfactor.com.

Networking

Knowing how to network can help you create new career advancement opportunities. You may get a job referral or strengthen your skills by attending events with people in your industry or field. There are a variety of ways to network in person and online.

Learning the networking basics makes it easier to create helpful connections with others. Whether you attend business networking events in person or online, following these networking tips can increase your confidence:

1. Talk to new people at networking events.
Take full advantage of a networking event by meeting as many new people as you can. Making new contacts can expand your network and increase your chances of receiving a new opportunity.

When you attend a new event, attempt to greet five new people per hour, so you can spend about 10 minutes talking to each person. During that time, you can converse about basic topics, such as your professions or hobbies, to see if you can create a common connection.

2. Attend new events.
You may tend to go to the same type of networking events where you already know many of the attendees. However, it may be beneficial to attend other events, where you can meet new people and diversify your interests.

There are many sources online for finding new networking events. Your local community might have a social media page that advertises different functions near you. If you attended college, there might be a university alumni website that lists potential networking events.

3. Create authentic relationships.
Networking often involves talking to different people at an event. Creating several quality connections may be more beneficial than engaging in multiple quick conversations, since you are more likely to create a lasting impression during a longer, more meaningful discussion. If you are at a networking event and feel that you may be able to form a valuable connection with someone, try to find shared goals and interests that could extend the conversation.
4. Bring a memorable business card.
Most people who attend a networking event will bring business cards to exchange. Many business cards are the same size and follow the same color scheme and format. To stand out, you might consider creating unique business cards that relate to your industry. For example, if you are a photographer, you could design your business cards to look like a camera or include samples of your work on the back. A creative business card may make people more inclined to connect with you again after the event.

5. **Be confident.**
Being self-assured during a networking event can help you successfully navigate the occasion and create more useful connections. When preparing for a networking event, rehearse responses to common questions you might encounter when you speak to new people, such as, “Tell me about yourself,” or “How long have you been in the industry?” Having an answer ready will ensure your delivery is smooth.

During the event, initiate conversations with others, offer a firm handshake if appropriate, stand up straight and maintain eye contact throughout the conversation. These forms of nonverbal communication show your confidence and can make it easier to maintain a conversation.

6. **Stay connected.**
Once you have a new relationship, it is important to continue to build and strengthen the foundation. You can call, text or email a new contact a few days after the networking event to express your pleasure in meeting them. Make an offer to meet with them at a specific time to continue your conversation about a shared interest. Try to reconnect with them every few months by emailing an interesting article or industry-related news.

If you connected with a potential employer during a hiring event, follow up shortly afterward to gather additional information about the interview process. You can send an email to thank them for their time and attach your resume and cover letter to show your initiative.

7. **Help others in your network**
Part of networking is offering help to your connections, which can show you are generous and dependable. Contacts may be more likely to reciprocate your generosity by recommending you for an opportunity that matches your qualifications.

When communicating with people in your network, actively listen to them to determine if they need assistance in finding a new job or expanding their client base. You may be able to help them by acting as a reference or providing them contact information for a hiring manager or potential customer.

8. **Revisit older connections.**
When you network, you will create varying levels of relationships based on common interests and goals. In some instances, you may communicate infrequently with people you do not share a strong connection with. Maintaining your connections is an important part of networking, since you may be able to provide each other with valuable industry information, such as job openings or client referrals.

To keep an open line of communication, contact those in your network you haven't spoken to in a few months. You can ask for updates on their career or if they'd like to meet in person to reconnect.

9. **Find new connections online.**

While many people professionally network in person, you can also find new connections online. Connecting with people online can help you create a larger and more expansive network. If you have a professional profile on a social media platform, you could set a goal of adding five new people each week. You could add people such as colleagues in other departments or individuals you met during in-person networking events.

It can also be useful to try to connect to experts in your field. If the expert posts content regularly, you may learn valuable information that you can apply to your work. If you want to make a more personal connection, try sending them a private message with a question that relates to your industry or a comment about how you admire their work.

