The lessons are designed to give newly-arrived, limited-English-proficient Laotian immigrants to the United States linguistic and practical skills for gaining employment. An introductory section, in both English and Lao, outlines the origins and design of the materials. Ten lessons follow, each accompanied by a teacher's guide giving an overview, key work list, and suggestions for classroom procedures. The lessons, primarily in English, contain a list of objectives, a list of key words with Lao translations and context sentences, text on the topic, phrases to be used for discussion, and exercises. Lesson topics include: the job search (help-wanted ads and signs, employment agencies, networking through friends and family, writing letters, using the telephone); Using the want-ads; filling out a job application; writing business letters (application, cover, inquiry, thank-you); writing a resume; the job interview; Social Security and the W-4 form; reading the W-2 statement; reading a paycheck; and using and reconciling checking accounts. An answer key and bilingual English-Lao glossary are appended. (MSE) (Adjunct ERIC Clearinghouse on Literacy Education)
10 Lessons
of
Pre-Employment Skills
for ESL Students
with
a Bilingual English-Laotian Glossary
and
a Teacher's Guide
(Upgraded Version)
Vuong G. Thuy, Ph.D.

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Preface

This updated version of the original book entitled "10 Lessons of Pre-Employment Skills for ESL Students" is the result of the input and suggestions of its users, teachers and students alike. These users feel that the book would be more useful if each bilingual English-Laotian entry listed under Key Words and Their Laotian Translations in each lesson is reinforced by a complete sentence showing how this entry can be used in a meaningful and relevant context.

The original book was conceived out of the necessity and demand to provide limited English proficient (LEP) adults with instructional material especially designed to help them become economically self-sufficient. It was published in 1993 under a grant of the Bureau of Adult Basic and Literary Education of the Pennsylvania Department of Education.

During his involvement as a teacher, teacher trainer and program director of ESL instruction for refugee and immigrant adults from all over the world and for 12 years, the author of this book was repeatedly asked to provide instructional materials to specifically teach pre-employment skills to LEP students who are interested in looking for a job to support themselves and/or their families.
The majority of LEP adult students come from countries where most of the pre-employment skills needed in the United States, are unheard of, such as writing a resume, how to conduct a job interview, how to request a job interview, etc. In fact, many English words related to pre-employment skills and/or Lifeskills topics such as "resumes," cover letter, want-ad, bank statement, check register, etc., have no equivalents in their languages.

The English-as-a-second language (ESL) learner is, generally speaking, a newly arrived immigrant or refugee who does not have the necessary marketable skills, and who usually finds it difficult to get even a manual or entry-level job largely because of the language barrier.

If these new Americans want to compete successfully in the job market in their adoptive country and become proud and contributing members of American society, they must be taught pre-employment skills. For them, the learning of these skills requires not only the mastery of these pre-employment skills but also their related vocabularies and concepts.
Although some ESL textbooks do cover this subject, the materials presented in these books are, by and large, fragmented, unstructured and not in depth. They contain limited or inadequate materials in terms of the number of pre-employment skills related topics. Furthermore, the format in which such lessons are presented are not pedagogically sound. Missing are reinforcement and practice drills, cultural explanations, and especially bilingual glossaries. All these tools are necessary and help facilitate the learning process for the ESL learner as well as improve his/her retention. As such, the materials currently available are either inadequately designed to meet the special needs of the ESL learner, or have only limited educational effectiveness.

An extensive review of commercial and non-commercial materials/textbooks and a search through Advance of the Pennsylvania Department of Education and the database of the National Clearinghouse for Bilingual Education revealed limited resources and materials designed specifically to teach pre-employment skills to the ESL learner. This book is a humble effort to supplement the wealth of ESL instructional materials already abundant commercially and non-commercially. It was compiled to teach pre-employment skills and concepts as well as pre-employment related vocabularies and phrases.
For the past 5 years, the ESL staff of the Indochinese-American Council (IAC), a community-based non-profit organization in Philadelphia, Pennsylvania, has successfully taught pre-employment skills, using various ESL techniques and fragmented, teacher-made materials, to hundreds of intermediate level ESL learners. The majority of them are Asian/Indochinese immigrants or refugees who receive public assistance. At the time of the writing of this book, the IAC was serving a small number of Spanish speaking immigrants from South America and also a good number of refugees from Haiti. The IAC's ESL students have repeatedly asked the IAC staff to teach pre-employment skills. This special ESL interest has, understandably, arisen from the desperate needs of the ESL learner not only to acquire "survival" and/or "functional" ESL skills but also to obtain pre-employment skills in order to gain employment and get off public assistance. However, no structured and/or pedagogically sound curriculum as such had ever been developed to meet the special needs of this learner.
This book was developed, using the Across-the-Curriculum Approach, and the English language is intentionally simplified wherever possible and written at the intermediate or higher ESL level. The Across-the-Curriculum Approach promotes the use of non-ESL or content materials such as history, biology, social sciences, etc. to teach ESL. In our endeavor, textbooks and/or materials on pre-employment skills were adapted to teach both pre-employment/survival skills and ESL.

The end product was field-tested by the ESL instructional staff at the Indochinese-American Community Service Center in Philadelphia where ESL instruction at different levels is offered to hundreds of LEP adults every year. Two workshops on the development and use of the product were conducted for the benefit of the IAC staff, ESL instructors, volunteers and program directors in the City of Philadelphia.

The book consists of:
1) 10 ready-made and structured lessons that can be used as they are, or easily adapted for ESL students at the intermediate ESL level or for those with a fairly good command of the English language. Each lesson begins with the list of Objectives and the Key Words and Their Laotian Translations. To reinforce and evaluate the skills taught, each lesson contains three tests covering key vocabularies, expressions and concepts. The answer key to the tests can be found at the end of the book, just before the English-Laotian glossary.

2) In addition to the Laotian translations of key words and phrases/expressions in each lesson, a cross-referenced Bilingual Glossary in English and Laotian can be found at the end of the book. The translations are context referenced. This serves as an excellent reference and learning tool for the ESL learner because bilingual dictionaries usually list all possible meanings for each entry. Therefore, for the ESL learner the search for relevant meanings can sometimes be quite cumbersome and confusing, if not frustrating.

3) The Teacher's Guide contains:

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a) the Text Overview describing what is covered in the lesson;

b) the Phrases for Discussion with a list of phrases that the teacher should take time to explain in order to help the learner understand the concepts in the lesson. These phrases are boldfaced in the lesson for easy recognition and are listed in the Bilingual English-Laotian Glossary;

c) step-by-step suggestions to teach pre-employment skills such as pre-reading; use of the bilingual glossary; use of simple language and vocabularies, and basic grammatical structures already acquired in meaningful examples; the use of synonyms and antonyms, prefixes and suffixes; oral and written practices of key vocabularies and concepts, etc.

Despite the author's efforts to minimize mistakes and shortcomings, he believes that this book in its present form has plenty of room for improvement. It is hoped that the user of this book will kindly help improve this humble effort by sending suggestions and comments for future revision to the address listed at the end of this preface.
All of the IAC’s multi-lingual, experienced, ESL instructional staff members were involved in the different phases of the making of the book: input, experience sharing, identification of key vocabularies and/or expressions, test writing, proofreading, editing and field testing, etc. Before their involvement in the project, they received extensive training in the form of a series of workshops conducted by the author, covering a variety of topics including the purpose and contents of the book, the characteristics of the targeted student population, test writing, the Across-the-Curriculum Approach, and various ESL teaching techniques. The staff’s involvement was an educational process beneficial to them in terms of professional growth and commitment and also beneficial to all those to whom they will teach ESL and pre-employment skills. Their involvement with the preparation of the book and knowledge of its underlined purposes will certainly help them succeed in their task.

The author wishes to thank the following ESL instructors for their involvement and participation in different phases of this project: Nick Kleinerman, Le Quyen Vu, Samnang Keo, Hilary Appel, Samuel Moser, John Truong Nguyen and Piros Mar. The author also wishes to thank Todd Blumenfeld for his important contributions to
the research and the writing of the lessons, and Mr. Michael Prakansa for his assistance in the Laotian translation.

Despite the efforts of all those involved the author alone is responsible for any mistakes or omissions in the contents and publication of this book.

Last, but not least, heartfelt thanks go to Ms. Cheryl L. Keenan, Director of the Bureau of Adult Basic and Literacy Education, Pennsylvania Department of Education, and her staff for their generous funding, support and encouragement.

Without the involvement, encouragement and support of all those mentioned above, this book could not have come together the way it has, and it simply would not exist. Thanks!

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Teacher's Guide

LESSON 1

THE JOB SEARCH

I. Text Overview

The major goal of this first lesson is to familiarize the students with the "job search process" and the ways they can begin such a job search. Students will be encouraged to formulate their own plan to find a job, utilizing the skills and knowledge which they will acquire in this lesson.

In order to develop "job leads," the teacher should teach the students how to use newspaper "want-ads," in both the larger daily newspapers, as well as the smaller community oriented papers. The process by which students can ask their teachers, counselors, friends and family members for assistance will also be discussed.

Additional resources such as private employment agencies and government job centers will be identified, along with discussions which will serve to describe the particular functions of each.

Developing "job leads" through the preparation and use of inquiry letters and the telephone will be covered, as well as recognizing "help-wanted" signs in store windows, and the skills and strategies necessary to respond to such signs.

II. Key Words and/or Phrases for Discussion

Abbreviations

Abbreviation is a short form of a word or words. For example: Mr. for "Mister," Dr. for "Doctor," MD for "Medical Doctor," etc.

Apply (to)

To ask for (a job, admission to a school, etc.)

Employment agency

An office or company that finds workers to fill job openings.

Experience

What a person has done or achieved in his/her life.

Government job center

Center run by public employees to provide information on job opportunities.

Job lead

Information on a job opening and/or whom to see and where to go to apply for a job.

Job opening

Job available and needs to be filled.
Job search  The process of looking for a job.

Help Wanted  An ad seeking people to fill job openings.


Yellow page telephone directory/book  A telephone book with yellow pages listing business telephone numbers and their subscribers. Businesses are classified into different categories. Sometimes this directory is simply called the yellow pages. There is also a white page telephone directory/book which lists personal telephone numbers and their subscribers. Names of subscribers are alphabetized.

III. TeachingSuggestions

The following are suggested steps to teach each lesson; but, of course, the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the Key Words and Their Laotian Translations;
4. teach the lesson using different techniques such as the use of antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on the vocabularies already learned, grammatical structures and concepts when teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make a point or explain the lesson;
5. review what has just been taught;
6. go over the Phrases for Discussion;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.
LESSON 1
THE JOB SEARCH

I. Objectives:

In this lesson you will learn how to look for a job, and how to begin a personal "job search" plan. You will learn:

1. How to look in the "help-wanted" section of the newspaper;
2. How private employment agencies or government job centers can help;
3. How to find "help wanted" signs in stores;
4. How to ask friends, family members, teachers and counselors about jobs;
5. How to find jobs by writing letters and using the telephone.

II. Key Words and Their Laotian Translations

Abbreviation  ແ luaหลวง
RN is the abbreviation of "registered nurse".

Ad (advertisement)  ແ luaDataExchange
Paul answered the ad in the newspaper.
The company placed an advertisement in the yellow pages.

Agency  ແ luaDataExchange
The United Way is a non-profit agency.

Application  ແ luaDataExchange
The restaurant manager asked me to fill out an application for the job.

Approach (to)  ແ luaDataExchange
As the car approached the intersection of Broad and Spring Garden streets, it slowed down.

Available  ແ luaDataExchange
Let me know when you are available to start work.

Charge (to)  ແ luaDataExchange
The bank charged $5.00 for cashing my check.

Compile (to)  ແ luaDataExchange
The teacher compiled a list of all her students for her record.
Contact (to)  ติดต่อ
The employment agency said they would contact me tomorrow.

Earn (to)  ได้รับ
As a cleaning woman, she earns $8.50 an hour.

Employment  งานจ้าง
You can look for possible employment in the want ads in the newspaper.

Experience  ประสบการณ์
Some jobs require that you have previous experience.

Fee  ค่าคิว
They charge a fee for their services.

Fill out (to)  สมัคร
When you apply for a job, there are usually many forms to fill out.

Government  รัฐบาล
The government employs thousands of people.

Hiring (to)  รับสมัคร
The new store is hiring new cashiers.

Impress (to)  ดึงดูด
Dressing nicely will impress the job interviewer.

Information  ข้อมูล
Make sure all the information on your application is correct.

Inquiry (to)  สอบถาม
You should inquire about the scholarships to study abroad.

Inquiry  สอบถาม
Nobody answered my inquiry about the job.

Interest  ความสนใจ
Do you have any interest in being an accountant?

Misunderstand (to)  เร้าใจ
The instructions are simple so that nobody will misunderstand them.

Neighborhood  ชุมชน
Many different people live in our neighborhood.

Notice (to)  แจ้งให้ทราบ
She noticed the advertisement in the circular.

Plan (to)  วางแผน
Do you plan to go to college someday?

Private  เอกลักษณ์, ส่วนตัว
Employees have their own private entrance to the building.
The hiring process will begin tomorrow.
The tall salesman represents U.S. Healthcare.
You are required to wear a tie and jacket to a job interview.
The waitress will serve us our dinner.
The service representative should be able to help you with your problems.
You cannot miss the company sign on the building.
Some jobs require that you have a specific skill.
The newspaper is a good source of information.
If you want to be an expert in your field, you should specialize.
Diamonds are considered valuable.

III. The Job Search

Almost everyone has to look for a job at some time in his/her life. Looking for a job is not always easy, and many people say that looking for a job is really a job itself. But if you take time to plan your "job search," and think about all of the different ways to find "job leads," your search will be a lot easier. Some of the more common approaches to finding jobs are described below.

A. "HELP-WANTED" ADS

The first and maybe the easiest place to start your job search is the "help-wanted" ads in the newspaper. As you read through the want-ads, you will be able to find out a great deal about the jobs that are available in your city or town, what types of skills are required, and how much you will earn if you work in a particular job.

Want-ads are often written with a lot of abbreviations. It is important that you understand what these abbreviations of the complete words mean. You will find a list of abbreviations at the end of Lesson 2: "How to Use the Want-Ads to Find a Job," on page 2-12.
B. PRIVATE EMPLOYMENT AGENCIES AND GOVERNMENT JOB CENTERS

You should understand that not all want-ads represent a job lead, and that some want-ads are placed by private employment agencies which will ask you to pay a fee before they will even talk to you.

Speaking to someone at a private employment agency is another good way to find a job. In fact, as you read the want-ads you may notice that the ads placed by private employment agencies can sometimes be misunderstood. These agencies specialize in finding jobs for people, and they charge a fee for their service. Sometimes the company that does the hiring pays the fee to the employment agency, and sometimes the person looking for the job has to pay the fee. Therefore, it is very important to find out if you must pay the fee before you spend a lot of time with an agency.

Government job centers are very similar to private employment agencies. These centers also specialize in finding jobs, but usually there is no charge for their service.

C. "HELP-WANTED" SIGNS

Many times, when a company or store has a job opening, it puts a help-wanted sign in its window or outside its building, instead of paying an agency or placing an ad in the newspaper.

As you walk down the street or drive through the city or your neighborhood, look to see if there are any "help wanted" signs. If you see a sign, you can walk in and inquire about the job opening, or you can write down the phone number and call the company as soon as possible because the job opening could be filled by the time you call.

D. FRIENDS, FAMILY MEMBERS, TEACHERS AND COUNSELORS

Very often your friends and family can be your best sources for job leads. Ask them if there are job openings where they work, or if they have friends who may know of any job openings. Also, your teachers and counselors can be a valuable source of information about job openings.

As you ask these people, write down the names, addresses, and phone numbers of the companies or stores where they work. It is often helpful to use "Job Lead Cards" to write down this information. Samples of "Job Lead Cards" are provided at the end of this lesson.

Even if there are no job openings at the present time, it may be helpful to contact these companies anyway. You never know when a job may become available.

E. WRITING LETTERS AND USING THE TELEPHONE

As you begin to compile a list of the various companies in your city or town, you may find it helpful to telephone some of these companies or write letters to them. Although there may not be any jobs available at the time, you should tell the
company a little about yourself and that you are available. You may find that if a company is impressed with your interest in it, the company may invite you to fill out an application.

This will also serve as a good learning experience for you. The more companies you contact, the more confident and comfortable you will become with the job search process.

And, of course, there are other ways to look for a job successfully, such as the use of the yellow page telephone directory. Use any approach that you feel comfortable with.

IV. Phrases for Discussion

Employment agency  콥eteatha addressed for business
Government job center  สูบงอาคาร
Help Wanted  รับสมัคตานัก
Job lead  ผู้นำว่าง
Job opening  เปิดเจื่อosityบกบล
Job search  ลูกบาทตานัก
Telephone directory  อาอยินิยมที่มีโทรศัพท์
Yellow page telephone directory  ป้ายโทรศัพท์ที่ต้องที่เริ่ม

V. Tests

1. Circle the best answer.

Example:

For most people, looking for the right job :

a. is not always easy. (best answer)
b. is not difficult.
c. does not need preparation.
d. can be fun.

1.1. You can use private employment agencies to find work. You can also use "help-wanted" ads or signs. These are some of the more common:

a. experiences.
b. approaches
c. interests.
d. skills
1.2. To look for employment, it is helpful to compile:

a. the names of your friends.
b. a list of companies in your city or town.
c. a list of service fees.
d. a list of your interests.

1.3. You must carefully read any _____ you are required to sign.

a. information.
b. documents
c. abbreviations
d. fee.

1.4. If a company is impressed with you, it may:

a. help you in your job search.
b. ask you to fill out a job application.
c. require you to pay for the cost of the "help-wanted" ad.
d. ask you to wait for new job openings.

1.5. In your job search, teachers and counselors:

a. can be a valuable source of information about job openings.
b. can give you a job.
c. are the only source of information about job openings.
d. can ask the employer to give you a job.

2. Fill in each of the blanks with the best word or phrase below:

- application
- charge
- employment agencies
- sign
- hiring
- interest
- contract
- telephone book
- neighborhood
- experience
- job leads
- source
- telephone directory

Example:

The employer usually requires the job applicant to fill out a job _________. (Application)

2.1. If a company is considering _____ someone, it will ask this person to fill out a job application.

2.2. Some private employment agencies _______ a fee to job applicants for their service.

2.3. Be careful if the employment agency asks you to ______ a document or a _________.

1-8
2.4. If you work for 4 years, then you have 4 years of work ________.

2.5. ________ advertise job openings in the newspaper.

2.6. If the company is interested in you, it will ________ you.

2.7. If you show ________ in a company, it may invite you to fill out an application.

2.8. If a store puts a help-wanted sign in its window, then it is ________.

2.9. Newspapers are not the best _____ for ________. Your friends and family are.

2.10. Check the stores in your ________ to see if they are hiring.

3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ____abbreviation
    a. Mgt., Hr., Mon., are examples of ____.

3.2. ____available
    b. to reach, to get in touch with.

3.3. ____contact
    c. steps in doing something.

3.4. ____impress
    d. to give a good impression.

3.5. ____earn
    e. job available and needs to be filled.

3.6. ____"help-wanted"
    f. to make money.

3.7. ____inquiry
    g. an ad seeking people to fill job openings.

3.8. ____employment agency
    h. seeking information.

3.9. ____job opening
    i. ready for use, ready for work.

3.10. ____process
    j. a company that looks for workers to fill job openings.
Teacher's Guide

LESSON 2

HOW TO USE THE WANT-ADS TO FIND A JOB

I. Text Overview

In this lesson, students will examine newspaper want-ads in greater detail.

Actual newspapers will be used. Students will learn how to locate the want-ads by using the newspaper index, and be able to identify the want-ads under the various titles such as "classified," "want-ads" or "help-wanted ads." They will also learn the abbreviations commonly used in want-ads.

Students will learn how to read the want-ads and evaluate a particular advertisement in terms of: 1. the job offered; 2. the skills required; 3. the hours of employment; 4. the rate of pay and benefits; and 5. the manner and time-frame in which the applicant must respond.

In addition, students will learn how to recognize ads which require payment of fees or other costs and which frequently do not really offer employment.

