

THE JOB ISSUE

WRITING A RESUMÉ FOR YOUR FIRST JOB**Tips for creating a resumé that highlights your strengths**

Getting a job as a teenager has countless benefits. As a working teen, you gain independence, learn new skills, and build work experience. (Making your own money is pretty sweet, too.) But, before you can start raking in cash, you first have to get the job. How do you convince an employer you are the right candidate for the job? Your resume. Creating a resume may seem like a daunting task, but make it very straightforward with these tips:

Use a resume template. You'll find countless free resume templates with a quick internet search. These templates have the spacing, fonts, and sections formatted for you. Less time fixing formatting errors allows you more time to proofread your writing.

No work experience? No problem. Showcase your non-career-related activities on your resume. Include how you won first prize at the Science Fair, volunteered for a school fundraiser, or are the captain of the Track Team or in the School Band. Although your activities may not technically be "work" experience, they speak to how you spend your time.

Include a skills section. Whether it's a knowledge of computer programs or public speaking, you've got skills, so list them. Remember to add soft skills or personality traits, too. Maybe you're a quick learner who excels as a team player. An employer knowing you are dependable may help them decide to hire you instead of someone else.

Be honest. It's important not to sell yourself short but also to be truthful. Although it may be tempting to embellish your work history, most employers complete background checks and will quickly discover whether you worked a particular job. If they find a discrepancy between the truth and your resume, they likely will not offer you the job.

BONUS TIP: Use a professional email address.

If your email address is something like puppiezrcool@email.com, it's time to give it a professional update. You want to put your best foot forward, starting with your email address. It can be as simple as your first initial and last name.



NO EXPERIENCE REQUIRED



When looking for a first-time job, you'll quickly notice many postings require previous work experience. How can you get a job to gain experience if you need the experience to get the job? Focus your search on jobs where experience isn't required. Consider these first-time jobs that typically don't require experience:

Job Title	National Average Salary
Kennel Assistant (Animal Shelter/Clinic)	\$12.08 per hour
Grocery Store Cashier	\$12.99 per hour
Car Wash Attendant	\$13.20 per hour
Restaurant Host/Hostess	\$13.35 per hour
Lifeguard	\$13.80 per hour

Source: <https://www.indeed.com/career-advice/finding-a-job/best-jobs-for-teens>



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INSTAGRAM GIVEAWAY!

It's time to celebrate TWO credit union events in April: **National Credit Union Youth Month** and **National Financial Literacy Month**.

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IT'S PAYDAY, LET'S CHECK OUT YOUR PAYSTUB

Scholarship Alert!

Rent, Credit Cards, Loans, Insurance and Taxes. It's tough figuring out what life's really about. Enter Banzai Teen, a "choose your own adventure" virtual finance program that helps you make choices and experience the consequences of those actions in a fun and safe environment. By using simulated real-life applications, you can learn by doing.

PLUS: The Altra Foundation is giving away two \$5,000 scholarships for completing this program! Applications will be accepted through 4/30!

Visit www.altra.org for more information.

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After a few weeks of work, it's finally here - payday! At last, you get your first paycheck. But wait, who is FICA, and why are they getting some of your hard-earned money? While it can be easy to focus only on the amount of money you "take home" (aka net pay), it's important to understand how your paycheck is calculated and what all of the numbers on your paystub mean. Check out the **Decoding Your PayStub Worksheet** at www.elementsofmoney.com, where we break it down for you.

