



## Know the Difference in Employment Service Firms

If you're looking for a job, you may come across ads for firms that promise results. As explained by the Federal Trade Commission (FTC) ([www.ftc.gov](http://www.ftc.gov)), while many of these firms may be legitimate and helpful, others may misrepresent their services, promote outdated or fictitious job offerings, or charge high up-front fees for services that may not lead to a job. Some ads may direct you to call a toll-free 800 number. Once you're connected, you may be switched to a pay-per-call 900-number without your knowledge, or you may be asked to call a 900-number without a proper fee disclosure. Both practices are against the law.

When you're looking for help in finding a job, it's important to understand the differences among employment services. Many terms, such as "employment agency," "personnel placement service," "executive search firm," or "executive counseling service" are used interchangeably, so it's important that you determine what

services a firm offers, how much the services cost, and who pays. If you're required to pay the fee, find out what you'll owe if the employment service fails to find you a job or any leads.

Six basic types of service companies/agencies offer consumers help in finding a job. They include: public employment services; employment agencies; executive search services; temporary help services; executive counseling services; and job listing services.

**1. The federally-funded and state-operated Public Employment Service**, also known as the Job Service, operates in all 50 states, the District of Columbia, Guam, Puerto Rico, and the Virgin Islands. The Employment Service provides Internet access to America's Job Bank (AJB). On any given day, this national resource lists hundreds of thousands of job opportunities. It also provides links to numerous employment and training programs in each state, including

## Job Hunting and Resume Writing Tips

It doesn't necessarily take tough economic times and layoffs to motivate us to search for a new job. For example, when the economy is strong, it is human nature for us to want to improve our situation. Some people desire an upgrade to higher pay and greater responsibility. Others come to the conclusion that the career path they entered years ago doesn't offer them a sense of personal fulfillment. By the same token, if the economy tanks and layoffs occur, being able to make the mortgage payment and keep food on the table may dictate that we be less selective in our job search.

The key point is that in good times or bad, knowing the ins and outs of a job search and how to write a compelling resume will help you in your quest for new employment. This issue of Dollars & Sense is designed to provide some of that information. ■

programs for people with disabilities, minorities, older workers, veterans, welfare recipients, and young people. The Employment Service provides its services free to both employers and job seekers. Openings range from entry level to technical and

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## Tips for Writing a Resume

Whether you just recently finished school or have been in the working world for quite some time, when it comes to finding a job, having an updated resume ready to send out to potential employers is a necessity. When all is said and done, your resume should be:

- A clear, concise and factual presentation of your experience and credentials
- Focused on your employment history, accomplishments, education, strengths and goals
- A valuable self-marketing tool
- Your introduction to a potential employer
- Brief, easy to read, and grammatically well-constructed

Resumes may be written in a variety of formats. This article provides brief descriptions of several formats, plus tips on writing a cover letter. Remember that the purpose of the cover letter is to get a potential employer to review your resume. The purpose of the resume is to get a job interview, and the purpose of the job interview is to get a job offer.

### Chronological resume format

The chronological resume format presents work experience and education in chronological order, typically with the most recent dates first, also known as reverse chronological order. The main categories of the resume include Work Experience, Education, Professional Affiliations, and Awards. This format is generally used by candidates applying for jobs in “traditional” organizations or for those who are staying in the same field. You might consider using this type of resume when your job

history reflects growth, when your previous employment has been with a prestigious employer and you want to emphasize that work experience, or when readers might be impressed with a prior job title. On the other hand, this type of format may not be the best if your job history is irregular, you are changing careers, you have changed employment frequently, or you have little employment history.

### Functional resume format

Functional resumes are designed to help highlight your specific skills and accomplishments that you’ve been demonstrated through specific work-related performance. Note that your skills do not necessarily have to be presented in the order in which they were accomplished. You can list them by order of importance as they relate to the job you’re applying for. Key categories of the functional resume include: Technical Abilities (skills), Work History, Education, and Professional Affiliations. This format works best if you: 1) want to change careers; 2) are returning to the job market after a long absence; 3) if your career growth hasn’t been noteworthy; or 4) if you believe extended work experience is not needed or desired for the job. You should avoid the functional resume format in traditional fields such as teaching or government or when you need to demonstrate continuous growth in responsibilities.

### Combination Chronological/Functional resume format

This combination format is used increasingly by candidates to highlight special accomplishments while presenting employment history in chronological order. This format also seems to be popular with employment offices. Major categories

include Professional Objectives, Education, Honors, Work Experience, and Summary.

### Targeted resume format

If your job goal is clear, the targeted resume format helps place the focus on the specific position you are seeking. Major categories are: Job Target, Capabilities, Achievements, Work Experience, and Education. Keep in mind however that since this type of format is focused on one career field, it may not be the best fit if you’re exploring multiple job options and don’t have time to develop more than one resume.

### Curriculum Vitae format

Last but not least, the curriculum vitae format is used for academic positions. Keeping the resume brief for business type employment doesn’t necessarily mean you have to do so when applying in academic circles. A curriculum vitae should include all published works, presentations made at professional meetings, awards, professional achievements, and more detail about educational studies.

### Writing the Cover Letter

As mentioned earlier, the cover letter should entice the potential employer to read your resume. The letter serves as your introduction to the company and should emphasize or underscore points that you may or may not have covered in your resume. Remember to keep the letter brief and informative, plus consider the following:

1. Explain why you are writing to the organization. If at all possible, the letter should be addressed to a specific person, such as the Vice President of Marketing, the Chief Information Officer, the Human Resources Director, etc. Include the person’s full name and title and be sure the person’s name is spelled correctly.
2. If you’re responding to an advertisement, give the date of the ad, the

## Tips for Writing a Resume

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publication in which the ad was run, and the title of the position. Analyze your skills and make every effort to match your skills with those emphasized in the ad.