II. Key Words and/or Phrases for Discussion

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertisement</td>
<td>Public notice or announcement in the press, on TV or radio, etc.</td>
</tr>
<tr>
<td>&quot;Classified&quot; section</td>
<td>A section of the newspaper listing classified ads</td>
</tr>
<tr>
<td>Daily basis</td>
<td>Every day</td>
</tr>
<tr>
<td>Employment agency</td>
<td>An agency that provides employment service</td>
</tr>
<tr>
<td>In person</td>
<td>Face-to-face, physically present</td>
</tr>
<tr>
<td>Job available</td>
<td>There is a job to be filled</td>
</tr>
<tr>
<td>Job opening</td>
<td>Job available and ready to be filled.</td>
</tr>
<tr>
<td>Skill</td>
<td>Ability to use one's knowledge; dexterity</td>
</tr>
<tr>
<td>Training course</td>
<td>Program of training for a particular job</td>
</tr>
</tbody>
</table>

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:
1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the Key Words and Their Laotian Translations;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes; oral and written practices of key vocabularies and concepts; information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on the already learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in meaningful contexts, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the Phrases for Discussion;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.
LESSON 2

HOW TO USE THE WANT-ADS TO FIND A JOB

I. Objectives:

In this lesson you will use actual newspapers and learn how to:

1. locate the "want-ads" in the proper section of the newspaper;
2. learn common abbreviations and the different titles used to identify want-ads, such as classified and help-wanted ads;
3. learn how to read and understand what job is being offered and its requirements in terms of education, skills, hours, etc.;
4. respond to a want-ad;
5. respond to the want-ads although they do not offer immediate employment.

II. Key Words and Their Laotian Translations

Abbreviation  อุปท้าย

The abbreviation for the United States of America is U. S. A.

Advertise  (to)  ประกาศ

Many businesses advertise in the Yellow pages.

Advertisement/ad  ทァำิใขสァา

See lesson #1

Announce  (to)  ขァองรァะกァด

The telephone company announced that it has many job openings.

Available  ขァำิใส

See lesson #1

Avoid  (to)  ขァิทァัยขับ

It's best to avoid jobs that do not pay minimum wage.
Basis

They will hire you on the basis of your experience.

Case

Each case is treated individually.

Certain

I am certain that you will get the job.

Classified

The classified section of the newspaper lists available jobs.

Company

A big company has many employees.

Contain (to)

The telephone directory contains many telephone numbers.

Costly

Health care is costly.

Course

You may want to take a course in English to improve your language skills.

Depend upon (to)

Your manager depends upon you to complete the project in time.

Describe (to)

Matt described all the things he does each day at work.

Education

A good education is required if you want a good job.

Expense

Some jobs require that you purchase uniforms at your own expense.

Fee

The registration fee is quite reasonable.

Find out (to)

Glen called to find out when he could start his new job.
Foundation

Good skills are an important foundation for employment.

Happen (to)

If you happen to pass by the store, please pick up some milk.

Helpful

A job counselor can be very helpful when you don't know where to find work.

Interest

See lesson #1

List (to)

The phone book lists the numbers of telephone subscribers.

Locate (to)

A job center can help you locate a job.

Look for (to)

He wants to look for a two-bedroom apartment.

Notice (to)

See lesson #1

Offer (to)

If the job offers a good salary, take it.

Opportunity

There are many employment opportunities which are not advertised.

Particular

It is best for you to find a job which uses your particular skills.

Popular

Engineering is a popular career these days.

President

The President of the United States is Clinton.

Profit

A company is in business to make a profit.
Most jobs provide health care and other benefits.

A good secretary must be a good reader and speller.

The requirements for the job are listed in the job description.

Laura responded to the ad immediately, and as a result she got the job.

Forty people sent in a response to the ad.

The classified section of the newspaper lists many different jobs.

The situation in his country seems to be getting worse.

There are many schools that offer job training.

He is quite tricky because he does not always tell the truth.

I do not want to go through his experience because it is quite unpleasant.

To look for a job, you should begin your "job search" with the newspaper want-ads. Ad is the shortened form of the word "advertisement."
Want-ads are found in almost every newspaper. In most cases, want-ads will be found in the "Classified" Section of the newspaper.

For a company with a job opening, want-ads are very popular because with little time and expense, it can announce to many people that there is a job available in the company. The company can also say in its ad exactly what type of job it is offering; what skills or education is required; and how much it will pay.

For a person looking for a job, the want-ads are also very helpful. An ad sometimes tells the reader where the company is located, how to respond to the ad in person, by telephone, or by letter, and the date when the response must be made.

Because the company pays for the ad based on the number of lines it contains, and because the company wants to provide so much information, want-ads are written with a lot of shortened words called abbreviations; for example, pt (part-time), empl. (employment), etc. Therefore, it is very important that you learn and understand the meanings of these abbreviations in order to fully understand what the company is trying to tell you in its ad. A list of common abbreviations will be provided at the end of this lesson.

As you begin to read the want-ads, you will notice that some of the want-ads are different, and do not give information about one particular job.

Sometimes want-ads provide the reader with information about a certain private employment agency. This is just one way these agencies advertise their services.

However, sometimes certain ads describe a lot of job openings, but you are asked to call a phone number in another state or write for more information.

Depending upon what your interests are, or where you want to work, these ads can be very helpful. But these ads can also be very tricky. If you call a telephone number listed in an ad, and the person who answers your call asks you to send a certain amount of money known as a fee, then be careful. Also, you might call a number, and they tell you that they will hire you, but first you must pay for a special training course. Again, be very careful.

If you are interested in the above services, it is a good idea to ask a friend or a family member about the above situation before you do anything else. Sometimes the ad may describe a good opportunity for employment. Unfortunately, in most cases, you will spend a lot of money and find out that it is not exactly what the ad describes.

The best way to avoid these unpleasant and costly situations, and get the most
out of the want-ads, is to read the want-ads on a daily basis, and to be sure to learn what all of the abbreviations represent.

The following are some examples of newspaper want-ads:

**ADMINISTRATIVE ASSISTANT**
Duties include both administrative and secretarial. Must possess excellent interpersonal, typing (50+ WPM), computer/PC (WordPerfect, Lotus minimum requirement), organizational, and communication skills. Must have initiative, ability to work independently. At least 3 yrs. sec/admin asst exp. preferred. Competitive and comprehensive benefits package. Salary based on experience and performance. Qualifed applicants should submit resume with salary requirements to:

Personnel Director
THE REPORTER
307 Derstine Avenue
Lansdale, PA 19446

NO PHONE CALLS PLEASE.

An Equal Opportunity Employer
We recognize and appreciate the benefits of diversity in the workplace. People who share this belief reflect a diverse background are encouraged to apply.

COOKS FT/PT wanted. Exp'd req'd. Apply in person at Premier Pizza 297 E. County Line Rd., Warminster or call 674-8815

COOK - Short Order. GD starting salary, benefits & advancement poss. Exp. nec. Apply in person:
Dining Car 8826 Frankford Ave.

BOOKKEEPER sm. N.E. Mfg. chemical co. is seeking individ. to work in a diverse, exciting and challenging environment. Successful candidate should have strong acctg. & computer abilities. F/benefits & competitive sal. Resume to: po box 8936, Phila, Pa 19135.

DRIVER F/T & P/T. Immed openings for full time drivers w/own car, van or pick up. Earnings of $700-$1000 per week. Part time positions also avail for days, nites, weekends. Apply in person at 100 Naamans Rd., Unit 2-B, Claymont, Delaware 19703.

DISHWASHER F/T profl person needed in restaurant w/friendly atmosphere, good working cons & good pay. Transp nec. P/T wkend pos also open. Great for students. 641-0484

2-8 BEST COPY AVAILABLE
IV. Phrases for Discussion

"Classified" section  งานที่จัดมาต่อเนื่องและไม่ทะลุนิติบัตร
Daily basis    ทุกวัน
Employment agency  กิจการจัดหาจ้าง
Help Wanted  ธุรกิจงานหา
Immediate employment  งานด่วน
ing person    ต่อคิว
Job available  งานมี
Job opening    เปิดรับงาน
Job requirement  ที่มีคุณสมบัติ
Training course  ฝึก

V. Tests

1. Circle the best answer.

Example:

In most cases, want-ads can be found:

a. at school.
b. in the "classified" section of the newspaper. (Best answer)
c. at the post office.
d. in a restaurant.

1.1. A want-ad announces that jobs are ______.

a. classified  ลงวันที่
b. available  มี
C. private  ซึ่ง
D. advertised  ต่อ

1.2. You must be careful when an employment agency:

a. asks you to send a certain amount of money for its service.
b. does not list any particular job.
c. advertises many different jobs.
d. tells you to contact them.
1.3. Reading the want-ads daily and understanding the abbreviations will help you:

a. respond to the want-ads quickly.
b. become a good employee.
c. discover tricky situations.
d. examine the company you want to work for.

1.4. Want-ads can tell you:

a. how much the employer paid for the ad.
b. how to understand your skills and education better.
c. what the abbreviations mean.
d. none of the above.

1.5. A want-ad lists:

a. the requirements for the job.
b. the training course you will have to pay for.
c. the cost of the ads.
d. the name of the president of the company.

1.6. Private employment agencies:

a. advertise their job openings.
b. are in business for themselves, and charge a fee for their service.
c. will train you for the jobs they advertise.
d. will decide to give you a job.

1.7. Want-ads can be found:

a. in the "Classified" Section of the newspaper.
b. on the front page of the newspaper.
c. anywhere in the newspaper.
d. nowhere in the newspaper.

1.8. In its ad, the company can indicate:

a. that there is a job available.
b. what kind of job it is offering.
c. what the requirements are.
d. all of the above.

1.9. The companies that offer jobs:

a. require that you pay for their want-ads.
b. usually indicate what skills or education is required.
c. give job interviews to all applicants.
d. all of the above.

1.10. Abbreviations in want-ads are necessary because:

a. the company that places the ad wants to save you money.
b. the abbreviations are required by the newspaper.
c. the company that places the ad wants you to learn these abbreviations before it hires you.
d. none of the above.

2. Fill in each of the blanks on the left column with the best answer on the right column.

1. ___ advertise
2. ___ basis
3. ___ reader
4. ___ to respond
5. ___ particular
6. ___ fee
7. ___ situation
8. ___ information
9. ___ company
10. ___ to depend on

a. specific, not general
b. doing business to make profits
c. charge for professional service
d. to call public attention to
e. cannot happen without
f. to answer
g. foundation
h. news or knowledge
i. a person who reads
j. condition or state of affairs

3. Fill in each blank with the best word or phrase below.

job openings
announce
look for
requirements
daily basis
classified
training course
represent
expense
interest
opportunities
services

Example:

The newspaper want-ads usually advertise ____________. (job openings)

3.1. The want-ads advertise ____________.  
3.2. The best place to _______ jobs is the _______ section of the newspaper.
3.3. The company pays for the _______ of the ads.
3.4. The want-ad usually indicates the _______ for the advertised job.
3.5. By using the newspaper ads, the company can _______ to many people that there is a job opening.
3.6. To look for a job, you should read the classified section of the

2-11
newspaper on a __________.

3.7. Sometimes you have to pay for the ______ of a private employment agency.

3.8. It is important for you to learn what the abbreviations ______.

3.9. Employers announce employment ______ in help-wanted ads.

3.10. If you do not have the required skills, the employer may ask you to take a ______ before you can be employed.

**LIST OF COMMON ABBREVIATIONS**

<table>
<thead>
<tr>
<th>&amp;</th>
<th>and</th>
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<tr>
<td>A.M. / AM</td>
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<td>appointment</td>
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<td>begin or beginning</td>
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<td>mo.</td>
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<td>nec.</td>
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<td>op. or oper.</td>
<td>operator</td>
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<td>afternoon or evening</td>
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<td>words per minute</td>
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Teacher's Guide

LESSON 3

FILLING OUT A JOB APPLICATION

I. Text Overview

In this lesson, students will examine the various job application forms generally used by companies for their prospective job applicants.

Using actual application forms, the students will learn the meanings of the various words and phrases commonly found on applications, as well as the necessity of following the instructions on the forms.

By working with a number of different formats, students will learn to recognize how different words, phrases and symbols may be used to request the same information.

At the conclusion of the lesson, students will have acquired the skills and self-confidence necessary to properly complete a job application, in a number of different formats, and within a reasonable amount of time.

II. Key Words and/or Phrases for Discussion

Application
Form used in making a request.

Background
The total experience, knowledge and education of a person.

Complete address
Includes the street address (house number, name of the street or road, apartment number (#), if any), city/town, state and zip code.

Example:
4936 Old York Road, # 12
Philadelphia, PA. 19141

House number: 4936
Name of the street or road: Old York Road
Apartment number: 12 (number : #)
City/town: Philadelphia
State: PA (Pennsylvania)
Zip code: 19141
Educational background  what you have learned at school and the degree or diploma that you have received.

Financial situation  status regarding debts, credit standing, possessions, money, property, jewelry, etc.

First impression  What people think of you when they meet you the first time.

Employment history  What job(s) you have had in the past.

Not applicable (N/A)  Not relevant to your situation (You cannot answer this question)

Personal limitation  A physical handicap, disability or disadvantage.

Personal question  Question about you and your own life.

Prospective employer  The employer that may give you a job.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the Key Words and Their Laotian Translations;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the Phrases for Discussion;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.
LESSON 3

FILLING OUT A JOB APPLICATION

I. Objectives:

In this lesson, you will:

1. Become acquainted with different job application formats;
2. Learn how to complete the different applications;
3. Understand the importance of the job application to the employer;
4. Understand the necessity of completing the application neatly and in accordance with the instructions given.

II. Key Words and Their Laotian Translations

Acquaint (to) ตู้มาเลย์
Mitch acquainted himself with the new neighborhood by walking around in the streets.

Applicant ผู้สมัคร
All applicants for the jobs are required to respond by Monday.

Application ไขค้ําเรื่องอื่นๆ เร็วๆ
See lesson #1

Apply (to) ยื่นค้ําเรื่อง
Students should apply to college early in the year.

Background ฝึกทํา
Because he has a good background in computers, IBM hired him.

Blank ลําบุก
Fill in all the blanks on the application.

Circle (to) ใหนี้
Circle the correct answers.
Comfortable

That couch was so comfortable, I fell asleep.

Consider (to)

They are considering hiring two women for the jobs.

Financial

Because he has a high paying job, he is in good financial standing.

Goal

Cathy's goal is to have a job by September.

Impression

You'll make a good impression if you wear a suit and a tie to the interview.

Instruction

Read the instructions before you begin the test.

Limitation

Despite her limitations, the blind woman graduated at the top of her college class.

List (to)

See lesson #2

Messy

Shelly's application was messy so she rewrote it.

Nickname

William's nickname is Billy

Offensive

Curse words are offensive.

Overlook

Her tardiness was overlooked because her child was sick.

Permit (to)

You are permitted to take two suitcases on the airplane.

Personal

The interviewer cannot ask you a personal question such as "how much do you weigh"?

Prospective

Len has a long list of prospective employers that might offer him a job.

Purpose

The purpose of an interview is for an employer to choose the best candidate.
Race
People of many different races live in the United States.

Reference
References help the prospective employers check the work history and background of the candidate.

Refuse (to)
The interviewer refused to see Paul because he arrived late.

Religion
Is your religion Christian or Buddhist?

Self-confidence
Janet had a lot of self-confidence because she knows what she is good at.

Specifically
I specifically told you not to wear earrings to the job interview.

Suggestion
My suggestion is that you change your attitude.

Type
He is not the type of man Lisa is looking for.

Untidy
After walking through the rain, his appearance was untidy.

III. Filling Out a Job Application

The employer's main purpose in having you fill out an application is to obtain important information about you. However, employers will often use the job application form to find out a great deal more about you and about the type of work you are able to do well.

If you fill out the job application neatly and completely, this will give the employer a good first impression. On the other hand, if you do not fill it out completely, and if it is messy or has a number of mistakes, this will give the employer the impression that you are a messy or untidy person, and that your work will also be messy and untidy.

Before even talking to you, the employer can form an impression of how well you know English simply by looking at your job application.
The application usually has many different questions about you, your educational background, employment history or work experience, skills, etc. While most job applications ask for the same information, some applications use slightly different ways to achieve the same goal. Sometimes you will be asked to answer the questions by putting a circle around the correct answer. On other applications you will be asked to write out the correct answer. On some applications, you will be asked to write your first name first, while on other applications you will be asked to write your last name first. On almost every application you will see the instructions "Please Print or type", and it is very important that you do so.

The job application can tell a prospective employer a great deal more about the applicant than simply the information provided. Therefore, it is very important that you follow the instructions on the application form and fill out the application as neatly and completely as possible. Listed below are some additional suggestions for completing application forms:

- Always fill out a job application with a pen. If you are permitted to take the application home with you, type the application if possible.

- Answer every question. If the question does not apply to you, fill in the blank area with the words "Not Applicable" or the abbreviation "N/A". In this way you are indicating that you did not overlook a question.

- Always use your correct name. Do not use a nickname unless it is specifically requested.

- Always provide your complete address including your zip code.

- Always be prepared to list two (2) or three (3) references, and remember to write down their telephone numbers and addresses. Ask them to serve as references before using their names.

- Make certain that all words are spelled correctly.

In general, United States law does not permit employers to ask you questions about your race, your religion, your financial situation or certain other very personal questions or limitations. However, many job applications still request this information, and in some situations, if you refuse to answer these questions, the employer may simply refuse to consider your application. Therefore, only answer the questions you feel comfortable with or questions that are not too personal or offensive to you.
IV. Phrases for Discussion

Application ใช้คำร้องเรียน
Background ประวัติ
Complete address ที่อยู่

House number (เลขที่): 4936
Name of the street or road (ชื่อถนน): Old York Road
Apartment number (เลขที่บ้าน): 12 (ห้องเลขที่: #)
City/town (เมือง): Philadelphia
State (ภูมิภาค): PA (Pennsylvania)
Zip code (รหัสไปรษณีย์): 19141

Educational background อาชีพที่เรียน
Employment history ประวัติการทำงาน
Financial situation ทรัพยากร
First impression เริ่มต้น
Not applicable (N/A) ไม่เหมาะสม
Personal limitation จำกัดความสามารถ
Personal question สอบถาม
Prospective employer อนาคต

V. Suggested Activities:

1. Presentation of the 3 basic application formats (to be found at the end of this lesson).
2. Discussion of the text and the Key Words and/or Phrases in the applications.
3. Discussion of how an application is prepared properly and neatly.
4. Preparation of job applications by students.
VI. Tests

1. Fill in each of the blanks below with T (True /Correct) or F (False /Wrong).

   Example:

   T_ The job application helps the employer obtain information about the applicant. (T)

1.1. __ There are different types of application forms. Most of them ask for more-or-less the same information.

1.2. __ You do not have to fill in all the blanks.

1.3. __ You have to write down a complete address in a job application.

1.4. __ It is okay to use a red pen or pencil to fill out an application.

1.5. __ Always sign the application.

1.6. __ "N/A" stands for "Not-Applicable."

1.7. __ You can name your family members as references.

1.8. __ By looking at the job application the employer can learn more about the applicant than simply the information provided.

1.9. __ The job application rarely asks about employment history.

1.10. __ Neatness is not really important when filling out the employment application.

2. Fill in each of the blanks with the best word or phrase below:

   educational background  first impression    overlook
   financial situation     personal questions    type
   prospective employer    employment history    purpose
   not applicable (N/A)    suggestions         references

   Example:

   U.S. laws do not allow prospective employers to ask ___________.
   (personal questions)
2.1. Job applications usually ask you to print or _______ the information.

2.2. The status regarding what you owe or possess indicates your _______.

2.3. _______ means what people think of you when they meet you the first time.

2.4. If the employer wants to know what jobs you have had, he/she wants to know your _______.

2.5. The _______ of the job application is to find out about your employment history and _______.

2.6. If you cannot answer any questions on the job application because they are not relevant to you, then you write _______.