<https://www.indeed.com/career-advice/finding-a-job/network-like-a-pro>

Internet Presence

In today's online world we live in, your online presence could keep you from landing that dream job, acquiring that new customer, or even finding your soul mate. If you have ever Googled yourself, the results can be quite shocking and sometimes extremely damaging. Luckily, this can be solved by taking the necessary steps toward cleaning up your reputation is important.

Without reputation management, the skeletons in your closet will become the forefront of Google searches. Everyone can post content online, whether real or fake, positive or negative.

Blog posts, social media platforms, and review sites are just some of the weapons of choice where prospective employers and customers may find undesired information. They will scan the top pages of Google, browsing for any information that would promote or deter them from investing in you.

Here is a step-by-step guide for doing a social media cleanse:

1. Google yourself. See what comes up at the top of search results. You will be able to see exactly what others will see when they Google your name. It is a good idea to set up Google Alerts for your name to monitor what is said about you online.
2. Check social media content. Log into all of your social media accounts and see what content is on there. If you have old accounts that you don't use anymore, go ahead and delete those.
3. Untag yourself from social media content. Any unwanted photos that other people have posted of you. You can also send them a message and ask them to delete the picture.
4. Switch personal social media accounts to private. Only accept follow or friend requests from personal friends and family, and not ones from professional connections.
5. Remove or hide posts that are unprofessional, inappropriate, or just embarrassing from accounts you want to remain public. If you wouldn't want a hiring manager to see it, make sure they can't. Many sites allow you to archive old posts so only you can see them.
6. Edit your social media handles to sound more professional. You could use your name or a shortened version of it.
7. Add quality photos. Upload quality photos or headshots to your public accounts that paint you in a professional light.
8. Write a professional bio. Tell people who you are and what you do.
9. Post professional, positive content. Going forward, only post positive and professional content online. Posting positive content will help to suppress anything negative that is already online and you can't remove.

https://reputation911.com/how-to-clean-up-your-online-reputation/?gad_source=1&gclid=CjwKCAiA3aeqBhBzEiwAxFiOBsU1gBjdZUnQPsVZNZo7r5CuS0s2quyCj_hx3PkTeGipE2y0euqoORoC-w0QAvD_BwE

Dressing for Success

Whether you're attending a networking event, going to a job interview or starting a new job, it can sometimes be confusing when deciding on what to wear. Business attire ranges from casual to formal. What's more, many organizations have varying cultures around their dress code. Below are the 5 key business attires most commonly used in today's work place.

1. Casual

Casual business attire is informal clothing worn not only in most business settings but also in many settings outside of work. You might wear casual clothing if you work in an informal office where others wear things like T-shirts, jeans and open-toed shoes. You should avoid wearing casual dress with clients and in interviews, even if the office is casual overall.

Examples of casual attire: Casual dress includes items like T-shirts, button-down shirts, blouses and sweaters on top. Bottoms might include jeans, khakis, linen pants, cropped pants or shorts. Casual shoes can include sneakers, loafers, low heels or sandals.



2. Smart casual

Smart casual is another form of casual business attire with a stylish twist. You might include more trendy pieces of clothing if dressing in smart casual. This type of business attire is appropriate for more flexible offices including informal settings.

You might also choose to wear smart casual in an interview for a more informal office. This way, you fit in with their informal dress code while still maintaining a clean, professional look that communicates that you care about your appearance.

Examples of smart casual attire: Smart casual might include items like blazers, sports jackets, ties, button-down shirts, collared shirts, dresses, sweaters, trousers, khakis, skirts, blouses, heels, flats, dress shoes, clean sneakers, jewelry, belts and scarves.

Smart casual continued:



3. Business casual

Business casual is a common form of dress worn in many offices. While many classic business staples are used in business casual wear, there are casual elements included like khakis.

Business casual is appropriate for many interviews, client meetings and office settings. Because it is not very casual and also not very formal, this is usually an appropriate way to dress if you're unsure about the setting.

Examples of business casual attire: Examples of business casual clothing include pencil skirts, slacks, khakis, trousers, blouses, collared shirts, button-down shirts, sport coats, blazers and sweaters. Accessorize with jackets, ties, simple jewelry and belts. Shoes can include flats, lifestyle sneakers (with leather or canvas), Oxfords, loafers, mules, boots or heels.