3. Let's say you're sending an unsolicited resume. All the more reason to explore the goals of the organization, its regular and continuing job needs, and the climate of the organization to help you match your accomplishments with the organization's goals and objectives.

4. Finally, indicate a desire to arrange a time for an interview and state that you will telephone to request a time for an appointment.

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professional positions. Visit [www.ajb.dni.us](http://www.ajb.dni.us) for more information.

**2. Employment agencies or personnel placement services** work to fill specific positions available within companies. Their purpose is to bring applicants and employers together. Often, the hiring company pays the placement fee, but when state law permits, you and the employer may share the fee or the fee may be billed to you after you've been hired. Employment agencies usually are licensed in the state where they do business.

**3. Executive search firms or executive recruiters** are hired by

businesses to find the "right" person for a particular job within an organization. Recruiters sometimes are referred to as "headhunters." The individual who is hired doesn't pay the fee; it's part of the agreement between the hiring business and the search firm. Executive search firms usually subscribe to a code of ethics established by industry members; some firms are licensed by the states where they do business, as required by state law.

**4. Temporary help services** supply workers to businesses on a temporary or as-needed basis. Businesses pay an agreed-upon wage to the temporary service for work performed by the employees. The temporary service firm pays the workers, not the temporary employer.

**5. Executive counseling services or career counseling services** help job seekers with career directions and decisions more than with job placement. They may offer services like skill identification and self evaluation, resume preparation and letter writing, and general information about companies or organizations in a particular location or job field. Fees can be as high as \$4,000, and payment often is required before services are provided. You'll probably have to pay this fee even if you don't find a job. Placement is not guaranteed. Statelaw dictates whether executive counseling firms are licensed.

**6. Job listing services or advisory services** sell information about getting a job in the U.S. or abroad. They often use pay-per-call 900-numbers to do this. They do not provide actual job placement. Information may include lists of job openings, general tips on conducting a successful job search or interview, and broad guidance in resume writing. These advisory firms often require an up-front fee for their listings. ■

## The Pros and Cons of Internet Job Searches

According to the American Association of Retired Persons (AARP) ([www.aarp.org](http://www.aarp.org)), the following statements about using the Internet to search for a job are actually all true, even if they seem contradictory:

- About 1% of job searchers find their new job via the Internet.
- The Internet is your best source of information about jobs and companies.
- Very few people get an interview for the type of job they are seeking from a job search Web site.
- The Internet is the place to start your job search research.

It's true that entering a resume online is quite easy, and looking at online lists of job openings can make us feel busy and productive. But it's easy to fall into the trap of "sitting back and waiting" for something to happen. Employers almost never call job seekers who have put their resumes online on a big job board. Still there are lots of good reasons to use the Internet, especially to find out about possible employers and make contacts in your industry:

- Learn about career fields, types of jobs, and industry trends.
- Find lists of trade and professional associations you can join.
- Learn about a specific company from its own site and from articles and opinions posted on business sites.
- A company's Web site provides names and contact numbers for staff. Use them to network and arrange informational interviews. ■



# TIPS & TRICKS

## Protecting Yourself in Your Job Search Efforts

As a follow up to the article “Know the Difference in Employment Service Firms” in this newsletter, before you spend any money responding to job ads or completing job placement contracts, the FTC suggests that you:

- Be suspicious of any employment-service firm that promises to get you a job.
- Be skeptical of any employment-service firm that charges up-front fees, even if it guarantees refunds to dissatisfied customers.
- Don't give out your credit card or bank account information on the phone unless you're familiar with the company and agree to pay for something. Anyone who has your account information can use it to commit financial fraud against you.
- Get a copy of the firm's contract and review it carefully before you pay any money. Understand the terms and conditions of the firm's refund policy. Make sure you understand what services will be provided by the firm and what you'll be responsible for. If oral promises are made that don't also appear in the contract, think twice about doing business with the firm.
- Take your time reviewing the contract. Don't be rushed into paying for services. Avoid high-pressure sales pitches that require you to pay now or risk losing out on the opportunity.
- Be cautious about purchasing from a firm that's reluctant to answer your questions or gives you

evasive answers.

- Be aware that some listing services and “consultants” may place ads that seem to offer jobs when, in fact, they're selling employment information.
- Follow up with the offices of any company or organization listed in an ad by an employment service, to find out if the company's really hiring.
- Be wary of firms promoting “previously undisclosed” federal government jobs. All federal positions are announced to the public.

In addition, a variety of free and low-cost resources are available to help you in your job search.

- Job Service offices post vacancies and offer counseling and referrals to other job resources.
- Local and county human resources offices provide some placement assistance. They can give you the names of other groups that may be helpful, such as labor unions or federally-funded vocational programs.
- University, college and community college career service offices usually limit their help to students and alumni, but some may let you look at their current job listings.
- Local libraries can direct you to information on writing a resume, interviewing, or compiling a list of companies and organizations to contact about job openings.

- The Internet, through major online services and electronic bulletin boards, has information and options to help you, including classified ads and resume postings. ■

## Financial New Year's Resolutions!

It's the start of a new year—and a new decade. What a great opportunity to review your budget and investments and make sure that everything is on the right track.

Make some new goals to work out a savings plan, add more to your 401K, or just trim the excess spending from your monthly finances. Maybe this is the year you start investing, or purchase a life insurance policy to protect your family.

Take time this year to learn how to put your hard earned money to work for you. Visit us for a free consultation with one of our certified counselors to get your year off to a great start!

[www.ffef.org](http://www.ffef.org)  
[www.accesseducation.org](http://www.accesseducation.org)

**(877) 789-4175**

**We look forward to hearing from you!**

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