2.7. If the employer wants to get more information about the job applicant, he can contact _______.

2.8. If you do not know how to handle a certain situation it is always a good idea to ask for _______.

2.9. The applicant should not _______ any question on the job application.

2.10. The employer that asks you to fill out a job application is a _______.

3. Fill in each of the blanks on the left column with the best letter from the right column.

3.1. _______ suggestion  
   a. this has something to do with money.
3.2. _______ employment history  
   b. showing how to do certain things.
3.3. _______ overlook  
   c. what you plan to accomplish.
3.4. _______ financial  
   d. before.
3.5. _______ instruction  
   e. advice or what people tell you should do.
3.6. _______ purpose  
   f. it has something to do with the job(s) you have had in the past.
3.7. _______ previous  
   g. the reason for doing something.
3.8. _______ goal  
   h. insulting, hurting feelings.
3.9. _______ permit  
   i. to forget or pay no attention to.
3.10. _______ offensive  
    j. to allow.
Three Basic Application Formats

PLEASE TYPE OR PRINT CLEARLY

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First</th>
<th>Middle</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
<th>(Area Code)</th>
<th>Home Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

In case of an emergency, whom should be called? ________________

<table>
<thead>
<tr>
<th>Name</th>
<th>Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Do you have a physical handicap or limitation? If so, please explain. ☐ Yes ☐ No

What job or jobs are you applying for? ________________________________

What special skills do you have? ________________________________

Education: Circle Highest Grade Completed. 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 +

List schools you have attended:

**Grade School (last attended)**

<table>
<thead>
<tr>
<th>Name of School</th>
<th>Address</th>
<th>Dates You Attended</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Junior High School (last attended)**

<table>
<thead>
<tr>
<th>Name of School</th>
<th>Address</th>
<th>Dates You Attended</th>
<th>Did You Graduate?</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

**High School (last attended)**

<table>
<thead>
<tr>
<th>Name of School</th>
<th>Address</th>
<th>Dates You Attended</th>
<th>Did You Graduate?</th>
</tr>
</thead>
<tbody>
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</tr>
</tbody>
</table>

**College or Trade School Attended**

<table>
<thead>
<tr>
<th>Name of School</th>
<th>Address</th>
<th>Dates You Attended</th>
<th>Did you Graduate?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

**School Clubs or Activities**

__________________________

__________________________

__________________________

__________________________

__________________________

3-10
### Employment History (list most recent job first):

<table>
<thead>
<tr>
<th>Employer</th>
<th>Address</th>
<th>Date of Employment</th>
<th>Salary or Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acocress</td>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Your Job Title</th>
<th>Supervisor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Job Title</td>
<td>Supervisor</td>
</tr>
</tbody>
</table>

### References (not related to you):

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Signed ____________________________

3-11
# Application for Employment

## Personal Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Last</th>
<th>First</th>
<th>Middle</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Present Address</th>
<th>Street</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Permanent Address</th>
<th>Street</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Phone No.</th>
</tr>
</thead>
</table>

If related to anyone in our employ, state name and department:

<table>
<thead>
<tr>
<th>Referred By</th>
</tr>
</thead>
</table>

## Employment Desired

<table>
<thead>
<tr>
<th>Position</th>
<th>Date You Can Start</th>
<th>Salary Desired</th>
</tr>
</thead>
</table>

Are you employed now?

If so, may we inquire of your present employer?

Ever applied to this company before?

Where

When

## Education

<table>
<thead>
<tr>
<th>Name and Location of School</th>
<th>Years Attended</th>
<th>Date Graduated</th>
<th>Subjects Studied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grammar School</td>
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<tr>
<td>Jr. High School/Middle School</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High School</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>College</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technical, Business or Correspondence School</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Subjects of Special Study or Research Work

What foreign languages do you speak fluently?

Read

Write

Activities: Civic, Athletic, etc.

[Exclude organizations, the name or character of which indicates the race, creed, sex, marital status, age, colon or national origin of its members.]

Military Service

<table>
<thead>
<tr>
<th>Present Membership in National Guard or Reserves</th>
</tr>
</thead>
</table>

Best Copy Available (continued on other side)
**FORMER EMPLOYERS** *(LIST BELOW LAST FOUR EMPLOYERS, STARTING WITH LAST ONE FIRST.)*

<table>
<thead>
<tr>
<th>DATE MONTH AND YEAR</th>
<th>NAME, ADDRESS AND TELEPHONE OF EMPLOYER</th>
<th>SALARY</th>
<th>POSITION</th>
<th>REASON FOR LEAVING</th>
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</thead>
<tbody>
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</tbody>
</table>

REFERENCES: Give below the names of three persons not related to you, whom you have known at least one year.

<table>
<thead>
<tr>
<th>NAME</th>
<th>ADDRESS / TELEPHONE</th>
<th>BUSINESS</th>
<th>YEARS ACQUAINTED</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

(It is understood that only job-related defects may be used to deny employment to an applicant.)

**PHYSICAL RECORD:**

List any physical defects

Were you ever injured? Give details

Have you any defects in hearing? In vision? In speech?

In case of emergency notify

<table>
<thead>
<tr>
<th>NAME</th>
<th>ADDRESS</th>
<th>AREA CODE</th>
<th>PHONE NO.</th>
</tr>
</thead>
<tbody>
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</table>

I authorize investigation of all statements contained in this application. I understand that misrepresentation or omission of facts called for is cause for dismissal. Further, I understand and agree that my employment is for no definite period and may, regardless of the date of payment of my wages and salary, be terminated at any time without any previous notice.

**DATE**

**SIGNATURE**

**DO NOT WRITE BELOW THIS LINE**

**INTERVIEWED BY**

**DATE**

**REMARKS:**

NEATNESS

CHARACTER

PERSONALITY

ABILITY

**HIRED**

FOR DEPT.

POSITION

WILL REPORT

SALARY

WAGES

APPROVED: 1.

EMPLOYMENT MANAGER

2.

DEPT. HEAD

3.

GENERAL MANAGER

BEST COPY AVAILABLE

3-13
APPLICATION FORM

Name ____________________________________________ Telephone ____________________________

Address ____________________________________________ Social security no. __________________

Citizen of U.S.A. ____________________________________________

Position applied for: ____________________________________________ Date ready to start __________

Salary expected ____________________________________________ Date ready to start __________

United States Military Service:

Date entered service __________ Date discharged __________ Branch of service __________

Serial No. __________________________ Describe work you did ____________________________________________

Education:

<table>
<thead>
<tr>
<th>Name of school</th>
<th>Address of school*</th>
<th>Dates From To</th>
<th>Did you Graduate?</th>
<th>Course or Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary</td>
<td></td>
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</tr>
<tr>
<td>Junior High</td>
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<tr>
<td>High School</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Vocational</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>College</td>
<td></td>
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</tr>
<tr>
<td>Business or Trade School</td>
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<tr>
<td>Other</td>
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</tbody>
</table>

3-14
In this lesson, students will explore an alternative method of searching for a job, through the use of a business letter.

Students will learn about the different types and purposes of business letters, as well as their importance in the job search.

After this foundation, the differences between business letters and personal letters will be discussed in terms of format, content, and style. Handwritten and typed letters will be discussed, pointing out to the student the advantages that one form of business letter can have over the other.

Finally, students will prepare their own business letters, using the different forms and styles, with a particular emphasis on clarity and neatness.

II. Key Words and/or Phrases for Discussion

Clerk typist
A clerk who can also type well.

Cover letter
Letter stating the sending of another document such as a resume, references or letters of recommendation.

Employer's convenience
When the employer is available or has free time.

Establish first contact
Make contact for the first time.

First draft
The document written the first time. It needs proofreading, changes and improvements. The final document ready to be used or printed is called the final draft or copy.

Inquiry letter
Letter requesting certain information.

Interview
A formal meeting at which information about the interviewee is obtained.

Letter of application
Letter to apply for something such as a job or admission to a training program.

Personal interview
A face-to-face interview involving you and the interviewer.
Proper punctuation
The correct use of punctuation marks such as the period (.), the comma (,), the question mark (?), the semi-colon (;), the exclamation mark (!), etc.

Sell oneself
An effort to impress somebody with your capabilities or skills.

"Thank you" letter
Letter expressing appreciation or gratitude.

Typing service
Typing (usually for a fee) is provided for those who need it.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the Key Words and Their Laotian Translations;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the Phrases for Discussion;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.
LESSON 4
WRITING BUSINESS LETTERS

I. Objectives:

Upon completion of this lesson, you will:

1. understand the importance of business letters;
2. learn about the different types of business letters;
3. learn how to use business letters in your job search;
4. be able to write business letters yourself.

II. Key Words and Their Laotian Translations

Attention ตั้งใจ
If you want to do a good job, you should pay attention to details.

Base upon (to) ตาม
My opinions about that subject are based upon my research of many years.

Contact ติดต่อ
William wasn't able to contact his mother by phone, so he sent her a letter.

Convenience สะดวก
Mark took his time and did the project at his own convenience.

Convince (to) ตั้งใจ
John convinced his boss that his idea for the project was the best.

Crucial สำคัญ
A good relationship with one's boss and co-workers is crucial to a successful career.

Draft ฉบับ
The final draft of your letter should be typed on clean, white paper.

Establish (to) สร้าง
Joe established a good relationship with his boss by arriving on time every day.

Hand-write (to) ผู้
It is not acceptable to hand-write a resume. It must be typed.
Impressive 

A well-written, nicely typed resume can be very impressive.

Improve 

John practiced his piano lesson everyday to improve his skills.

Interview 

Her job interview went very well. It looks like she will get the job.

Punctuation 

It can be difficult to use punctuation such as the colon (:) and semi colon (;).

Qualification 

Gina possessed the right qualifications and was subsequently hired for the job.

Quality 

Pedro bought a good quality car and it lasted him many years.

Refer (to) 

You should refer to the dictionary when you want to know the correct spelling of a word.

Referral 

Paula has a referral from her main physician to see the specialist.

Resume 

Your resume should include your education and work history.

Satisfy (to) 

Chocolate ice cream is the perfect thing to satisfy my sweet tooth.

Specifically 

Martha specifically asked her husband to pick up bread but he got milk, instead.

State (to) 

Please state your full name and social security number for my record.

Succeed (to) 

If you work hard and persevere you will have a good chance to succeed.

III. Writing Business Letters

Business letters have different forms. The following are some of the most common forms:
A. Letter of Application

The employer will probably not interview all of the applicants who may apply for employment. Therefore, it is necessary that you convince the employer that you are one of the applicants who should be interviewed. That is why filling out the job application properly or writing a good letter of application is so important. The letter of application and the job application can help you sell yourself to an employer even before you have the opportunity to meet him/her.

Many times, writing a letter of application may be the only way to get a personal interview and be considered for a particular job. Listed below are some of the situations when you should write a letter of application:

- When you want to apply for a job in another city;
- When you answer a newspaper want-ad that specifically asks you to apply by letter through the mail;
- If you want to apply for a job, through a specific person, based upon a referral from a family member or friend;
- When an employer requests that you write a letter of application; or
- When you are simply inquiring if a job is available at a company that you would like to work for.

You must always remember that, in most cases, when you write a letter of application, you establish first contact with the company. From your letter of application, the employer will form a first impression of you. Therefore, it is crucial that you make a good first impression by writing a good business letter.

You should always type your letter, unless you have been asked to hand-write it. Take your time, and type your letter neatly. A neatly typed letter, in the proper format and with all of the words spelled correctly, can be very impressive.

If you do not know how to type, or do not have a typewriter, ask a friend to type your letter for you. If you do not know anyone who can type, look for a local typing service to type your letter for a small fee.

If you are sending this letter to apply for a job as a clerk typist for instance, your letter of application is really important. It will be a good opportunity to show the employer how well you type, and how much you know about business letters.

The following suggestions will help you write good business letters:
Always write a first copy, or "first draft." Make certain your letter says exactly what you want to say in good English. Pay attention to proper punctuation (the use of the period, comma, question mark, semicolon, etc.). Also, ask a friend or a teacher to read it, and make any suggestions or corrections to improve the quality of the letter. When you are satisfied with the letter and the form, have the letter typed neatly;

- Never state in your letter how badly you need a job or how nervous you are feeling about writing this letter. You should tell the employer how well you can help him/her if you are given the job;

- Always begin your letter by telling the employer how you heard about him/her, or who referred you to the company;

- Next, indicate a particular job, or group of jobs that you are interested in;

- Now that you have explained that you are applying for a particular job, tell the employer your qualifications or skills which will enable you to do a good job for the company.

- Finally, ask the employer for an interview, at "the employer's convenience," and always remember to close the letter with a short "thank you."

B. Cover Letter

...business letters are written for many other reasons. A cover letter is different from a business letter. If you are asked to send a resume to an employer, the letter that you send with the resume is called a "cover letter." In the cover letter, you thank the prospective employer for the opportunity to send your resume and apply for a job. You should also express your interest in having a job interview with the prospective employer at his/her convenience. A well-written cover letter can help you get a job interview.

C. Inquiry Letter

If you want to get information about job openings, you can write the prospective employer an inquiry letter. In this letter you can ask if there are jobs available and what kind of jobs the employer wants to fill. You can also ask the employer to send you a job announcement and a job application.
D. "Thank you" Letter

If the employer answers your letter and invites you in for an interview, you should send a "thank you" letter after the interview.

A good business letter helps you succeed in your job search. Many times, the person who can write a good business letter and make a good first impression will have the best chance to get a job. Examples of a letter of application, a cover letter and a "thank you" letter are provided at the end of this lesson.

VI. Phrases for Discussion

Clerk typist  ឈ្នះរឹមយុត្តិការ
Cover letter  ការសំណាករឿងរឿង
Employer's convenience  ការមានការច IllegalAccessExceptionារបស់អគ្គិសនី
Establish first contact  ការរៀបចំទីក្រុងនៃការចាប់ផ្តើមទេ
First draft  ដាយស្នាដៃដាយស្នាដៃ
Inquiry letter  ការស្រាវជ្រើនការស្ថានភាព
Letter of application  ការសំណាករឿងរឿង
Personal interview  អំពើសវត្តិលេខាសាស្ត្រ
Proper punctuation  ការជូនប្រការបេឆ្នោត្រក្តី
Sell oneself  ការលើកដែលអតិថិជន
"Thank you" letter  ការសំណាករឿងរឿង
Typing Service  ការបោកការសំណាករឿងរឿង

Sample Letters

On the next pages you will find samples of the different types of business letters that can help you in your job search: a thank-you letter, letter of application, cover letter, and inquiry letter. These sample letters give you an idea how they look and what you should include. You should practice writing different business letters as many times as you can and also discuss your letters with your teacher, counselor or someone who can write English well. These people can help you not only to write but also to improve the quality of your letters.

4-7
Thank-You Letter

984 Hope Lane
Abington, PA 19041
(215) 598-0826
May 24, 1993

Mr. Henry MacDonald
Great Lake Company
1234 Heaven Road
West Middletown, PA 12890

Dear Mr. MacDonald:

I greatly enjoyed meeting with you this week, and I am certain that the job at your company would suit me well. Your enthusiasm and insight proved to be very motivating for me.

Should you require any further information, please do not hesitate to call me at (215) 123-4567.

Thank you for your time and kind consideration, and I look forward to hearing from you soon.

Sincerely yours,

Sam Nguyen

Letter of Application

985 Farmer Road
Fort Washington, PA 19043
(215) 547-0981
June 12, 1992

Mr. John Smith
Manager
Logan Computer Store
15 Eastmoreland Street
Philadelphia, PA 19141

Dear Mr. Smith:

4-8
I am interested in working at your store. I would like to be considered for the position of a salesperson. The enclosed resume will provide you with the details of my background and qualifications.

I strongly feel that my skills would benefit your business. I am a hard working, responsible worker. I know that if you hire me, you will be pleased with my performance.

I would welcome the opportunity to meet with you to discuss any job openings.

Thank you for your time and consideration, and I am most eager to hear from you soon.

Sincerely,

Han Chin

Cover Letter

35 Heaven Drive
Rockville, PA 19709
(717) 895-8923
July 7, 1993

Mrs. Nancy Yim
Director of Personnel
Asia Bakery Company
4321 Daffodil Avenue
Sandy Beach, Florida 17831

Dear Mrs. Yim:

Enclosed please find a copy of my resume as requested. As you will see I am quite qualified for the job opening at your company.

I sincerely hope that you will give me the opportunity to meet with you to discuss the possibility of employment at your company.

I am looking forward to hearing from you soon. Please accept my thanks for your time and consideration.

Very truly yours,

Miss Tan Suh
Inquiry Letter

2921 Rushcomb Road
Yourtown, Fl. 57830
(687) 879-0432
June 23, 1993

Mrs. Joan Braun
Director of Human Resources
Trident Grocery Wholesale
758 Main Street
Hopeville, TX 78493

Dear Mrs. Braun:

I am interested in learning of any job openings in your company. Having three years of experience as a produce clerk, I feel I can serve your company well.

If there are any positions available, would you please contact me at your earliest convenience, or send me a job announcement? I can be reached at (687) 879-0432 or at the address above.

Thank you for your time and consideration.

Sincerely yours,

Lan Trinh

V. Tests

1. Fill in each of the blanks on the left column with the best answer on the right column.

1.1. ___ greeting

1.2. ___ contact

1.3. ___ impressive

1.4. ___ succeed

a. To persuade; to make someone believe in doing something.
b. Skills or education that fits you for the job.
c. Getting better.
d. To review to find and correct mistakes.
1.5. __ qualification  e. Meeting; to get in touch with.
1.6. __ convince  f. To meet the needs of.
1.7. __ improvement  g. To achieve a goal.
1.8. __ attention  h. Causing wonder and admiration.
1.9. __ satisfy  i. Concentration; readiness or observation.
1.10. __ proofreading  j. Saying "Hello," "Good morning," etc.

2. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong).

Example:

F The prospective employer does not always look at the resume of the applicant (F)

2.1. __ Good business letters are not a necessary part of the job search.
2.2. __ When writing a business letter, pay attention to punctuation.
2.3. __ It is always a good idea to hand-write a letter of application.
2.4. __ A letter of application gives you the opportunity to sell yourself to a prospective employer before you have the chance to meet him/her.
2.5. __ An inquiry letter is used to ask the employer to give you a job.
2.6. __ When you send a resume to an employer, the letter you attach to it is called the "cover letter."
2.7. __ In the cover letter you should express interest in having a job interview with the employer at his/her convenience.
2.8. __ It is not necessary to send a "thank you" letter after the job interview.
2.9. __ A well-written cover letter can help get a job interview.
2.10. __ In order to write a good business letter, you should write a first draft.
3. Fill in the blank with the best word or phrase below:

resume referred improve
application cover punctuation
inquiry letter convenience sell yourself
interview establish first contact qualifications
handwritten impressive satisfied
attention specifically crucial

Example:

The job applicant should always bring a resume to the job ________. (interview)

3.1. A letter of __________ may help to __________ the employer that you are one of the applicants who should be interviewed.

3.2. A good business letter requires proper ____________.

3.3. If you wish to get information about job openings, you should write an ________________.

3.4. A letter of application helps you to ________________ with the prospective employer.

3.5. Make sure that you are ______ with your business letter before you send it out.

3.6. A professional looking letter can be ____________.

3.7. Properly filled-out job application and a well-written ______letter can help you ____________.

3.8. It is advisable to begin a business letter by telling the employer the name of the person who ________ you to him/her.

3.9. In the cover letter, you should ask the prospective employer to give you a job ________ at his/her ________.

3.10. Besides your resume, your job application gives the prospective employer the opportunity to look at your ____________.

3.11. Proofread your business letter carefully and make any necessary corrections in order to ____________ the quality of the letter.

4-12
3.12. _________ business letters do not impress the prospective employer.

3.13. A cover letter is necessary when you send a job application and a ______ to the prospective employer.

3.14. In order to make a good first impression, it is _________ to write a good business letter.

3.15. Pay _________ to proper punctuation and spelling when you write business letters.
Teacher's Guide

LESSON 5

WRITING A RESUME

I. Text Overview

In this lesson, the major emphasis will be on providing the students with the skills necessary to organize their personal data, education, qualifications, employment history and other information, so as to present themselves to a prospective employer by way of a written document known as a "resume". The lesson will show the students how to prepare such a document in a succinct and informative manner.