4.. Business professional

Business professional is a traditional form of attire used in more conservative settings or companies with strict dress codes. You might wear business professional in industries like finance, government or law. Business professional clothes should be well-fitted and may be tailored to fit you specifically.

Examples of business professional attire: When dressing business professional, you can wear tidy dresses, slacks, skirts, slacks, dark-colored suits and ties. Business professional tops include neat button-down shirts or blouses with a blazer. Business professional shoes include heels, loafers or flats. You can accessorize with minimal jewelry and belts.



5. Business formal

Business formal is reserved for the most formal settings such as award ceremonies, special dinners, benefits or other important evening events. Business formal is similar to “black tie,” but should be reserved to maintain professionalism.

Examples of business formal attire: Business formal includes a dark pants suit, dark suit and tie, a black suit with a light button-down shirt, skirt suit or suit dress. In some cases, a long evening dress may be appropriate. Shoe options include formal flats, heels, Oxfords or loafers. Accessorize with jewelry, belts, a tie clip, or small cuff links.



Key Notes to Remember

In any setting, avoid overly large or busy accessories, heels that are four inches or higher, and any clothing with profanity or possibly offensive imagery or phrases.

You might use different styles of business attire for different settings or occasions. Pay attention to the dress code, if applicable. If not, look to other people's styles of dress or ask around if needed. Dressing appropriately can help you be seen as a professional employee who cares about your success in the role.

<https://www.indeed.com/career-advice/starting-new-job/guide-to-business-attire>

Female Dress Codes



White tie



Black tie



Creative black tie



Black tie optional



Semiformal



Festive attire



Business formal



Business casual



Smart casual



Casual

www.cateringonthemove.com.au

Male Dress Codes



White tie



Black tie



Creative black tie



Black tie optional



Semiformal



Festive attire



Business formal



Business casual



Smart casual



Casual

www.cateringonthemove.com.au

Now What? Westmoreland



Employment Resources in Westmoreland County

Introduction:

In this section you will learn about:

- The job search process
- Resume writing and interview preparation
- Employment resources and staffing agencies

The Job Search Process

Name _____ Date _____ Period _____

Job Search Flowchart

The box below lists eight common steps in a successful job search. Write the steps in the correct order to complete the job search flowchart.

| Steps in a Successful Job Search | |
|--|---|
| • interview with the company | • receive, evaluate, and negotiate terms of the job offer |
| • accept and prepare for the job interview | • identify and research potential companies and job openings |
| • accept or reject the job offer | • submit an application, résumé, and/or cover letter to the company |
| • send a post-interview thank you note | • assess skills, interests, job search objectives, and career goals |

Job Search Flowchart

Step 1

Step 2

Step 3

Step 4

Step 5

Step 6

Step 7

Step 8

[Click on photo to download pdf version/print.](#)



JOB SEARCH WEB SITES

We naturally first think of looking for jobs online at the big job boards, like the top three: [Monster](http://www.monster.com), (www.monster.com), [HotJobs](http://www.hotjobs.com), (www.hotjobs.com) and [CareerBuilder](http://www.careerbuilder.com) (www.careerbuilder.com) [America's Job Bank](http://www.ajb.dni.us) (www.ajb.dni.us) ranks #15 in traffic these days. Although these are great resources, job seekers should not overlook the strategy of going direct to employers' Websites to search for job listings. Employers are motivated to post there first because it is free for them. Remember that employers want to fill positions at the lowest possible cost. Every One-Stop center should have a list in every job developer's and case manager's cubicle with the 10 largest employers in their area, and have links in every browser program to their employment pages.

There are a couple of sites that can be helpful in searching employers' Web sites. First, <http://www.flipdog.com/>, is a site that gets its listings by "flip searching" the Web for jobs on employers' sites. The job listings found there are taken directly from the employers' job listing pages. It is also one of the most user-friendly of all job sites.

Second, <http://www.directemployers.com/> is run by a consortium of major employers as a place for jobseekers to access their job listing pages. This is a major site, with hundreds of major employers like Home Depot, Honda, and Honeywell (just a small selection from "H"). The site has a good search tool, and links directly to job listings on the employers' Websites.