Keep in mind that limited English proficient students, generally speaking, come from countries where a resume is not required in the job search process. In fact, many people in these countries have never heard of such a thing as a resume. Therefore, it is necessary to explain the importance of this document and to help your students write their own resume.

Initially, the students will gather their personal data, focusing on the tasks of collecting the data, and then organizing them in such a way that they are able to communicate to others their personal history, skills, and special talents. These tasks can be accomplished by utilizing a simplified personal data sheet.

Having acquired these basic skills, the students will learn how to prepare a more detailed data sheet, the resume, and will begin to learn about the importance of a resume for their future success in finding a job. Clarity, style, neatness, and completeness of this important document will be discussed. A sample of a typical resume and its format can be found at the end of this lesson and before the tests. Please discuss the vocabulary and/or phrases commonly found in a resume with the students.

II. Key Words and/or Phrases for Discussion

Be better prepared
Course of studies
Highest level of schooling
In detail
Individual personal history
Marital and immigration status

More able and ready to do something.
Program of studies, subjects to study.
The highest school grade completed.
With more information.
Life and achievements of a particular person
State of affairs regarding marriage and immigration.
Machine tool | power-driven machine used to sharpen solid work.
---|---
Personal background data | Information about the history of one particular person.
Personal information | Information or knowledge about a particular person.
Preliminary data | Introductory or first information which will lead to something else.
Prospective employer | A possible employer.
Resume | A short written account of a person's career and qualifications.
Status | the condition of a person or thing in the eyes of the law.
Succinct manner | A way to express something clearly and to the point without wasting words.
Work experience | What has been learned by doing certain work.
"You will never have a second chance to make the first impression" | First impressions are very important. If you do not make a good impression upon first contact, it will be remembered.

### III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the Key Words and Their Laotian Translations;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the Phrases for Discussion;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.
LESSON 5
WRITING A RESUME

I. Objectives:

Upon the completion of this lesson, you should be able to:

1. gather and evaluate your personal background data, education, training, work experience and skills;
2. organize and summarize this personal information in a preliminary data sheet form;
3. prepare your own resume; and
4. understand the purpose of the resume and the necessity for it to be prepared properly and neatly.

II. Key Words and Their Laotian Translations

Accurate ยะจอ
Accurate records are important to good record-keeping.

Achieve (to) ดีฉัตร
He has achieved an outstanding research.

Advertising ทึติเข่า
Advertising one's business in the newspaper can be costly.

Alien ดีมแซเท่ยรสม
Manuel was an alien when he first came to the U.S. but now he is a citizen.

Applicable to เทาอาจรัย
The change does not affect me because it is not applicable to my situation.

Background นิยมจำ
See lesson #3

Citizen ดีมธิพ
Are you a legal resident or a citizen of the U.S.A.?

Collect (to) สะจิ
The paper deliverer comes by every Friday to collect payment for the newspaper.
Lynn typed the **data** into the computer.

Paul **designed** a flyer on his computer to advertise his business.

Jill and Bob did not get along with each other; they **divorced** in October.

To **emphasize** his point, the preacher spoke very loudly.

Each year, my boss **evaluates** my work performance then tells me how I am doing.

Barbara went to the library to **gather** information for her report.

Because Jim has a **history** of being fired, he will not likely be hired for the job.

Applications for **immigration** can be very long and complicated.

Telephone conversation can be very **impersonal** so it is better to talk directly with her in her office.

It is not **legal** to drive while under the influence of alcohol.

Her **level** of expertise is not high enough to fill that position.

It is **logical** that Tim would become an engineer since he is so good in math.

John’s **manner** of dress says much about his personality.

What is your **marital** status? Are you married, single, or divorced?

Ginger and Felipe have been **married** for 18 years.
Mention (to)   הרוגה
Joe mentioned that he would be arriving late to work today.

Omit (to)  ۃررر
When telling stories to children you should omit the scary parts.

Organization  ڑیجا
John works for Keystone which is a healthcare organization.

Preliminary  پرلیمینیری
Rachel won the preliminary race so now she will go to the finals.

Presentation  پرزنتیشن
Jose's presentation was so good that he was invited to speak at the next meeting.

Prospective  پروسپرکتی
Jonathan sent his resume to five prospective employers.

Recommend (to)  یاپاٹوا
The Surgeon General strongly recommends that everyone not smoke.

Resume  یزایم
See lesson # 4

Review  یویل
Our teacher gave us a review for tomorrow's test.

Saying  یناگین
Benjamin Franklin coined the saying "a penny saved is a penny earned"

Schooling  یولجینگ
Good schooling which requires many years of learning can lead to a well-paid job.

Shortcoming  یاپاٹوا
One of my shortcomings is that I have a quick temper.

Single  سینک
Tasha does not want to marry, she would rather stay single.

Status  ستاسی
The interviewer may ask about your marital status.

Strength  ہر لیر
One of his strengths is that he can speak well in public.

Style  ہر لیر
Her style of dress is bold and colorful.
Dr. Thompson always keeps his lectures succinct and to the point.

Please summarize your statement into a brief paragraph.

Mr. Smith's summary contained all his main points plus a few details.

She became widowed last spring when her husband died of a heart attack.

III. Writing a Resume

A resume is a summary of an individual's personal history: education, skills and experience. The resume may capture an employer's attention or interest, which may lead to a job interview.

In addition to personal information such as name, address, telephone number, marital status (single, married, divorced, or widowed) and immigration status (American citizen, legal alien, etc.), the resume is a summary of a person's history including information about his/her skills, educational background, work experience and what he/she has achieved in his/her life. It should be written in a succinct manner. It is a form of advertising, or selling oneself. In the case of a job search, the resume helps get the prospective employer's attention, and, hopefully, a job interview.

Because your resume represents you, keep it neat, specific and accurate. It should be typed. Remember the old but true saying, "You will never have a second chance to make a first impression."

There is no ideal length for the resume, but most people agree that it should be no more than two pages. Therefore, emphasize your strength and omit your shortcomings rather than try to explain them. Mention your education in detail because the employer is interested in your highest level of schooling and in any courses of studies that are directly applicable to the job you are seeking.

Two styles of presentation are recommended. First, what might be called an 'impersonal present tense.' For example, "supervising twenty-four clerks," "designing machine tools," "selling women's clothing," etc. This style requires the use of '-ing' at the end of the verb (to supervise/supervising, to design/designing, to sell/selling, etc.). The second style requires the use of the past tense, for instance
"supervised twenty-four clerks," "designed machine tools," "sold women's clothing," etc.

Remember that writing a resume requires not only a review of your experience and education but also a clear and logical organization of the collected data. You will learn about yourself while going through this exercise and be better prepared to make a good presentation at the job interview. Finally, you should always bring at least one copy of your resume to a job interview.

IV. Phrases for Discussion

Be better prepared
Chance to make the first impression
Course of studies
Highest level of schooling
In detail
Individual personal history
Machine tool
Marital and immigration status
Personal background data
Personal information
Preliminary data
Prospective employer
Succinct manner
Work experience
"You will never have a second chance to make the first impression"
Sample Resume

Sam Nguyen

194 W. Tabor Road
Philadelphia, PA 19120
Telephone: (215) 555-1234

Marital status: Married with two small children.

Immigration Status: Legal alien with work permit.

Objective: Seeking an entry level position, one with growth and potential in a well-established business. I am applying for a full-time clerical position with benefits.

Skills: Filing, record keeping, and operation of office machines
Computer literate/Typing 35 wpm

Employment: Office clerk 7/92 - 9/92
Indochinese-American Center
4936 Old York Road
Philadelphia, Pa 19141
(215) 457-0272
Supervisor: Nick Burenstein

Assistant Clerk
Career Education, Inc. 7/91 - 9/91
5131 Market Street
Philadelphia, PA 19103
(215) 789-6666
Supervisor: Elaine Lopez

Education: Olney High School
Front Street and Duncannon Avenue
Philadelphia, PA 19120
Grades: 9-10

Hobbies: Playing sports, listing to music and reading.

References: Furnished upon request.
V. Tests

1. Circle the best answer.

**Example:**

Personal background data:

a. is the information about the employer.
b. helps you to understand more about the employer.
c. is the information about the history of one particular person. (Best Answer)
d. indicates your interest in applying for a job.

1.1. A resume is:

a. a data sheet describing an individual's life and achievements.
b. a summary of employment experience.
c. a letter of job application.
d. legal document used in the job search process.

1.2. Why do you need a resume?

a. To request information about job openings.
b. To write a "thank-you" letter to a prospective employer.
c. To answer all the questions during a job interview.
d. To be used in the job search.

1.3. What does your interviewer try to find out when he/she looks at your resume?

a. Your abilities and skills.
b. Your work experience
c. Your educational background
d. All of the above

1.4. In the work experience or employment section, you should mention:

a. Your supervisor's name.
b. Address of your old company
c. Your position at that company
d. All of the above.

1.5. Try to keep your resume neat, specific and accurate because

a. it saves you money.
b. it represents you.
2. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong).

Example:

Work experience does not necessarily help when you apply for employment. (F)

1. ___A resume is a summary of your job experience only.
2. ___If possible, resumes should be typewritten.
3. ___Your zip code is part of your address.
4. ___A resume is a business letter.
5. ___A resume is not important in finding a job.
6. ___A resume does not need to be neat.
7. ___You should always bring your resume to a job interview.
8. ___Resumes should be hand-written.
9. ___You should list your relatives as references.
10. ___Your resume is a reflection of your father's personal data sheet.
11. ___Your resume should be well-organized.
12. ___You should list all the members of your family in the resume.
13. ___Your hobbies and interests are listed under your education.
14. ___Under references, it is better to state "Available Upon Request" rather than listing many names.
15. ___In your resume you should mention what you dislike.

3. Fill in each of the blanks on the left column with the best answer from the right column.

| 3.1. ___status       | a. to announce; publicize; call attention to something. |
| 3.2. ___data         | b. foreign; was not born in the country. |
| 3.3. ___shortcoming  | c. a brief report covering the main points. |
| 3.4. ___style        | d. to collect; bring together. |
| 3.5. ___summary      | e. a woman whose husband has died. |
| 3.6. ___advertise    | f. legal condition; position. |
| 3.7. ___history      | g. facts; figures; information. |
| 3.8. ___alien        | h. clear and brief. |
| 3.9. ___gather       | i. manner or way of expression in language. |
| 3.10. ___succinct    | j. an account of the past. |
| 3.11. ___widow       | k. something you are very good at; force. |
| 3.12. ___strength    | l. weakness; needs to be improved. |
| 3.13. ___accurate    | m. going to another country to live and work. |
| 3.14. ___immigration | n. has something to do with the law. |
| 3.15. ___legal       | o. precise; correct. |

5-10
Teacher's Guide

LESSON 6

THE JOB INTERVIEW

I. Text Overview

In this lesson students will learn the basics of the job interview and how to conduct themselves in an interview.

The students will understand the importance of the interview and why a prospective employer places so much value upon such a meeting. Emphasis will be placed upon preparation, including the conversation to schedule the interview; obtaining the directions to the location of the interview; appearance, punctuality and preparation for the meeting.

In addition, students will learn the appropriate behavior expected of them during the interview and will develop skills to be able to respond comfortably to the interviewer.

Finally, students will learn the proper follow-up after an interview, either through a telephone call or a letter.

II. Key Words and/or Phrases for Discussion

<table>
<thead>
<tr>
<th><strong>Attitude</strong></th>
<th>How you feel about yourself and people whom you come into contact with. A &quot;good attitude,&quot; or &quot;good feeling&quot; helps make good impression.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clean shaven</strong></td>
<td>Hair cut neatly and beard or mustache shaved closely to the skin.</td>
</tr>
<tr>
<td><strong>Courteous</strong></td>
<td>Being cheerful, friendly and respectful, and also having manners. &quot;Please,&quot; &quot;Thank you,&quot; &quot;You're welcome&quot; and &quot;Excuse me&quot; are some examples of courteous words and expressions. Being courteous shows that you have a good attitude, and helps make a good impression.</td>
</tr>
<tr>
<td><strong>Do your best</strong></td>
<td>Try to do whatever you can to the best of your ability.</td>
</tr>
<tr>
<td><strong>Dress code</strong></td>
<td>What you should wear and what you should not wear.</td>
</tr>
<tr>
<td><strong>Extra-curricular activities</strong></td>
<td>Activities usually scheduled outside the curriculum and after school. Example: sports, club meetings, etc.</td>
</tr>
<tr>
<td><strong>Eye contact</strong></td>
<td>Looking straight into the eyes of the person you speak to.</td>
</tr>
<tr>
<td><strong>First impression</strong></td>
<td>People often form an immediate opinion about another person because of what they see in that person the first time. If, for example, a person is wearing dirty clothes the 6-1...</td>
</tr>
</tbody>
</table>
first impression may be that this person is dirty or untidy. Showing an employer that you are honest and considerate helps make a good "first impression."

**Follow-up action**
Action taken after completion of an event or task to monitor results for possible corrective action or support.

**Follow instructions**
Do exactly what you are told or instructed to do.

**Grooming**
The personal appearance or the look. In the job interview, grooming influences the first impression.

**Having manners**
Behaving well and being respectful to others.

**In person**
Physically present.

**Interviewing process**
The way the interview is conducted; the different steps by which an interview is conducted.

**Job search process**
The process or steps by which the search for job is conducted.

**Pay scale**
The listing of different salaries or wages based on the position, length of service, qualification, etc.

"Round-about"
Not directly; talking about something else before going to the subject or question.

**Starting salary**
The salary that you will receive after you start working.

**To the point**
Directly.

**Well-groomed**
Good appearance in terms of dress and look. Being "well-groomed" helps make a good first impression.

**Well-prepared**
Ready and able to perform a certain task.

### III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the Key Words and Their Laotian Translations;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the Phrases for Discussion;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.
LESSON 6
THE JOB INTERVIEW

I. Objectives:

In this lesson, you will learn about the interviewing process, and upon completion of this lesson, you should be able to:

1. understand the importance of a job interview;
2. schedule an interview;
3. present yourself effectively;
4. respond to a variety of questions commonly asked during a job interview.

II. Key Words and Their Laotian Translations

Appearance ์ภักดิ์
It is important to have a clean and tidy appearance when going on a job interview.

Argumentative หูกหา
Because he is argumentative, Joe is always in a fight.

Attitude นิสัย
Ester had a positive attitude which made everyone like her.

Be over (to) สิ้นสุด, แล้ว
Be sure to shake hands when the interview is over.

Benefit ประโยชน์
One of the benefits of arriving early is that you will have time to meet important people.

Bothersome ปัญหา
He does not like the exercise because it is bothersome.

Conduct (to) ปฏิบัติตาม
Because the interviewer is sick, Ann conducts the interview.

Confidence ตั้นใจ
Lee had a lot of confidence in his ability to do a good job.

Considerate ผู้มีระเบียบ
A considerate person will always ask how someone is doing.
Corrective  แก้ไขฟื้นฟู
Dr. Rivera prescribed *corrective* shoes to make the baby's feet grow straight.

Courteous  มีระบบภายใต้
A *courteous* person says "please" and "thank you".

Curriculum  ขั้วเรียน
His *curriculum* contains new classes such as computer and survival skills.

Direction  ดินต่างๆ
Celia stopped the car to ask for the *direction* to Valley Forge.

Disagree  (to)  ชัดเจน
Although Bill and Tom *disagree* about many things, they are still good friends.

Document  เอกสาร
A lease is a legal *document*.

Duty  หน้าที่
It is every parent's *duty* to raise their children to respect authority.

Encourage  (to)  ถูกต้อง
Felipe's parents always *encouraged* him to do his best.

Extra-curricular  กระจายทั้งหมด
*Extra-curricular* activities such as sports and music are conducted after school.

Favorite  นิยาม
My niece sleeps with her *favorite* teddy bear every night.

Follow-up  (to)  ติดตาม
Jen calls the next day to *follow up* her job interview.

Formal  เดิมประกอบ
gSince it was a *formal* dinner, Ted wore a tie and a suit.

Full-time  จำนวนเต็มปี
Forty-hours of work a week is considered *full-time*.

Grooming  ดูแลสุขภาพ
Good *grooming* is an important social skill.

Hobby  งานอดิเรก
Paula's *hobbies* include singing, and horseback riding.

Honestly  จริงใจ
If you answer the questions *honestly*, you will not have to remember what you said.

6-4
Instruction  ตั้งข้อแนะนำ, ทำสั่งสอน
See lesson #3

Interrupt (to)  ซัดยิ้ม
It is rude to interrupt while someone else is speaking.

Interview (to)  ชั้นเจรจา
The boss will interview prospective candidates for the two job openings.

Interviewee  ผู้ถูกเจรจา
The person being interviewed is the interviewee.

Interviewer  ผู้เจรจา
The person doing the interviewing is the interviewer.

Introduce  แนะนำ
Melanie introduced her fiancee to her mother.

Monitor (to)  กำกับ
The children's parents monitored the TV so that they never watched violent programs.

Opinion  แสดงความคิดเห็น
In my opinion, the mayor is doing a good job.

Opportunity  โอกาส
See lesson #2

Part-time  เรียนที่นี่ เซฟเว็นได้ถึงใจ
Anything less than 40 hours of work a week is part-time.

Position  ตำแหน่ง
The position I applied for is manager of the supermarket.

Pronounce (to)  ภาษา
It shows respect if you make an effort to pronounce a person's name correctly.

Pronunciation  ภาษาผลกระทบ
Her students had good pronunciation although they still could not say all of the word

Qualification  สมมัติ
See lesson #4

Quit (to)  ลาออก
Jeff quit his job after one week because he couldn't do the work.

Reference  ข้าราชการ, พนักงาน
See lesson #3

6-5
Respectful children know their manners and obey authority.

Review (to)  ตรวจสอบ
See lesson # 5

Rush (to)  ฝ่าอย่างเร็ว
Because Sara rushed through her work, she did not do a good job.

Schedule (to)  กำหนดเวลา
Dr. Ramirez scheduled the appointment for 3:00 PM.

Slang  พาสราวด้วย
"Yeah" is slang for "yes".

Slouch (to)  ยืนชิดชิด
One should sit straight, not slouch, during a interview.

Spare (time)  เอาอย่างว่า
Belinda likes to play tennis in her spare-time.

Straightforward  ยืนยันไปยืนยัน
A straightforward person will tell you what he or she thinks.

Supervisor  ผู้บริหาร
Keidi's supervisor gave her a big assignment to finish in a week.

Well-groomed  แก่ดีดีอย่างยิ่ง
A well-groomed person commands respect from others.

Well-prepared  ฟังบทเรียน
Because he has spent a lot of time reading about the company, he is well-prepared for the job interview.

Workplace  ที่ทำงาน
They do not allow smoking in their workplace.

III. The Job Interview

A. What Exactly is a Job Interview?

A job interview is a formal meeting between the job applicant (the interviewee) and the employer (the interviewer). Usually, the meeting will last about twenty minutes or half an hour. Sometimes, it will last longer; sometimes it will be a little shorter. The interview is the most important part of the job search process.
For the employer, the interview is the best way to find out what the job applicant is really like. After reading the job applicant's resume and cover letter, and after looking over the job applicant's job application form, the employer finally gets to meet the job applicant in person.

For you, the job applicant, the interview is very important because it gives you an opportunity to meet the person for whom you may be working. The interviewer will ask a number of questions about your background: education, work experience, skills, interests, hobbies, etc. After having answered all of these questions or if you are encouraged by the interviewer to ask any questions you might have about the job, including wages or salary and benefits, you might do so. At the end of the interview, do not forget to show the interviewer how much you want the job and how well you will be able to serve the company.

B. Preparing for the Interview

In order to do your best at the interview, you must prepare yourself before the actual meeting or interview.

First, when the interview is scheduled, write down the exact time of the meeting. Next ask for directions to the place where the meeting will be held. Even if you think you know where the location is, double-check it. Write down the directions correctly to be certain that you are going to the correct address.

In addition to the resume and the properly completed job application, ask the contact person if he/she wants you to bring any additional documents.

Finally, find out the name of the person who will interview you. Make sure that you know how to pronounce his/her name properly. If you are not sure of the name or the pronunciation, ask the person you are speaking with to repeat the name, and spell it out for you. Also ask about the title or position of the person you are going to see.

The day before the interview, review the time of the interview, the location, the name of the person you will be meeting, and any additional documents which you have been asked to bring with you. Make sure to fill out a job application form, if you have been asked to do so, and have all of the information ready, including the names and addresses of your references.

Also, make certain that you know exactly where the meeting will be and how you will get there. Are you going to drive or take a bus or train? Maybe somebody is going to take you there. Think about what clothes you will be wearing, so that during the meeting you will look well-groomed and confident. Your appearance is also very important.
C. The Interview

Try and plan your day so that you will arrive at the interview about 5 or 10 minutes early. Arriving late or rushing in does not start the meeting off well.

When you finally meet the interviewer, introduce yourself and speak in a friendly but respectful manner. Do not use slang or interrupt the interviewer while he/she is speaking. Answer his/her questions honestly and with a voice which will make him/her believe that you want the job, and that you will be able to do well what will be asked of you. It is to your advantage to indicate that you are able to follow instructions from supervisors, and also to indicate that for you to have the right attitude in the workplace is very important. There may be more than one interviewer. In that case, try to answer all their questions.

After the interview, whether or not you like the interviewer or would like to work for the company, it is always a good practice to take some type of "follow-up" action. For example, if you were told to call back in a week, make certain to do just that. If you were told that someone would contact you, it would be a good idea to send a "thank you" letter to the interviewer. This letter will show the interviewer that you are interested in working for the company, and it will also keep your name fresh in their minds as they decide whom they will hire.

If you have followed all of the above suggestions, you should feel confident and be well-prepared for any question they may ask you at the interview. The following are some of the questions commonly asked during the job interview.

D. COMMON INTERVIEW QUESTIONS

It will be very helpful if you look over these questions carefully, and think about how you would answer them well, to guarantee a successful job interview.

- "Why would you like to work for our company?"
- "Are you looking for a full-time or part-time position?"
- "Why do you think that you can do this job?"
- "Where have you worked in the past? Why did you quit those jobs?"
- "What were your favorite subjects in school? What were your least favorite subjects?"
- "Did you participate in any extra-curricular activities at school? If so, what were they?"
- "What would you like to do in five years? In ten years?"
- "Would you rather work alone or with others?"
- "What do you feel are your main strengths? What is your main weakness?"
"What do you like to do in your spare time?"
"What starting salary do you expect?"
"Have you ever had any serious illnesses in the past?"
"Do you smoke cigarettes?"
"When can you begin to work?"
"How did you become interested in this company?"
"Are there any questions that you want to ask?"

IV. Phrases for Discussion

- Clean shaven
- Do (to) one's best
- Do your best
- Double check (to)
- Dress code
- Extra-curricular activities
- Eye contact
- First impression
- Follow instructions
- Follow-up action
- Having manners
- In person
- Interviewing process
- Job qualification
- Job search process
- Pay scale
- "Round about"
- Starting salary
- To the point

ข่าจ่าสะอาด
เร่เดีทีกู
เร่เดีเจริดไก
ทดสอบโต
ระยะเวลาภูผู้ภู
ข่าฤทธิ์การศึกษา
จังเกก
เสิ่มทางจากทางไป
ประกอบอบรม
ก้าดามกิริก
มั่น
ลองคิโอเรู
ทำปฏิบัติงาน
เข้าศึกษาทั่วถึง
สถิติลงตระกูล
ระดับชวภาระปัจจุบัน
เริ่มเรียน
เริ่มกล้อง
จุดไข่ไก
6-9
V. TIPS FOR A SUCCESSFUL JOB INTERVIEW

In order to have a successful job interview, you should remember:

* to fill out the job application as completely and as neatly as possible.
* to bring your resume with you and attach it to the job application.
* to bring a small notebook and a pen with you to take notes.
* to go to the interview alone. If someone drives you to the interview, ask him/her to wait for you outside.
* that smoking, or using any type of tobacco product, or chewing gum during the interview does not give a good impression.
* that appropriate dress, being clean shaven and having neatly combed hair give a good first impression. Dress appropriately for the job interview and ask about the company's dress code when you schedule the interview.
* that body smell, including bad breath and certain perfumes, can turn off the interviewer and give him/her a bad "first impression" of you.
* that if you are standing, stand up straight. If you are sitting, sit up straight. Do not slouch.
* that crossing the legs, fidgeting around or moving too much can be bothersome to the interviewer.
* that whenever you speak to the interviewer, look directly at the interviewer and try to maintain eye contact.
* to speak clearly and with a pleasant voice.
* to answer all questions in a straightforward manner and to the point. Do not give "round-about" answers. Answer each question directly and as truthfully as possible.
* that if you disagree with the interviewer, do not express your disagreement, and do not be argumentative.
* to ask the interviewer to explain, if you do not understand anything that he/she says.
that when the interviewer gives you an opportunity to ask questions, do ask about the exact duties, working hours, pay scale, benefits, or any questions you wish to ask.

* that after the interview is over, thank the interviewer for his/her time, and ask when you can expect to hear from him/her about the results of the interview.

SAMPLE OF A THANK-YOU LETTER

January 1, 1993

Mr. Jack Smith
Personnel Director
Sporting Goods, Inc.
20 Shippers Avenue
Philadelphia, PA 19132

Dear Mr. Smith:

I really appreciate the interview that you gave me on Thursday, December 24, 1992. I now have a much better understanding of the type of business Sporting Goods, Inc. does and the kind of work I will be doing for your company. I am certain that I will enjoy working for your company.

Thank you for your time and consideration. I hope I will hear from you soon concerning your decision about the position I was interviewed for.

Very truly yours,

Sin Chhay

VI. Tests

1. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong).

Example:

T The dress you wear for the job interview can be important. (T)

1.1. ___ You will make a good first impression if you are shy when you introduce yourself.
1.2. The interviewer might think that you have something to hide if you do not look straight into his/her eyes.

1.3. A good first impression helps make the job interview successful.

1.4. Grooming is not really important. An interviewer does not necessarily care how you look.

1.5. It does not matter if you are late for the interview.

1.6. You should not ask any questions at the job interview.

1.7. The job interview is the most important part of the job search process.

1.8. You should interrupt the interviewer if you wish to argue with him/her.

1.9. Preparation for the job interview helps make it a success.

1.10. It is always a good idea to bring a copy of the resume to the job interview.

2. Complete each of the sentences, using the best words or phrases below:

<table>
<thead>
<tr>
<th>introduce</th>
<th>training in computers</th>
<th>eye contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>a degree</td>
<td>extra-curricular activities</td>
<td>well-groomed</td>
</tr>
<tr>
<td>&quot;round-about&quot;</td>
<td>pay scale</td>
<td>follow-up</td>
</tr>
<tr>
<td>starting salary</td>
<td>well-prepared</td>
<td>to-the-point</td>
</tr>
<tr>
<td>confidence</td>
<td>benefits</td>
<td>appearance</td>
</tr>
</tbody>
</table>

Example:

At the job interview you should always maintain ____________
(eye contact)

2.1. ____________ and ____________ are examples of qualifications.

2.2. When you ______________ yourself, you must tell the interviewer your name.

2.3. If you spend time to get ready for the job interview, you will be ____________ for it.

2.4. Job interviewers do not seek ____________ answers, therefore you should answer their questions ____________.

2.5. ____________ are what you do outside the classroom and usually after school such as sports.
2.6. Being _________ and having a good ________ helps make a good impression at the job interview.

2.7. The _________ is what you will be paid when you start working.

2.8. The _________ tells you different salaries or wages based on qualifications, length of service and training, etc.

2.9. Besides salaries, you might ask the job interviewer the ________ you will receive for the job you are applying for.

2.10. _________ makes you feel good and comfortable with yourself.

3. Circle the best answer.

   Example:

   In a job interview, the interviewee is:

   a. a list of questions.
   b. the person who is interviewed. (Correct answer)
   c. the prospective employer.
   d. the reference.

3.1. A job interview is a formal meeting between:

   a. the applicant and the counselor.
   b. the applicant and the prospective employer.
   b. the applicant and his friend who helps him get a job.
   c. the applicant and the representative of the newspaper.

3.2. The job interview is:

   a. the most important part of the job search process.
   b. the opportunity for the employer to find out what the job applicant is really like.
   c. a good opportunity for the applicant to impress the employer.
   d. all of the above.

3.3. At the interview the interviewer will:

   a. ask questions about your personal life.
   b. ask questions about your educational background, skills and work experience.
c. ask questions about your family and friends.
d. ask questions about your country.

3.4. Before the job interview:

   a. you should read your resume.
   b. you should practice speaking English.
   c. you should prepare yourself for the interview.
   d. you should tell your friends about the interview.

3.5. The job interview gives the applicant a good opportunity:

   a. to meet a nice employer.
   b. to meet the person you may work for later.
   c. to improve your English.
   d. request whatever you want.

3.6. For the interview, it is okay to:

   a. be late for the interview.
   b. dress yourself any way you want.
   c. smoke a cigarette.
   d. none of the above.

3.7. At the interview, you may:

   a. ask questions about the job you are applying for.
   b. ask questions about the salary and benefits.
   c. ask any questions about the expectations of the company.
   d. all of the above.

3.8. It is always a good idea to:

   a. take some type of follow-up actions.
   b. indicate to the interviewer that you have no problem getting a job.
   c. tell the interviewer that you do not really need a job.
   d. interrupt the interviewer whenever you want.

3.9. As a preparation for the job interview and if it is possible, you should:

   a. find out the name of the interviewer.
   b. learn to pronounce the name of the interviewer.
   c. ask the title of the interviewer.
   d. all of the above.
3.10. Before the job interview, the prospective employer may ask you:

a. to bring additional documents.
b. to fill out a job application.
c. to bring the names and addresses of references.
d. all of the above.

VII. Student Interview Evaluation

In this exercise, as the students and the instructor act out an interview, the students are asked to judge their fellow student's performance on a scale of 1 to 5, with 1 being the lowest possible score and 5 the best score.

1. Was the applicant dressed neatly?
2. Was the applicant on time or was he/she late for the interview?
3. Did the applicant speak to the receptionist or the secretary to let someone know they he/she had arrived for the interview?
4. Did the applicant have the necessary documents for the interview such as his/her diploma, school transcript or resume’?
5. Did the applicant have confidence in his or herself?
6. Was the applicant courteous?
7. Were all of the questions asked by the interviewer answered promptly and accurately by the applicant?
8. Did the applicant interrupt the interviewer?
9. Did the applicant thank the interviewer at the end of the interview?
10. Did the applicant say good-bye to the interviewer, and the other people in the office?

Other comments: 

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

6-15
Teacher's Guide

LESSON 7

SOCIAL SECURITY
AND
COMPLETING THE W-4 FORM

I. Text Overview

In this lesson, students will examine the basic rules governing social security, and how to complete the necessary forms associated with the social security laws.

Students will also learn about the benefits offered by the system, and how to complete an application requesting a social security number if they do not have one.

Thereafter, students will examine the W-4 tax withholding form which must be completed before they start a new job. An explanation of the actual form and the various words or phrases found on the form will be presented. Students will then practice how to complete this form. Furthermore, discussions will focus on the various decisions which must be made by an individual before completing the form and the impact it will have on his/her net pay.

II. Key Words and/or Phrases for Discussion

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>As soon as possible</td>
<td>As quickly as you can; without hesitation.</td>
</tr>
<tr>
<td>Account</td>
<td>Record of business transactions</td>
</tr>
<tr>
<td>Bank account</td>
<td>A bank record of deposits and withdrawals</td>
</tr>
<tr>
<td>Cash benefit</td>
<td>Assistance by payment of money.</td>
</tr>
<tr>
<td>Eligibility</td>
<td>Qualification; fitness; acceptability.</td>
</tr>
<tr>
<td>Health insurance trust fund</td>
<td>An account set up to provide health care benefits.</td>
</tr>
<tr>
<td>Internal Revenue Service (IRS)</td>
<td>A federal government agency that collects income and social security taxes.</td>
</tr>
<tr>
<td>On behalf (of)</td>
<td>In the name of; as a representative of; for.</td>
</tr>
<tr>
<td>Social security</td>
<td>Benefits provided by society.</td>
</tr>
<tr>
<td>Social Security Administration</td>
<td>A federal government agency in charge of social security.</td>
</tr>
</tbody>
</table>
Social security account  A record of social security contributions of an individual.
Take-home money/pay  The amount of money one brings home after taxes.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the Key Words and Their Laotian Translations;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already-learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the Phrases for Discussion;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.
LESSON 7
SOCIAL SECURITY
AND
COMPLETING THE W-4 FORM

I. Objectives:

Upon completion of this lesson, you will be able to understand:

1. the social security system in the United States;
2. the eligibility for social security benefits;
3. the tax withholding process;
4. how to fill out the tax withholding form known as the W-4 form;

II. Key Words and Their Laotian Translations

Account ขับนิ่ง
I have no money in my bank account.

Administer (to) ผู้ยิ่งยาบบ
The teacher administered the new test this morning.

Allowance ทำนุบำรุงจัดใจ
Allowances are permitted on certain expenditures for tax return purposes.

Benefit ดีบุญ
One of the benefits of exercise is a trim and healthy body.

Bill กิจธุรกิย
We will have to pay more taxes because of the new tax bill passed by the Congress.

Circumstance  سبحان
The single mother's circumstances are difficult so she needs public assistance.

Claim (to) ข้ามอาจเจิด
You can claim your travel expenditures.

7-3
Collect (to) รับเงิน
The newspaper carrier comes every week to collect payment.

Contribute (to) ซื้อ
each person contributed $25.00 to our charity drive.

Contribution ท้าวิญญา
corestates bank made a large contribution to the school project.

Credit (to) บันทึก
The bank made a mistake, so they credited the amount to my account.

Dependent ผู้ซึมซับ (เจ้ามุ่นและแฝง)
although the children are grown, they are still dependent on their parents.

Deposit เงินทุเรียนและ,มีค่า
today, blanche made a deposit of $400.00 to her bank account.

Disabled บันทึก
that man is considered disabled because he could not walk.

Earner ผู้มีรายได้
Joe works full-time and is the income earner in his family.

Earning ผลิต
Jim puts his weekly earnings directly into the bank.

Eligibility สำนักงานให้ราย
eligibility for public assistance is based on income and number of people in the family.

Eligible ที่สมควร
To be eligible for the prize, you must 18 or over.

Exception ที่มีที่กิ้ว
Because nothing is 100% sure, there is always an exception to the rule.

Expense ค่าใช้จ่าย
Since Bill lived far from work, his biggest expense was gas for his car.

Federal รัฐบาลหมาย
the federal government is based in Washington, D.C.

Fund ทรัพย์สิน
the organization raised $10,000 for its scholarship fund.

Health รูปภาพ
Alma's health is not good, she needs to go to the hospital.
Identification  ทะเบียนสิทธิ์บัตร
A driver's license is a good piece of identification.

Income  รายได้ประจำปี
A person with a college degree should be able to earn a good income.

Insurance  ประกันภัย
The insurance company paid for my back operation.

Legal  ฎีกาทั่วไป
See lesson #5

Medical  รักษาพยาบาล
Because of her back problems, Marie is on medical leave from work.

Payroll  แบบบัตรจ่ายเงินเดือน
Her company had only a few employees, so the payroll was small.

Portion  หน้าช่อง
The title should go on the top portion of the page.

Spouse  ผู้สมรส
The person you are married to is your spouse.

System  ระบบ
IBM makes complicated computer systems.

Trust  ทรUST
Every year his parents put money in a trust fund for him to use when he becomes an adult.

Withhold  การลดหย่อนภาษี
The city government withholds income taxes of all those who work and earn money in the city.

III. The Social Security System and the W-4 Form

A. THE SOCIAL SECURITY SYSTEM

During the working years, practically every American with an income has to pay the social security tax. His/her employer also has to pay the same amount of tax on his/her behalf. The United States government agency which collects and deposits this tax in special funds is the Internal Revenue Service, commonly known as the IRS. The benefits generated from the funds will be paid to the taxpayer and/or his/her family at a later day when they become eligible. The more the taxpayer contributes during the working years, the bigger the monthly cash benefit will be.
The following are some of the circumstances in which the person will be eligible for social security benefits:

1. when he/she is retired at 62 years of age or older;
2. when he/she becomes disabled and can no longer work;
3. when he/she dies. In this case, his/her eligible family members (spouse and children under the age of 18) will collect the benefits.

The purpose of social security benefits is to replace part of the lost earnings and help support the eligible individual(s). The Social Security Administration, a federal agency, decides the eligibility and administers the social security funds.

One portion of the contribution the working person makes goes into a separate health insurance trust fund. This fund will help pay health care costs such as hospital bills, doctors' bills and other medical expenses.

B. THE W-4 FORM or EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE

When you begin to work at a new job, you will always be asked to fill out a W-4 form, or the Employee's Withholding Allowance Certificate. This legal form will enable your new employer to withhold from your pay the appropriate monies for social security and income taxes that every income earner in the United States has to pay. There are exceptions. The amount of money which is deducted from the pay will be recorded with the government using your social security number. The social security portion of the tax withholding will be used to pay social security benefits to the taxpayer or his/her family later on.

If you do not have a social security number, you should apply for it as soon as possible. But why must you have such a number?

Once you have applied for and received your social security number, this number will stay with you until you die. Everywhere you work, the employer will ask you to fill out the W-4 form which requires, among other things, your social security number. In this way, when your employer deducts social security tax from your earnings, it will be credited to your social security account. This account is identified by your social security number. The social security number can also be used as an identification number (ID) in many situations, such as payroll, school registration, bank account, etc.

It is also very important that you complete and understand the W-4 form properly. Your take-home money (earning after all taxes) depends on how many dependents or allowances you claim on the W-4 form. Generally, the more dependents you claim, the more money you will receive in your paycheck.
However, be certain that the number of dependents is correct, because if you have made a mistake on this form, the government may require you to pay an additional amount of tax to correct a mistake you have made. If you cannot or do not know how to fill out the W-4 form, get help from your employer, teacher, counselor, relative or friend.

The following is a copy of the W-4 form for your study and practice:

### Employee's Withholding Allowance Certificate

**W-4**

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Type or print your first name and middle initial</td>
</tr>
<tr>
<td>2</td>
<td>Last name</td>
</tr>
<tr>
<td>3</td>
<td>Social security number</td>
</tr>
<tr>
<td>4</td>
<td>Home address (number and street or rural route)</td>
</tr>
<tr>
<td>5</td>
<td>City or town, state, and ZIP code</td>
</tr>
<tr>
<td>6</td>
<td>Total number of allowances you are claiming (from line G above or from the worksheets on page 2 if they apply)</td>
</tr>
<tr>
<td>7</td>
<td>Additional amount, if any, you want withheld from each paycheck</td>
</tr>
<tr>
<td>8</td>
<td>I claim exemption from withholding for 1993 and I certify that I meet ALL of the following conditions for exemption:</td>
</tr>
<tr>
<td>9</td>
<td>Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.</td>
</tr>
<tr>
<td>10</td>
<td>Employer's name and address (Employer: Complete 8 and 10 only if sending to the IRS)</td>
</tr>
<tr>
<td>11</td>
<td>Office code (optional)</td>
</tr>
</tbody>
</table>

**IV. Phrases for Discussion**

As soon as possible  
Bank account  
Cash benefit  
Health insurance trust fund  
Internal Revenue Service (IRS)  
On behalf of  
Social Security Administration  

**BEST COPY AVAILABLE**
Social security account  ขับจึงตัดInterest ปัจจุบัน
Social security  สังเกตุที่มีสังกัณ
Take-home money  เรียบร้อยเสร็จสิ้น

V. Tests

1. Circle the best answer.

Example:

Take-home money:

a. is the money you earn before taxes.
b. is your monthly salary.
c. includes social security contribution.
d. is the amount of money after all taxes and contributions have been deducted. (Best answer)

1.1. Practically every American with an income:

a. can buy a house.
b. is lucky to have a job.
c. must thank the employer for the job.
d. must pay social security tax.

1.2. The employer has to:

a. pay the same amount of social security tax as the employee.
b. collect the social security tax on behalf of the government.
c. pay social security tax to the IRS.
d. all of the above.