<http://www.nextsteps.org/> is a wonderful career resource site. It has a comprehensive "Transferable Skills" page, and has many other useful pages. Click on "Career Planning" under "Tools," then on "Discover Your Options." You will find a page that leads to eight separate tools for self-assessment: Positive Attitude, What Turns You On, What is Important to You, Lifestyle Values, Transferable Skills, Job-Related Skills, Personal Traits, and Other Resources.

Other Sites:

| | | |
|---|--|--|
| www.caljobs.ca.gov | www.abag.ca.gov | www.nationjob.com |
| www.qeebo.com | www.therileyquide.com | www.jobtrak.com |
| www.sacjobs.com | www.jobdirect.com | www.careersite.com |
| www.4work.com | www.americasemployers.com | www.careers.org |
| www.ajb.org | www.jobsfed.com | www.isearch.com |
| www.careercity.com | www.careermag.com | www.webjobsusa.com |
| www.careermosaic.com | www.careerpath.com | www.occ.com |
| www.medsearch.com | www.lawjobs.com | www.californiajobs.com |
| www.wetfeet.com | www.beehive.org | www.snaqa.com |
| www.craigslist.com | www.indeed.com | www.jobjournal.com |
| www.solanojobs.com | www.dailydemocrat.com | www.sachee.com |
| www.davisenterprise.com | www.stancounty.com | www.hr.ucdavis.edu |
| www.chwealth.com | http://hra.co.sacramento.ca.us | www.city.davis.ca.us |
| www.whcare.com | www.spb.ca.gov | www.ci.vacaville.ca.us |
| www.sutterhealth.org | www.ci.west-sacramento.ca.us | www.kaiserpermanente.org |
| http://www.ci.woodland.ca.us | www.cityofsacramento.org | www.dice.com |
| www.itworld.com | www.computerjobs.com | www.brassring.com |
| www.techies.com | www.hightechcareers.com | www.computerworld.com |
| www.CVLatino.com | www.LatPro.com | www.bio.com |
| www.biospace.com | www.bioview.com | www.medzilla.com |
| www.sciweb.com | | |

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MORE SPECIALIZED SEARCHING

Put A Dot.com In Your Job Search Course Updates: Niche Job Boards

In addition to searching the big job boards, jobseekers should always identify and search through job boards specialized for their profession or industry. The best source of the broad range of niche job sites is the Job Board Directory found at http://www.aірsdirectory.com/directories/job_boards/. This is the largest list of job boards, with 6,463 boards listed. The list is designed for recruiters, and the "Free/Pay" column refers to the cost for employers posting jobs on the board. 99% of the boards are free to jobseekers. You will find, for example, 19 job boards devoted to retail job listings, and 301 boards devoted to Healthcare.

Another source of specialized sites is [NicheBoards.com](http://www.nicheboards.com). It will link you to the sites listed below. Here are just a few examples:

Automotive: <http://www.autojobs.com/>

Call Center: [CallCenterJobs.com](http://www.callcenterjobs.com)

College Students / Graduates: [CampusCareerCenter.com](http://www.campuscareercenter.com)

Engineering: www.earthworks-jobs.com; www.engineeringjobs.com; www.tec-expo.com

Finance / Accounting: [jobsinthemoney.com](http://www.jobsinthemoney.com)

Health / Science: [Jobscience.com](http://www.jobscience.com)

Hispanic / Bilingual: [LatPro.com](http://www.latpro.com)

Human Resources: [Jobs4HR.com](http://www.jobs4hr.com)

IT Professionals : [Computerwork.com](http://www.computerwork.com)

Logistics / Transportation : [JobsInLogistics.com](http://www.jobsinlogistics.com)

Marketing / Sales : [MarketingJobs.com](http://www.marketingjobs.com)

Military Transitioning : [DestinyGroup.com](http://www.destinygroup.com)

Retail Management / Hourly : [AllRetailJobs.com](http://www.allretailjobs.com)

Social Services: www.mss.ca.gov

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Your Guide to Resume Writing and Interview Preparation