1.3. The IRS is:

a. an employment agency.
b. a federal agency.
c. a state agency.
d. a local agency.

1.4. The IRS stands for:
a. International Revenue Service.
c. International Reading Society.
d. Internal Revenue Service.

1.5. A person becomes eligible for social security benefits:

a. when he is retired at the age of 62.
b. at the age of 62.
c. when he does not want to work.
d. when he applies for it.

1.6. The Social Security Administration is:

a. a part of the IRS.
b. a federal agency which administers the social security funds.
c. employed by your employer.
d. all of the above.

1.7. The Social Security Administration:

a. decides the eligibility for social security benefits.
b. decides the amount of income tax of the employer.
c. decides how much you have to pay for your income tax.
d. administers federal income tax.

1.8. The W-4 Form:

a. contains information about jobs.
b. is the employer's withholding allowance certificate.
c. is the employee's withholding allowance certificate.
d. none of the above.

1.9. Your social security tax withholding:

a. will be used to pay social security benefits to you when you become eligible.
b. will be used to pay social security benefit to the employer.
c. is necessary because the federal government needs money to pay for its services.
d. all of the above.

1.10. The W-4 form determines:

a. your income after tax.

7-9
b. how much your employer has to pay you every month.
c. when you will receive social security benefits.
d. how often your employer pays you.

2. Fill in each of the blanks with the best word below.

<table>
<thead>
<tr>
<th>claim</th>
<th>earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>withhold</td>
<td>dependents</td>
</tr>
<tr>
<td>social security</td>
<td>collects</td>
</tr>
<tr>
<td>benefits</td>
<td>disabled</td>
</tr>
<tr>
<td>identification</td>
<td>insurance</td>
</tr>
<tr>
<td>contribute</td>
<td>legal</td>
</tr>
<tr>
<td>credited</td>
<td>payroll</td>
</tr>
</tbody>
</table>

Exemple:
The employer has to [contribute] to the social security fund of each of its employee.

2.1. Your take home pay depends on how many [allowances] you [claim].

2.2. The Internal Revenue Service [withhold] the tax withholdings from the employer and deposits the [insurance] tax in special funds.

2.3. Your employer will [deduct] from your pay the appropriate amount of money for social security and income taxes.

2.4. Your employer will deduct social security tax from your [payroll].

2.5. When you retire at 62 years of age or older, or if you become [disabled] and can no longer work, you may receive [benefits] from Social Security.

2.6. Income earners have to [contribute] to Social Security funds for future benefits.

2.7. Health [insurance] is used to pay for health care costs.

2.8. The W-4 form is a [identification] form.

2.9. Your social security tax is [credited] to your social security account.

2.10. If you work for a company and get pay, you are on its [payroll].
3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ___ spouse  
3.2. ___ administer  
3.3. ___ eligible  
3.4. ___ income  
3.5. ___ deposit  
3.6. ___ expense  
3.7. ___ payroll  
3.8. ___ benefits  
3.9. ___ account  
3.10. ___ federal  
3.11. ___ contribute  
3.12. ___ legal  
3.13. ___ disabled  
3.14. ___ IRS  
3.15. ___ apply for  

a. husband or wife.  
b. payments or services provided in case of disability, sickness or retirement.  
c. something to do with the central government.  
d. to place money in a bank.  
e. cost.  
f. to be in charge or manage.  
g. based on the law.  
h. to pay for a purpose such as social security tax.  
i. qualified.  
j. money earned.  
k. list of employees receiving wages or salaries.  
l. a bank record of deposits and withdrawals.  
m. request; ask for.  
n. a federal government agency collecting taxes.  
o. unable to work or perform certain tasks.
Teacher's Guide

LESSON 8

READING THE W-2 STATEMENT

I. Text Overview

In this lesson, students will examine the W-2 statement and the information it contains.

Initially, students will learn about the general purpose of the W-2 statement and its relationship to the student's paycheck. Thereafter, students will examine specific numbered boxes to understand the figure in each box, and determine if the deductions from the paychecks throughout the year are properly summarized on the W-2 statement.

II. Keys Words and/or Phrases for Discussion

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings</td>
<td>Income, what you make on your job or business.</td>
</tr>
<tr>
<td>Employer's Identification</td>
<td>This number is given to each employer for identification purposes.</td>
</tr>
<tr>
<td>Number (EIN)</td>
<td>Federal Insurance Contributions Act which requires contributions from employees and employers for social security benefits.</td>
</tr>
<tr>
<td>F.I.C.A.</td>
<td>A federal agency in charge of collecting income and social security taxes.</td>
</tr>
<tr>
<td>Internal Revenue Service</td>
<td>Health care program paid for by the U.S. government.</td>
</tr>
<tr>
<td>(Also known as the I.R.S.)</td>
<td>Health care benefits provided by the U.S. government.</td>
</tr>
<tr>
<td>Medicare</td>
<td>You do not have to pay tax.</td>
</tr>
<tr>
<td>Medicare benefits</td>
<td>In your name and for you.</td>
</tr>
<tr>
<td>Non-taxable</td>
<td>A plan of contributions for the purpose of retirement.</td>
</tr>
<tr>
<td>On your behalf</td>
<td>Salary is usually calculated on a monthly or yearly basis, but wages are paid on an hourly basis.</td>
</tr>
<tr>
<td>Pension plan</td>
<td>Specific reasons</td>
</tr>
<tr>
<td>Salary vs. wages</td>
<td>The declaration of income, expenses and deductions for tax purposes. Each individual with an annual income exceeding a certain amount of money has to file the tax return each year. The deadline for filing the tax return is April 15. Filing after this date is subject to heavy penalty and interest.</td>
</tr>
<tr>
<td>Special purposes</td>
<td>Tax return</td>
</tr>
<tr>
<td>Tax return</td>
<td>8-1</td>
</tr>
</tbody>
</table>
Title
Unemployment Compensation
W-2 Wage and Tax Statement

Name; headline.
The benefit received as a result of unemployment.

A summary of earnings and deductions for one year from January 1 to December 31.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the Key Words and Their Laotian Translations;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the Phrases for Discussion;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.
LESSON 8
READING THE W-2 STATEMENT

I. Objectives:

In this lesson you will examine the W-2 Wages and Tax Statement, known as the W-2 form or W-2 statement, and upon completion of the lesson you should be able to:

1. Understand the purpose of the W-2 statement;
2. Understand the information on the W-2 statement;
3. Know what to do with the 4 copies of the W-2 statement that you receive from your employer every year.

II. Key Words and Their Laotian Translations

Compensation

Gwen expected to receive compensation for the extra hours that she worked.

Deduct (to)

The government deducts a good percentage of every person's paycheck for tax purpose.

Earning

See lesson #7

Education

A good education leads to a good job.

Examine (to)

Dr. Green examined the patient's broken arm.

F.I.C.A.

F.I.C.A stands for Federal Insurance Contribution Act which deals with social security.

File (to)

Every year, every working citizen must file a tax form with the IRS.

Income

See lesson #7
Insurance ประกันภัย
See lesson #7

Medicare ประกันสุขภาพของผู้สูงอายุ คือการจ่ายค่ารักษาพยาบาลที่เกิดขึ้น
Joe's grandparents receive Medicare, which pays their medical bills.

Pension เงินปENSION
My grandfather received a good pension after he retired from his job.

Purpose ตามที่ระบุ
The purpose of the letter was to inform us of her decision.

Record ข้อมูล
My doctor's office has a file of all of my medical records.

Retirement เกษmenะเกษ
Many people look forward to retirement on their 65th birthday.

Subject หัวข้อ
Andrea's favorite subject in school is science.

Switch (to) เปลี่ยน
Nora switched a chicken for the turkey and hoped that nobody would notice.

Taxable ภาษีมูลค่าเพิ่ม
You only have to pay the sale tax on taxable items such as bicycles and toys.

Tip เงินเติมสบายน
It is customary to leave a tip equivalent to 15% of your bill for the waitress.

Title ตำแหน่ง
Her title at work is Senior Vice-President.

Unemployment สาเหตุบวม
Because Mark cannot find a job, he has been collecting unemployment checks.

Withhold (to) หักเงินบางส่วน
See lesson #7

III. Reading the W-2 Form

As you have already learned, each time you are paid, your employer is required to withhold certain taxes from your paycheck. These taxes are based upon the information you provided on your W-4 form. They include the withheld taxes known as F.I.C.A (social security tax), federal tax, state tax and local tax (city, town, etc.). On your behalf, the employer then has to pay these taxes to different
government agencies: the social security, Medicare and federal taxes go to the Internal Revenue Service, a federal agency also known as the I.R.S.; the state tax goes to the state and the city tax to the city. But at the end of each year it would be very difficult to remember how much money your employer has deducted from your paychecks, especially if you switch jobs.

The W-2 Wage and Tax Statement commonly known as the W-2 form is the form which shows all the deductions. The law requires each of your employers (if you work for more than one employer) to give you a W-2 form by the end of January each year. Among other things, this form contains the name of your employer, your name, your social security number and your address. On this W-2 form your employer also provides you with all of the important information about how much you were paid during the past year and how much your employer deducted from your earnings for different taxes (social security, Medicare, federal, state, local, etc.).

Your employer must give you more than one copy of the W-2 form. This is because when you file your tax returns you must send, along with these returns, one copy to the I.R.S., one copy to the state government and one copy to the local government such as the city or the town where you work. Finally, one of the copies will be for your records.

You will also notice different dollar amounts listed in different boxes on the form. The title of each box tells you what the amount is for.

Box #10, titled wages, tips, and other compensation, represents the total amount of your income for the year. To get the total withholdings, you add the following boxes: Box (9) Federal income tax withheld, Box (11) Social security tax withheld, Box (15) Medicare tax withheld, Box (18) Other, Box (24) State income tax, and Box (27) Local income tax withheld. Box (12) Social security wages tells you the amount of your earnings that is taxable for social security benefits. Box (14) Medicare wages and tips lists the amount of earnings that is taxable for Medicare benefits. Please notice that the amount listed in Box (21) Local wages, tips, etc. is not necessarily the same as the amount listed in box (10) because a certain amount of money from your income has been withheld by your employer for special purposes such as your pension plan or health insurance. This withheld money is non-taxable. The following is a sample of the W-2 form for you to examine:
IV. Phrases for Discussion

Employer's Identification Number (EIN) เลขประจำตัวองค์การจ้างจ่ายเงิน
F.I.C.A. ภาษีสังคม
Internal Revenue Service (IRS) กรมสรรพศิลป์
Medicare benefit ผลประโยชน์การสังคมแรงงาน
Non-taxable ภาษีเงินได้ไม่เกิน
On your behalf สำหรับคุณ
Pension plan ประกันเลี้ยงชีพ
Salary vs wages เงินเดือน vs เงินงาน
Special purposes วัตถุประสงค์พิเศษ
Tax return ภาษีเงินได้
Unemployment compensation ประกันสังคม
W-2 Wage and Tax Statement เอกสารเงินเดือนและภาษีเงินได้

PRESENTATION OF THE W-2 FORM

The employee must include a copy of the W-2 form when he/she mails his tax return to the IRS and to the state or to the local government. Also he/she keeps...
one copy for himself/herself. On the W-2 form, one finds important information printed in numbered boxes (all W-2 forms from all employers are numbered in the same way). The following is the discussion of the most important boxes:

Box 2: Employer's Name, Address, and Zip Code

Box 3: Employer's Identification Number - Every employer must have an identification number. This number is given by the IRS.

Box 5: Employee's Social Security Number

Box 9: Federal Income Tax Withheld - The taxes taken out of the employee's income and paid directly to the IRS.

Box 10: Wages, Tips, Other Compensation - The total amount of money earned by the employee.

Box 11: Social Security Tax Withheld - The taxes taken out of the employee's income to pay social security benefits and support insurance programs for people 65 and older.

Box 12: Social Security Wages - The maximum amount of the employee's income that can be taxed to pay for social security benefits.

Box 14: Medicare Wages and Tips - The total amount of earnings that can be taxed for Medicare benefits.

Box 15: Medicare tax withheld - The total tax withheld for Medicare benefits.

Box 18: Other - Other deductions such as retirement, unemployment compensation tax, etc.

Box 23: Benefits included in Box 10 - Benefits other than earnings. These benefits are taxable.

Box 24: State Income Tax - Total state tax withheld.

Box 25: State Wages, Tips, etc. - Total earnings subject to state tax.

Box 27: Local Wages, Tips, etc. - Total local tax withheld.
V. Tests

1. Look at the following W-2 form, then circle the best answer.

<table>
<thead>
<tr>
<th>Employee's Name, Address, and ZIP Code</th>
<th>OMB No. 1545-0008</th>
</tr>
</thead>
<tbody>
<tr>
<td>John's Grocery Store</td>
<td></td>
</tr>
<tr>
<td>7876 Heaven Road</td>
<td></td>
</tr>
<tr>
<td>Dreamtown, Conn. 19024</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employer's Identification Number</th>
<th>Employee's State Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>32-5551212</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Wages, Tips, Other Compensation</th>
<th>Social Security Tax Withheld</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,500</td>
<td>75</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employer's Name, Address, and ZIP Code</th>
<th>Federal Income Tax Withheld</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paul Cox</td>
<td>220</td>
</tr>
<tr>
<td>283 A Sunshine Boulevard</td>
<td></td>
</tr>
<tr>
<td>Moonlight, Conn. 19023</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State Income Tax</th>
<th>State Wages, Tips, etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>57.16</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Local Income Tax</th>
<th>Home of State</th>
</tr>
</thead>
<tbody>
<tr>
<td>65.75</td>
<td>Connecticut</td>
</tr>
</tbody>
</table>

Example:

How much is the employee's state income tax?

a. $67.25  
b. $75.00  
c. $57.16 (Correct answer)  
d. None

1.1. What is the employee's Social Security Number?

a. 32-5551212  
b. 800-11-1234  
c. 787-88-6666  
d. None of the above.

1.2. What is the employer's name?

a. W-2 Wage  
b. Paul Cox  
c. John's Grocery Store  
d. None of the above.
1.3. How much social security tax was withheld?
   a. $220.00
   b. $2,500.00
   c. $75.00
   d. All of the above.

1.4. The employer's identification number is:
   a. 5-2340
   b. 32-5551212
   c. 100 First St.
   d. None of the above.

1.5. What is the Federal income tax withheld?
   a. None
   b. $2,500.00
   c. $230.00
   d. $220.00

1.6. What is the employer's state number?
   a. 510
   b. 5-2340
   c. 787-88-6666
   d. I do not know.

1.7. What is the employee's total income?
   a. $2,500.00
   b. $25,000.00
   c. $220.00
   d. $2,200.00

1.8. What are the social security wages?
   a. $2,500.00
   b. $75.00
   c. $220.00
   d. I do not know.

1.9. What is the employee's local income tax?
1. a. $230.00  
b. $220.00  
c. $75.00  
d. None of the above.

1.10. What is the employee's zip code?

a. 19141  
b. 19022  
c. 19001  
d. 19023

2. Circle the best answer.

Example:

The W-2 Wage and Tax Statement:

a. is known as the W-2 form. (Best Answer)  
b. shows the monthly salary.  
c. is not an important document.  
d. lists the name of your bank.

2.1. The money paid for the job done for the entire year is called:

a. income tax  
b. wage  
c. tip  
d. salary

2.2. When will you receive the W-2 form?

a. every month.  
b. every two weeks.  
c. by the end of January each year.  
d. none of the above.

2.3. The W-2 form copies are given to the employee so that he/she:

a. can file the tax return.  
b. understand his/her total earning and deductions.  
c. can keep a record of total earning and deductions for the year.  
d. all of the above.
2.4. The W-2 form contains information about the total withholdings for:

a. the F.I.C.A. tax.
b. the local tax.
c. the Medicare tax.
d. all of the above.

2.5. The employer is required by law to give you:

a. a salary increase every six months.
b. the W-2 form copies every year.
c. good recommendations for your job.
d. tips.

3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ___ payment to an unemployed worker  a. salary
3.2. ___ a declaration of income, expenses and deductions for tax purposes.  b. pension
3.3. ___ pay on an hourly basis.  c. unemployment compensation
3.4. ___ a statement of income and deductions needed for tax return.  d. tax return
3.5. ___ you lost your job and do not work.  e. wages
3.6. ___ you are over 62 and do not work anymore.  f. retirement
3.7. ___ a fixed sum of money paid regularly to a person during his retirement.  g. unemployment
3.8. ___ that can be taxed.  h. taxable
3.9. ___ money given as an appreciation for a particular service or reason such as in restaurants or hotels.  i. tip
3.10. ___ pay calculated on a monthly or yearly basis.  j. W-2 form
Teacher's Guide

LESSON 9

READING A PAYCHECK

I. Text Overview

In this lesson, students will learn how to read and interpret the standard paycheck and stub.

Initially, students will examine how their total pay is calculated. Examples will include flat salaries as well as hourly rates.

Thereafter, students will look at the concepts of gross pay, net pay and the various deductions. Each deduction will be discussed, so that the students understand the purpose of each deduction, and the benefits derived from the deductions.

II. Key Words and/or Phrases for Discussion

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>A lot of</td>
<td>Much; many; plenty.</td>
</tr>
<tr>
<td>Consist of (to)</td>
<td>Composed of; made up.</td>
</tr>
<tr>
<td>Department</td>
<td>Division, section. For example: accounting department.</td>
</tr>
<tr>
<td>Gross pay</td>
<td>Pay before taxes and deductions.</td>
</tr>
<tr>
<td>Net pay</td>
<td>Pay after all taxes and deductions.</td>
</tr>
<tr>
<td>Overtime (OT)</td>
<td>Time in excess of 40 hours a week.</td>
</tr>
<tr>
<td>Overtime rate</td>
<td>The amount of money paid to the employee for each hour over 40 hours a week. The overtime rate is usually 1.5 times the regular hour rate. For example, if the regular hourly rate is $6.00, the overtime rate is $9.00.</td>
</tr>
<tr>
<td>Paycheck</td>
<td>Check in payment of wages or salary.</td>
</tr>
<tr>
<td>Payroll check</td>
<td>Check issued to pay salaries or wages.</td>
</tr>
<tr>
<td>Pay period</td>
<td>The amount of time from the first to the last day of the period for which you are paid. It can be one week, two weeks, or a month.</td>
</tr>
<tr>
<td>Pay stub</td>
<td>The part of the check that contains information about earnings, deductions, pay rate, gross income, net income, etc.</td>
</tr>
<tr>
<td>Regular hourly rate</td>
<td>The amount of money paid per hour if you do not work more than 40 hours a week.</td>
</tr>
<tr>
<td>Regular time</td>
<td>Time within 40 working hours a week.</td>
</tr>
<tr>
<td>Year to date</td>
<td>From the beginning of the year to now.</td>
</tr>
</tbody>
</table>
III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the Key Words and Their Laotian Translations;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over Phrases for Discussion;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.
LESSON 9

READING A PAYCHECK

I. Objectives:

In this lesson, you will examine the information contained on the paycheck and pay stub, and upon completion of this lesson you will be able to:

1. identify the various items found on the pay stub;
2. understand the various deductions listed on the pay stub;
3. determine how gross and net pays are calculated;
4. understand the importance of reviewing each paycheck and maintaining records of previous pay periods.

II. Key Words and Their Laotian Translations

**Amount** jomhui
The *amount* on Regina’s paycheck was smaller than she had hoped for.

**Calculate** (to) คำนวณ
An accountant is able to *calculate* your tax return quickly.

**Cash** (to) เงินสด
Brenda always cashes her paycheck at her employer’s bank.

**Check** เช็ค
It’s better to cash a *check* at a bank than at a check cashing place.

**Current** ปัจจุบัน
Jackie’s *current* job is that of a secretarial assistant.

**Deduction** ภาษีเงินเดือน
A payroll *deduction* is an amount of money taken out of your paycheck.

**Department** แผนก
The shoe *department* at Macy’s is hiring sales representatives.

**Gross** ทรัพย์สิน
The government wants to know your *gross* income.

9-3
Hourly

Jim earns an **hourly** wage of $6.75

Insurance

See lesson #7

Item

You are allowed 10 or less **items** in the express lane at the supermarket.

Net

The government deducted a large portion of Margie's paycheck therefore her **net** pay was small.

Overtime (OT)

John got a bigger paycheck this week because 10 **overtime** hours.

Paycheck

At my job, we receive a **paycheck** every 2 weeks.

Period

A pay **period** can be anywhere from a week to a month.

Retirement

See lesson #8

Salary

Timothy earns a **salary** of $450.00 a month.

Savings

Carol puts 5% of her income into her **savings**.

Stubs

Your pay **stub** lists all the deductions taken from your gross income.

Voluntary

Paula does not get paid for her work because it is **voluntary**.

III. Reading a Paycheck

Each time you receive a **paycheck**, also known as payroll check, you will find that it contains a lot of very important information. The paycheck describes how your employer **calculated** the **amount** of your paycheck. It also lists the total amounts of earnings and deductions for each particular period called the **pay period**, and also from the beginning of the year to the date of the paycheck. The pay period can be one or two weeks or a month. Since the information is contained in the paycheck, it is necessary that you understand exactly what all of this information means.
In most cases, your paycheck consists of two (2) parts: the actual check and the pay stub. This check represents the amount of money available to you after all the deductions during the pay period. The amount on your check is your net pay. You can cash the paycheck by presenting it to a bank or a cashing place, or you can deposit it in your bank account. In both cases, you have to sign or endorse the check by putting your signature on the back of the check.

When you cash the paycheck, the bank or check cashing place does not need the pay stub. However, you should keep the pay stub because it contains a lot of very important information about your earnings and all deductions. This information helps you understand how your net pay was calculated.

In examining the pay stub, you should first examine it to see if the proper amount for the current pay period has been paid to you.

To calculate your current net pay, you must first determine what your current gross pay should be. If you are paid on an hourly basis, you must multiply the number of hours worked during the pay period by the pay rate per hour. For example, if your pay period is one week, and if you worked forty (40) hours, and your regular hourly rate is six (6) dollars per hour, then your gross pay will be calculated as follows:

\[
\text{Gross pay: } 40 \text{ hours} \times \$6.00 = \$240.00
\]

If you work more than forty (40) hours during the week, you are entitled to overtime pay. The hourly overtime rate is higher than your regular hourly rate. The overtime rate can be as much as 50% higher than the regular rate. This rate is called "time-and-a-half." For example, if you get $10 an hour at the regular rate, your overtime rate can be as high as $15.00 an hour. However, overtime pay only applies to the number of hours exceeding 40. In other words, if you worked a total of 45 hours during the week, the overtime rate only applies to 5 hours, and the other 40 hours will be paid at the regular rate. The following calculations will demonstrate the point discussed here:

\[
\begin{align*}
40 \text{ hours} \times \$10.00 \text{ an hour} &= \$400.00 \text{ (regular pay rate)} \\
5 \text{ hours} \times \$15.00 \text{ an hour} &= \$75.00 \text{ (overtime rate)}
\end{align*}
\]

Total earning: \$475.00

If you are paid the same amount each pay period, it is not necessary to perform any type of calculation to figure your gross pay, which is usually referred to as your "salary."

In either case, in order to determine your net pay, you must subtract all of
your current deductions from your gross pay. These current deductions are all of the different taxes, social security withholding, and any other deductions such as insurance, savings or retirement that are deducted from your gross pay. This result will be your net pay, and you should make certain that this same amount is on the front of your paycheck, written out in words and in numbers.

The other information represents the total amount which you have been paid during the year. This information is called “year-to-date” information. The year to date information includes the totals of all of your income and deductions, both individually and in total for the year. Although some of the calculations, such as the various taxes, may be difficult for you to calculate, in most cases it is easier to total the other items such as insurance or savings deductions. Since these deductions are usually voluntary and of great value to you and your family, it is important that you review these calculations on each pay stub.

It can also be very helpful if you keep the pay stub from each one of your paychecks. You should find a safe place in your home, and keep the stubs in good order. In this way, should you ever find a mistake in your pay or deductions, it will be easier to explain the mistake to your employer with the use of your previous pay stubs as examples.

I V. Phrases for Discussion

A lot of  หลากหลาย
Check stub  สิ่งเปล่า
Consist of (to)  เกิดจาก
Current earnings  อาง่าย
Employee number  เลขทะเบียน
Gross pay  เงินเดือน
Net pay  เงินต่างจากเงินเดือน
Overtime rate  ล่าจ้างอยู่加班
Pay period  กำหนดล่าจ้าง
Pay rate  ล่าจ้าง
Pay stub  ข้อมูลต่างจากรับ
Payroll check
Period beginning
Period ending
Regular hourly rate
Regular time
Time-and-a-half
To the order of
Year-to-date deductions
Year-to-date earnings
Year-to-date net pay
Year-to-date

PRESENTATION OF A PAYCHECK AND A PAY STUB

The following is a sample of a paycheck and a pay stub:

Paycheck

TODCO
12 Second St.
City, Minn.
PAY

TO THE ORDER OF

MY BANK
City, Minn.

No. 1699
DATE AMOUNT

9-7

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The following are terms and phrases commonly found on the pay check:

1. **TODCO**
   - Name of the company (employer).
2. “To the order of”
   - The name of the person who is entitled to cash the check.
3. **Pay**
   - The amount of the check (net income).
4. Logan Bank
   - The name of the bank.
5. **No.**
   - Check number.
6. **Date**
   - Date when the check was issued.
7. **Amount**
   - Amount of the check; same as net income.
8. **Signature**
   - Signature of an official of the company (employer) who is authorized to sign the check.

Pay stub

The following are terms and phrases commonly found on the pay stub:

1. **Pay rate**
   - Amount you earn per hour.
2. **Current earnings**
   - Total amount of money you made from the first day to the last day of the pay period. The pay period can be one week, two weeks or a month.
3. **Current deductions**
   - Total amount of money taken from your income from the first day to the last day of the pay period for taxes and/or other purposes.
4. **Net pay**
   - Total amount earned after deductions (take-home pay)
5. **Year-to-date earnings**
   - Total amount of earnings from the beginning of the year to the end of the current pay period.
6. **Year-to-date deductions**  Total amount of deductions from the beginning of the year to the end of the current pay period.

7. **Year-to-date net pay**  Total amount of earnings after deductions (or take-home pay) from the beginning of the year to the end of the current period.

8. **No.**  Check stub number; same number as on the check.

9. **Check number**  The number of the check (1699).

10. **Period Ending**  The last day of the pay period.

11. **Period beginning**  The first day of the pay period.

12. **Social Security No.**  The social security number of the employee.

13. **Employee Name**  Name of the employee entitled to cash the check.

14. **Dept.**  The department where the employee works.

15. **Employee No. (number)**  The number assigned to the employee by the company.

16. **Regular time**  Number of hours worked during the pay period.

---

**EXERCISES**

**Exercise 1**

Bob's regular pay rate is $10.00 per hour. If Bob works over 40 hours a week, his overtime pay rate is $15.00 per hour. During the last pay period, Bob worked 45 hours.

How much did Bob get for the overtime?  $__________

How much was Bob's gross pay?  $__________

**Exercise 2**

During the pay period of February 1 - 14, 1993, Nancy's gross earning was $1,850. Her payroll deductions include the following:

9-8

Federal tax withheld:  12% of the gross income:  $______ x ____ = $______

State tax withheld:  1.5% of the gross income:  $______ x ____ = $______

City tax withheld:  2.75% of the gross income:  $______ x ____ = $______

Insurance contribution:  .5% of the gross income:  $______ x ____ = $______

How much was her net pay?  $________

---

**V. Tests**

1. Look at the pay stub below, then answer the following questions.
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lm;lesor 1 limo. AIliett.1.13 lit C:11

Form W-2 Wage and Tax Statement

<table>
<thead>
<tr>
<th>Employee's Social Security Number</th>
<th>Federal Income Tax Withheld</th>
</tr>
</thead>
<tbody>
<tr>
<td>800-11-1234</td>
<td>220</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employee Name</th>
<th>Social Security Number</th>
<th>Federal Income Tax Withheld</th>
</tr>
</thead>
<tbody>
<tr>
<td>John's Grocery Store</td>
<td>32-5551212</td>
<td>2,500</td>
</tr>
<tr>
<td>Paul Cox</td>
<td>283 A Sunshine Boulevard</td>
<td>2,500</td>
</tr>
</tbody>
</table>

Example:

What is the name of the employer? (Metan)

1.1. What was the last day of the pay period? 

1.2. How many hours did this person work during the pay period? 

1.3. What is the year to date net pay on the stub? 

1.4. How much money was taken out for federal income tax? 

1.5. How much money was taken out for state income tax? 

1.6. What is this person's employee number? 

1.7. How much did this person earn from the beginning of the year to the end of this pay period? 

1.8. How much has been withheld for the year? 

1.9. What is the regular pay rate of this person? 

1.10. How much did the person make after the tax deductions during this pay period? 

2. Circle the best answer.

9-10
Example:

The pay stub:

a. can be deposited in a bank account.

b. can be cashed.

c. contains information about earnings and withholdings. (Best answer)

d. indicates how well the employee does his/her job.

2.1. The information on the above pay stub describes:

a. the tax deductions.

b. the net pay.

c. the gross pay.

d. all of the above.

2.2. The net income can be calculated by:

a. subtracting the gross income from the federal tax.

b. subtracting all deductions from the gross income.

c. adding together all of the deductions.

d. none of the above.

2.3. The phrase “year to date earnings” refers to:

a. the net income for the present pay period.

b. your income for this entire year.

c. your deductions for the present pay period.

d. the total income from the beginning of the year to the end of the current pay period.

2.4. Federal withholding tax is the money:

a. the employer deducts from the pay check for retirement.

b. the employer deducts from the paycheck to support the state government.

c. the employer deducts from the paycheck to support the U.S. government.

d. all of the above.

2.5. Your “take-home pay” on your paycheck is your:

9-11
3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ____gross income  a. taxes used by your state government.
3.2. ____net income  b. your take-home income.
3.3. ____state income tax  c. your income before deductions.
3.4. ____social security tax  d. a number given to the employee by the employer.
3.5. ____employee number  e. a deduction which will be returned to you when you retire.
3.6. ____overtime  f. how much is paid for an hour.
3.7. ____regular pay  g. time in excess of 40 working hours a week.
3.8. ____"pay to the order of "  h. total earnings from the beginning of the year to the last day of the pay period.
3.9. ____"year-to-date earnings"  i. the pay for the working time within 40 hours a week.
3.10. ____pay rate  j. a statement indicating that the person is eligible to cash the check.
Teacher's Guide

LESSON 10

HOW TO USE AND RECONCILE CHECKING ACCOUNTS

I. Text Overview

In this lesson, students will learn how to use and properly maintain a personal checking account.

The lesson will begin with a review of the general rules that govern checking accounts. Students will then examine the proper procedures for making deposits and writing personal checks. Special emphasis will be placed on the proper maintenance of an account record, and the importance of recording deposits, checks and any other transactions or expenditures in the check register.

The concluding portion of this lesson will cover the necessity of properly reconciling a personal checking account, and the procedures to complete the reconciliation. This will serve not only as a review of the entire lesson, but also to develop the skills necessary to enable the student to make full use of the bank's services. As such, it is hoped that the student will have enough confidence to inquire about the procedures that he/she may not understand, and to discover possible errors that can be found in his/her account.

II. Key Words and/or Phrases for Discussion

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>As a result of</td>
<td>Because of; as a consequence; resulting from.</td>
</tr>
<tr>
<td>Bank statement</td>
<td>A monthly report of all transactions such as deposits and withdrawals</td>
</tr>
<tr>
<td>Blank check</td>
<td>A signed check with blank spaces: the name of the payee and the amount</td>
</tr>
<tr>
<td>Book of checks</td>
<td>A set of unsigned checks bound together like a book.</td>
</tr>
<tr>
<td>Canceled check</td>
<td>A check paid for, and then voided, by the bank.</td>
</tr>
<tr>
<td>Check register</td>
<td>Usually a booklet for recording the information on issued checks such as check numbers, dates, amounts of money paid or deposited, and names of the payees, etc.</td>
</tr>
<tr>
<td>Checking Account</td>
<td>a bank account mainly for the purpose of paying bills or expenditures.</td>
</tr>
</tbody>
</table>
Cover the check (to)  To have enough money in the bank account to pay for the amount on the check.
Deposit receipt  A piece of paper showing the amount of money you deposited in your bank account and the date you made the deposit. The receipt is for your records.
Deposit slip  A small form that you fill out when you make a deposit.
Deposit ticket  Also known as deposit slip.
Ending balance  The amount of money available in your account at the end of the bank statement period which is usually a month.
Insufficient funds  There is not enough money to pay for the check(s) you signed.
Keep track of (to)  To maintain a record of; to follow and/or to know about what is going on.
Schedule of service charges/fees  A listing of different types of services and how much each service costs.
Service fee  The expense or cost for the service.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the Key Words and Their Laotian Translations;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over Phrases for Discussion;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.
LESSON 10

HOW TO USE AND RECONCILE
CHECKING ACCOUNTS

I. Objectives:

In this lesson, you will learn about personal checking accounts. At the conclusion of this lesson, you should be able to:

1. understand the rules which you must follow when you have a checking account;
2. complete a deposit ticket properly, and make a deposit into your checking account;
3. write a personal check correctly and properly record it in the check register.
4. read and understand a bank statement, and reconcile your checking account using a bank statement and a check register.

II. Key Words and Their Laotian Translations

Advantage ดิ่ยข้าว
One advantage of having a bank account is to be able to pay bills by check.

Agree (to) เซวั่น
Tom and Marty agreed to meet at one o'clock in town for lunch.

Balance ขั้ว
The balance in her account was $125.49

Bill ใบรับเงิน
Our gas bill is usually low so we can pay it as soon as it arrives.

Bounce (to) สะท้อ
Maria had no money in her bank account so when she wrote a check it bounced.

Cancel (to) อิทธิภัณฑ์อุด
When you cash a check, the bank cancels it so nobody else can cash it.
Since you have maintained enough money in your account, the bank service charge/fee is waived.

The bank charges fees for its check cashing services.

Mike deposited a check on Monday, but it won't clear until Wednesday.

Marie always deposits her paycheck into her checking account.

It is against the law to change or falsify a legal document.

It is illegal to forge or sign someone else's name on a check.

Banks handle loan for housing or car and other big items.

The bank will honor all checks that are drawn from my account.

Because my secretary is very organized she managed the office well.

Manny over drew his account because he wrote a check for more money than he had in his account.

It's good to keep a pad by the phone to write messages.

Since Christina is the payee of the check she can cash it.

The check is still pending because it has not been cashed yet.

Martha reconciles her bank book with the bank statement every month.

He has to follow the company rules, if not, he will be fired.
Having a personal checking account can be very helpful and can offer many advantages in managing money. However, if you do not understand the bank's rules and service charges or fees, and if you do not use your bank account properly, a checking account can also be very troublesome and sometimes very expensive.

Therefore, whether you already have a checking account or you are about to open an account, ask a person who works at the bank for a copy of the rules and a schedule of service fees or charges for checking accounts. Some banks charge a fee for each check you sign but waive this fee if you maintain a certain balance in your account.

A. MAKING DEPOSITS

When you first open your account, you will receive a book of blank checks without your name printed on them. However, about a week later your bank will send you a supply of checks and deposit slips with your name on them. The bank will charge to your account the cost of this supply.

The way you put money in your account is to make a deposit. To do so, you will have to use a deposit slip with your name and your account number printed on it. These slips are usually found in the back of your book of checks. A sample deposit slip can be found at the end of this lesson. For practice purposes, fill out the deposit slip correctly and completely. Make certain that you write the proper dollar amount(s) on the slip and the date of the deposit. Add the items of the deposit if there are more than one. It is also very important to record the date and amount of the deposit in the check register. Keep the deposit receipt which the bank gives you.
when you make your deposit. The receipt is proof of the deposit and is needed when you reconcile your account or if there is a question about the deposit.

B. WRITING A CHECK OR WITHDRAWING MONEY

When you write a personal check to pay a bill or to buy something, it is also very important that you write the check properly and completely, including the name of the payee. An incomplete check could be forged or used in a manner which you did not intend. A copy of a sample personal check can be found at the end of this lesson.

Before writing a check, make sure that you have enough money in your account to cover the check. If you write a check without enough money in your account, the bank will not honor your check because of insufficient funds and will return it to you. In this case, your check bounces and your account is overdrawn. The bank will charge you a fee for handling the bounced check. This fee or charge can cost as much as $30.00 per bad check.

Always use a pen whenever you write a personal check. If you write a check in pencil, the dollar amount of the check and the name of the payee could be erased or changed, or the check could be forged.

Make certain that the dollar amounts are correct, and that the numbers and the written words indicating the amount are the same. Sign and date the check properly, and fill all of the spaces properly. Leaving blank spaces on the check could also allow someone to change the amount or falsify the check. Finally, before you remove the check from the pad, or give it to someone, make certain that you have recorded it properly, including the date and amount in the check register.

C. RECONCILING YOUR ACCOUNT

Each month you will receive a statement from the bank describing all of the transactions which occurred in your account over the past month. This statement lists all of the deposits you made to your account, as well as all of the checks which you wrote during this period. All of the checks which have cleared your account are returned to you along with the statement.

In order to maintain your account properly, it is necessary to reconcile your account. This procedure is very important if you want to know exactly how much money you have in your account, which checks are still pending, how much has been deposited, and any fees which the bank may have charged you over the past month.

In order to reconcile or balance your checking account, you must first look at
all of the checks which you have written for that particular month and which have been returned to you. These canceled checks should be checked against the information recorded in your check register. Next, you must list all of the pending checks which you wrote over the past month but have not yet cleared.

Next, compare the balance in your check register with the “ending balance” on the bank statement. It is very likely that these balances will not agree. However, if you add all the pending checks and the ending balance on the bank statement, the total should be the same as the balance in your check register, and your account is reconciled. Remember, reconciling your account is not always easy, and sometimes it can take a long time. But if you do not reconcile your account each month, you cannot keep track of your money, and sometimes it can become very expensive because of a loss as a result of mistakes made by the bank.

IV. Phrases for Discussion

As a result of  ผลเกิด
Bank statement  ทัณฑ์บัญชีธนาคาร
Blank check  ใบสั่งจ่ายฟรี
Book of checks สมุดใบสั่งจ่าย
Canceled check ใบสั่งจ่ายต่ำได้
Check register  สมุดใบสั่งจ่าย
Checking account  สมุดใบสั่งจ่ายเงินฝากธนาคาร
Cover the check (to)  ประกันใบสั่งจ่าย
Deposit insurance ประกันเงินฝาก
Deposit receipt ใบเรียกเงินฝาก
Deposit slip ใบเงินฝาก
Deposit ticket ใบเสร็จเงินฝาก
Ending balance ยอดเงินสด
Insufficient fund ทรหดสินทรัพย์
Keep track of (to)  ติดตาม
Schedule  ใบจ่ายเงิน
Schedule of service charges/fees ตารางค่าบริการ/ค่าธรรมเนียม

V. Tests

1. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong)

   Example:

   T  The bank statement is a monthly report of all bank transactions such as deposits and withdrawals. (T)

   1.1. __When you pay a bill by check you have to fill out a deposit slip.

   1.2. __When the bank charges you for writing checks, it is called over withdrawal.

   1.3. ___ A check bounces because of insufficient funds in the account.

   1.4. ___There is no charge for bouncing a check.

   1.5. ___Bank reconciliation is a process of checking the accuracy of all bank transactions.

   1.6. ___You have to use a deposit slip to make a deposit in your own account.

   1.7. ___A payee is the person who pays you.

   1.8. ___A bank statement lists all the banking transactions over a period of time.

   1.9. ___The bank does not charge a fee for overwithdrawings.

   1.10._The account is reconciled if the total of the ending balance on the bank statement and the pending checks agrees with the balance in the check register.

2. Fill in the each of the blanks within the best answer.

   Example:

   You have to fill out a _________ when you make a deposit at the bank.
a. job application.
b. pay stub.
c. deposit slip. (Best answer)
d. request for information.