**Career Mobility
Office**

Resume Writing and Interview Preparation



NYS Department of Civil Service
Career Mobility Office
(518) 485-6199 or 1-800-553-1322
cmo@cs.ny.gov

Employment Resources and Staffing Agencies

Advantage Resource Group

143 Hartman Road
Greensburg, PA 15601
724-600-0180
theadvantages.com

- provides temporary, temp-to-hire, direct hire or executive placements
- offers job seeking resources

Carol Harris Staffing

501 Burton Avenue
Youngwood, PA 15697
chstaffing.com

- provides staffing in light industrial, administrative and clerical, accounting and finance, engineering, human resources, sales, technical and IT
- offers medical insurance, weekly pa, paid holidays, vacation pay, referral bonus and retirement

Commercial Employees

195 Sheffield Drive
Delmont, PA 15626
724-470-6640
commercialemployees.com

- provides job opportunities in industrial, manufacturing, hospitality and administrative
- offers temporary, direct placement and temp-to-hire positions

Express Employment Professionals

4012 Route 130 Suite 300
Irwin, PA 15642
724-392-7190
expresspro.com

- works with job seekers to help them find the right job for their skills and experience
- provides a variety of jobs including full-time, part-time and temporary positions

General Placement Service

521 Plymouth Street
Greensburg, PA 15601
724-836-2300
generalplacement.com

- places insurance professionals
- offers assistance with creating a resume, targeting companies, conducting interviews, negotiating offers and transitioning to a new company
- offers resource information

Gregg Staffing Solutions

815 East Pittsburgh Street

Greensburg, PA 15601

724-853-7710

greggstaffing.com

- provides staffing in security, office, professional, TradeWorX, light industrial and manufacturing and managed services
- offers medical benefits, AP/AR Clerks, weekly payroll, direct deposit, flexible hours and diverse industry opportunities

Nesco Resource Staffing Services

133 Donohoe Road

Greensburg, PA 15601

724-925-900

nescoresource.com

- provides staffing areas in accounting and finance, clerical and administrative, engineering, information technology, light industrial, professional and technical
- provides job seeker resources

PA CareerLink

Westmoreland County Community College

151 Pavilion Lane

Youngwood, PA 15697

724-755-2330

Or

Westmoreland County Community College

1150 5th Avenue

New Kensington, PA 15068

724-334-8600

Pacareerlink.pa.org

- allows you to create a PA CareerLink account for resume building tools, new job alerts and job search tracking tools
- provides in-person assistance with finding jobs, planning your career and finding resources
- opportunities in career exploration, skills assessment, interviewing skills, future road builders and high priority occupations

PeopleReady

701 West Otterman Street

Greensburg, PA 15601

724-600-7247

peopleready.com

- provides 24/7 access to jobs from your mobile device
- work when you want, where you want and how often you want

- many jobs are eligible for next day pay
- one application gives you access to hundreds of local jobs

Private Industry Council

219 Donohoe Road
Greensburg, PA 15601
724-836-2600

privateindustrycouncil.com

- Employment, Advancement and Retention Network (EARN) program assists clients transitioning from welfare to the workforce by providing intensive case management, on-the-job-training, work experiences and supporting those who are in school/training
- offers a free CDL program to participants between the ages of 18-24 and job placement assistance
- Experience Works program offers a work experience, career guidance and educational component to participant between the ages of 15-24

Spherion Staffing & Recruiting

161 East Otterman Street #2
Greensburg, PA 15601
724-850-8310

spherionpajobs.com

- provides employment that has access to medical coverage, career guidance, resume tools, interview preparation, job coaching and network support
- offers positions in industrial, administrative, non-clinical healthcare, technical and professional from entry level to executive

Technical Solutions

4499 Old William Penn Highway
Murrysville, PA 15668
724-733-2100

tsiwork.com

- specializes in engineering, IT personnel and management professionals
- offers contract, contract to direct and direct hire positions
- offers paid vacations, holidays and benefits packages

WorkLink Staffing

4338 Latrobe Street
Latrobe, PA 15650
724-804-5488

worklinkstaffing.com

- provides temporary, part-time or full-time employment
- paid every Friday
- benefits include holiday, vacation and 401K