2.1. When you bounce a check, the bank will _____ you.

a. honor.
b. manage.
c. charge.
d. cover.

2.2. A_____ lists all transactions at the end of the bank statement period.

a. deposit slip.
b. statement.
c. schedule.
d. bill.

2.3. If you have enough money in your bank account to pay for a bill, your check will _____.

a. bounce.
b. clear.
c. handle.
d. reconcile.

2.4. If you do not fill out your check properly, someone may _____ it.

a. honor.
b. charge.
c. deposit.
d. forge.

2.5. If you _____ a check, it will show up on your bank statement.

a. charge.
b. falsify.
c. deposit.
d. manage.

2.6. When you receive your bank statement, you should _____ it.

a. overdraw.
b. sign.
c. waive.
d. reconcile.

2.7. When you write a check, make certain that there are _____ funds in your bank account.

   a. sufficient.
   b. insufficient.
   c. a lack of.
   d. a schedule of.

2.8. The bank charges a _____ for over withdrawing.

   a. rule.
   b. transaction.
   c. deposit.
   d. fee.

2.9. When the bank ______ your bad check, it will charge you for this service.

   a. handles.
   b. falsifies.
   c. signs.
   d. deposits

2.10. You can write a check to pay a _____.

   a. book of checks.
   b. a bank statement.
   c. bill.
   d. schedule of fees.

2.11. Putting money into your account is called making a_____.

   a. statement.
   b. deposit.
   c. reconciliation.
   d. rule.

2.12. Depositing and withdrawing money, and writing checks are all examples of:

   a. opening a checking account.
   b. bank transactions.
   c. bank statement reconciliation.
   d. balancing the bank account.
2.13. The bank sends you ______ every month, which describes all of your transactions.

   a. a schedule of fees.
   b. a book of checks.
   c. a supply of deposit slips
   d. a statement.

2.14. A ____ is the person or business that you send a check to.

   a. payee.
   b. employer.
   c. payer.
   d. manager.

2.15. The first step in ______ your bank statement is checking your canceled checks against your check register.

   a. forging.
   b. honoring.
   c. clearing.
   d. reconciling.

2.16. If someone erases or changes any of the information on your check, then the check has been ____.

   a. canceled.
   b. forged.
   c. over withdrawn.
   d. reconciled.

2.17. If you write a check for more money than you have in your bank account, then your account is ____.

   a. canceled.
   b. closed.
   c. over withdrawn.
   d. covered.

2.18. The money available in your bank account is your ____.

   a. balance.
   b. deposit.
   c. transaction.
   d. schedule.
2.19. The final step in reconciling your bank account is to make sure that the "ending balance" _____ the balance in your check register.

a. agrees with.
b. does not agree with.
c. honors.
d. handles.

2.20. When you write a check with insufficient funds in your bank account, the bank will not _____ it.

a. bounce.
b. honor.
c. waive.
d. cancel.

3. Fill in each of the blanks on the left column with the best answer from the right column.

3.1. ___ bill
3.2. ___ pending
3.3. ___ bounce
3.4. ___ account balance
3.5. ___ falsify
3.6. ___ clear
3.7. ___ deposit slip
3.8. ___ advantage
3.9. ___ rule
3.10. ___ waive

a. A check that has not been cashed yet.
b. What happens to a check when it is written for more money than you have in your account.
c. A statement of charges that you have to pay.
d. Intentionally making changes to give wrong information.
e. The amount of money available in your bank account.
f. After the bank has paid for your signed check.
g. When your bank does not charge you for a service that you are supposed to pay for.
h. What you are supposed to do or follow; a guide for conduct or action.
i. You have to use this form when you put money in your bank account.
j. Benefit as a result of an action.
Answer Key

Lesson 1

Test 1
1.1. b. 1.2. b. 1.3. b. 1.4. b. 1.5. a.

Test 2
2.1. hiring, application 2.2. charge 2.3. sign, contract 2.4. experience
2.5. employment agencies 2.6. contact 2.7. interest 2.8. hiring
2.9. source job leads 2.10. neighborhood

Test 3
3.1. a. 3.2. i. 3.3. b. 3.4. d. 3.5. f.
3.6. g. 3.7. h. 3.8. j. 3.9. e. 3.10. c.

Lesson 2

Test 1
1.1. b. 1.2. a. 1.3. a. 1.4. d. 1.5. a.
1.6. b. 1.7. a. 1.8. d. 1.9. b. 1.10. b.

Test 2
2.1. d. 2.2. g. 2.3. i. 2.4. f. 2.5. a.
2.6. c. 2.7. j. 2.8. h. 2.9. b. 2.10. e.

Test 3
3.1. Job openings 3.2. look for, classified 3.3. expense 3.4. requirements
3.5. announce 3.6. daily basis 3.7. services 3.8. represent
3.9. opportunities 3.10. training course

Lesson 3

Test 1
1.1. T 1.2. F 1.3. T 1.4. F 1.5. T
1.6. T 1.7. F 1.8. T 1.9. F 1.10. F

Test 2
2.1. type 2.2. financial situation 2.3. first impression
2.4. employment history 2.5. purpose 2.6. N/A
2.7. references 2.8. suggestions 2.9. overlook
2.10. prospective employer
Test 3
3.1. e.  3.2. f.  3.3. i.  3.4. a.  3.5. b.
3.6. g.  3.7. d.  3.8. c.  3.9. j.  3.10. h.

Lesson 4

Test 1
1.1. j.  1.2. e.  1.3. h.  1.4. g.  1.5. b.
1.6. a.  1.7. c.  1.8. i.  1.9. f.  1.10. d.

Test 2
2.1. F  2.2. T  2.3. F  2.4. T  2.5. F
2.6. T  2.7. T  2.8. F  2.9. T  2.10. T

Test 3
3.1. application, convince  3.2. punctuation  3.3. inquiry letter
3.4. establish first contact  3.5. satisfied  3.6. impressive
3.7. cover, self yourself  3.8. referred  3.9. interview, convenience
3.10. qualifications  3.11. improve  3.12. handwritten
3.13. resume  3.14. crucial  3.15. attention

Lesson 5

Test 1
1.1. a.  1.2. d.  1.3. d.  1.4. d.  1.5. b.

Test 2
2.1. F  2.2. T  2.3. T  2.4. F  2.5. F

Test 3
3.1. f.  3.2. g.  3.3. l.  3.4. i.  3.5. c.
3.6. a.  3.7. j.  3.8. b.  3.9. d.  3.10. h.
3.11. e.  3.12. k.  3.13. o.  3.14. m.  3.15. n.

Lesson 6

Test 1
1.1. F  1.2. T  1.3. T  1.4. F  1.5. F
1.6. F  1.7. T  1.8. F  1.9. T  1.10. T
Test 2
2.1. a degree, training in computer
2.4. "roundabout", to-the-point
2.6. well-groomed, appearance
2.9. benefits
2.2. introduce
2.3. well-prepared
2.5. extra-curricular activities
2.7. starting salary
2.8. pay scale
2.10. confidence

Test 3
3.1. b.       3.2. d.       3.3. b.       3.4. c.       3.5. b.
3.6. d.       3.7. d.       3.8. a.       3.9. d.       3.10. d.

Lesson 7

Test 1
1.1. d.       1.2. d.       1.3. b.       1.4. d.       1.5. a.
1.6. b.       1.7. a.       1.8. c.       1.9. a.       1.10. a.

Test 2
2.1. dependents, claim
2.4. earnings
2.7. insurance
2.10. payroll
2.2. collects, social security
2.5. disabled, benefits
2.8. legal
2.3. withhold
2.6. contribute
2.9. credited

Test 3
3.1. a.       3.2. f.       3.3. i.       3.4. j.       3.5. d.
3.6. e.       3.7. k.       3.8. b.       3.9. l.       3.10. c.
3.11. h.      3.12. g.      3.13. o.      3.14. n.      3.15. m.

Lesson 8

Test 1
1.1. b.       1.2. b.       1.3. c.       1.4. b.       1.5. b.
1.6. d.       1.7. a.       1.8. a.       1.9. d.       1.10. d.

Test 2
2.1. d.       2.2. c.       2.3. d.       2.4. d.       2.5. b.

Test 3
3.1. c.       3.2. d.       3.3. e.       3.4. j.       3.5. g.
3.6. f.       3.7. b.       3.8. h.       3.9. i.       3.10. a.
Lesson 9

Test 1
1.1. 5/21/93  1.2. 83  1.3. 4,726.97  1.4. 105.60  1.5. 14.08
1.6. 106  1.7. 6,320  1.8. 1,593.03  1.9. 8  1.10. 528.61

Test 2
2.1. d.  2.2. b.  2.3. d  2.4. c.  2.5. b.

Test 3
3.1. c.  3.2. b.  3.3. a.  3.4. e.  3.5. d.
3.6. g.  3.7. i.  3.8. j.  3.9. h.  3.10. f.

Lesson 10

Test 1
1.1. F  1.2. F  1.3. T  1.4. F  1.5. T
1.6. T  1.7. F  1.8. T  1.9. F  1.10. T

Test 2
2.1. c.  2.2. b.  2.3. b.  2.4. d.  2.5. c.
2.6. d.  2.7. a.  2.8. d.  2.9. a.  2.10. c.
2.11. b.  2.12. b.  2.13. d.  2.14. a.  2.15. d.
2.16. b.  2.17. c.  2.18. a.  2.19. a.  2.20. b.

Test 3
3.1. c.  3.2. a.  3.3. b.  3.4. e.  3.5. d.
3.6. f.  3.7. i.  3.8. k.  3.9. h.  3.10. g.
Bilingual English-Laotian Glossary

Each entry is followed by the letter "L" and a number. This combination indicates that the entry can be found in the lesson indicated by the number, for instance "L.2 " means lesson 2, L.2/L.5 means both lesson 2 and lesson 5, etc.

Abbreviation (L1)  ຮູບຄົນ
Abbreviation (L2)  ຮູບທ່ານ
Account (L7)  ຄົນມຸກາຮຽມ
Accurate (L5)  ກະຊວງເລີດ
dchief (to) (L5)  ໃນລົດ
Acquaint (to) (L3)  ໄຊຍໝາຍ
Ad (advertisement) (L1)  ຕົ້ມຄ່າ
Administer (to) (L7)  ສັງຄອບຄົວ
Advantage (L10)  ລະບົບການ
Advertise (to) (L2)  ຕົ້ມຄ່າ
Advertisement/ad (L2)  ຕະຕາສາດ
defense (L5)  ຕະຕາສາດ
government (L5)  ຕະຕາສາດ
to (L7)  ຕະຕາສາດ
to (L3)  ຕະຕາສາດ
Apply (to) (L3)  ຕະຕາສາດ
to (L1)  ຕະຕາສາດ
Argumentative (L6)  ຕະຕາສາດ
Clear (to)  (L10)  สิ้นสุดเรื่องที่เป็น
Collect (to)  (L5/L5)  สะสม
Comfortable (L3)  ผ่อนคลาย
Company (L2)  บริษัท
Compensation (L8)  วันหยุดฉลอง
Compile (to)  (L1)  รวบรวม
Conduct (to)  (L6)  ประชุม
Confidence (L6)  ที่มั่นใจ
Consider (to)  (L3)  ตระหนัก
Considerate (L6)  นุ่มนวล
Contact (L1/L4)  ติดต่อ
Contain (to)  (L2)  ควบคุม
Contribute (to)  (L7)  ช่วย
Contribution (L7)  ทำให้
Convenience (L4)  สะดวก
Convince (to)  (L4)  ทำให้
Corrective (L6)  เสริม
Costly (L2)  ราคานาน
Course (L2)  ข้อ
Courteous (L6)  นิยาม
Credit (to)  (L7)  เชื่อม
Crucial (L4)  สำคัญ
Current (L9)  ปัจจุบัน
Curriculum (L6)  หลักสูตร
Data (L5)  ข้อมูล
Deduct (to)  (L8)  ลดลง
Deduction (L9)  ตาม
Department (L9)  สำนัก
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<th>Term</th>
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<td>Depend upon (to) (L2)</td>
<td>ปัจจัย (มาจาก)</td>
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<td>Dependent (L7)</td>
<td>ผู้พิรุป (อยู่)</td>
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<td>Deposit (L7)</td>
<td>เงินฝาก,ย้ายเงิน</td>
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<td>Deposit (to) (L10)</td>
<td>เงินฝาก</td>
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<td>Describe (to) (L2)</td>
<td>รายละเอียด</td>
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<td>Design (to) (L5)</td>
<td>ออกแบบ</td>
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<td>Disagree (to) (L6)</td>
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<td>Document (L6)</td>
<td>รายงาน</td>
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<td>แบบต้นฉบับ</td>
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<td>Duty (L6)</td>
<td>หน้าที่</td>
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<td>Earn (to) (L1)</td>
<td>ได้รับ</td>
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<td>ผู้ใช้เงิน</td>
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<td>Earning (L7/L8)</td>
<td>ต้นทุน</td>
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<td>Education (L2/L8)</td>
<td>ศึกษา</td>
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<td>Eligibility (L7)</td>
<td>สมรรถนะ</td>
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<td>Eligible (L7)</td>
<td>สมรรถนะ</td>
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<td>Emphasized (to) (L5)</td>
<td>ความสำคัญ</td>
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<td>Employment (L1)</td>
<td>งาน</td>
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<td>Encourage (to) (L6)</td>
<td>กระตุ้น</td>
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<td>Establish (to) (L4)</td>
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<td>Evaluate (to) (L5)</td>
<td>ประเมิน</td>
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<td>Examine (to) (L8)</td>
<td>ตรวจสอบ</td>
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<td>Exception (L7)</td>
<td>ตัวอย่าง</td>
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<td>Expense (L2/L7)</td>
<td>ค่าใช้จ่าย</td>
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<tr>
<td>Experience (L1)</td>
<td>ประสบการณ์</td>
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</table>
Extra-curricular (L6)  ประกาศกิจกรรม
F.I.C.A. (L8)  พนักงานประกันสังคม
Falsity (to) (L10)  ปัญหาลวง
Favorite (L6)  รายการที่ชอบ
Federal (L7)  รัฐบาล
Fee (L1/L2)  ค่าธรรมเนียม
File (to) (L8)  เรื่องเอกสารตั้งเว้นไป
Fill out (to) (L1)  จดหมาย
Financial (L3)  ทางบัญชี
Find out (to) (L2)  ตัวอย่าง
Follow-up (to) (L6)  ติดตาม
Forge (to) (L10)  งานแปล
Formal (L6)  ทางตรง
Foundation (L2)  ที่มา
Full-time (L6)  งานเต็มเวลา
Fund (L7)  ทรัพย์สิน
Gather (to) (L5)  ผลรวม
Goal (L3)  หมายความ
Government (L1)  รัฐบาล
Grooming (L6)  ตัวอย่างธุรการ
Gross (L9)  ตัวอย่างธุรการ
Hand-write (to) (L4)  วิธีการใช้...
Handle (to) (L10)  วิธีการใช้...
Happen (to) (L2)  วิธีการใช้...
Health (L7)  วิธีการใช้...
Helpful (L2)  วิธีการใช้...
Hiring (to) (L1)  วิธีการใช้...
History (L5)  วิธีการใช้...
Hobby (L6)
Honestly (L6)
Honor (to) (L10)
Hourly (L9)
Identification (L7)
Immigration (L5)
Impersonal (L5)
Impress (to) (L1)
Impression (L3)
Impressive (L4)
Improve (L4)
Income (L7/L8)
Information (L1)
Inquiry (L1)
Inquiry (to) (L1)
Instruction (L3/L6)
Insurance (L7/L8/L9)
Interest (L1/L2)
Interrupt (to) (L6)
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Interview (to) (L6)
Interviewee (L6)
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Introduce (L6)
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Legal (L5/L7)
Level (L5)
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<td>List (to) (L2/L3)</td>
<td>लिस्ट (टो) (L2/L3)</td>
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<td>Locate (to) (L2)</td>
<td>लॉकेट (टो) (L2)</td>
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<td>लोगिकल (L5)</td>
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<td>Look for (to) (L2)</td>
<td>लूक फर (टो) (L2)</td>
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<td>मेंशन (टो) (L5)</td>
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<td>Misunderstand (to) (L1)</td>
<td>मिसंडरस्टंड (टो) (L1)</td>
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<td>Monitor (to) (L6)</td>
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<td>नोटिस (टो) (L1/L2)</td>
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<td>ओप्पोर्च्च्युटी (L2/L6)</td>
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<td>ओर्गनाइजेशन (L5)</td>
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<td>Overdraw (to) (L10)</td>
<td>ऑवरड्रॉव (टो) (L10)</td>
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<td>पैड (L10)</td>
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Part-time (L6)
Particular (L2)
Paycheck (L9)
Payee (L10)
Payroll (L7)
Pending (L10)
Pension (L8)
Period (L9)
Permit (to) (L3)
Personal (L3)
Plan (to) (L1)
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Position (L6)
Preliminary (L5)
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Process (L1)
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Provide (to) (L2)
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Qualification (L4/L6)
Quality (L4)

rador bu gey e sele lo o mo
bap l hakh
se bu gey o l a j h g
nu r pe
pma b l g y sela ra
sa g du y
xuj y nh
li th a
rang yu day
son gi
a g wage
mi y
p h o
xa h o
th b j th am
pe j u di
tha s da yi day
pra h
ra th i m son gi
thi
th
pra ha
th o di
bap l g y sela ra
ra phong th la bupu
ra ma j ki th u khoa
th th ew yu day
th th
co nh u u th u
th b a m
ka m a ti em
ka m a ti em
Quit (to) (L6) ลาออกไป
Race (L3) ผีดุ
Reader (L2) ผู้อ่าน
Recommend (to) (L5) แนะนำให้
Reconcile (to) (L10) เอาใจใช้ได้ึก
Record (L8) ยามที่
Refer (to) (L4) เข้าไป
Reference (L3/L6) ผู้รู้, ผู้บอก
Referral (L4) ที่วัสดุนิสัย
Refuse (to) (L3) ปฏิเสธ
Religion (L3) ศาสนา
Represent (to) (L1/L2) เข้าถึงมาใช้
Require (to) (L1/L2) ปฏิบัติให้
Requirement (L2) ต้องปฏิบัติ
Respectful (L6) เล่มมือถือโน้มเล็กน้อยบ้างคือ
Respond (to) (L2) ตอบสนอง
Response (L2) ตอบรับในสูง
Resume (L4/L5) บิ๊กขยับ
Retirement (L8/L9) ทางตรงที่ถึงที่จบงาน
Review (L5) ทบทวน
Review (to) (L6) ตอบโต้
Rule (L10) กิจประสงค์
Rush (to) (L6) ฝ่าขอ
Salary (L9) เงินเดียว
Satisfy (to) (L4) ผ้า
Savings (L9) สะสม
Saying (L5) ต่างๆใช้
Schedule (L10) กำหนดเวลา

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Suggestion (L3)  ทำแบบมีฯ
Summarize (to) (L5)  ซุ้มไอสคอร์ม
Summary (L5)  โตรคอมาชู้
Supervisor (L6)  ผู้ดูแล
Supply (L10)  จุ้ยทรง
Switch (to) (L8)  ญุบ
System (L7)  ระยิ่ง
taxable (L8)  ห้วงสัญจริ
Tip (L8)  เงินมีนิยม
title (L8)  ซักการที่หมาย
training (L2)  ฝีฝรั่บริม
transaction (L10)  ทำเรียบรูมอัจฉริยา
tricky (L2)  ฉลอก
troublesome (L10)  มีปัญหาเกิดขึ้น
trust (L7)  ใช้จ้าง
type (L3)  แบง, สมบัติ
unemployment (L8)  อัจฉริยา
unpleasant (L2)  ยุ่ยสั่ง
untidy (L3)  เยี่ยงเปี้ย
valuable (L1)  มีล่า
transaction (L10)  ทำเรียบรูมอัจฉริยา
valuable (L1)  มีล่า
voluntary (L9)  จ้างสามี
waive (to) (L10)  อิทธิพลไปยังที่อื่นก็ให้เอาไว้ที่จุดม่า
well-groomed (L6)  แก่รูปต้องจาย
well-prepared (L6)  ผ้อมแยร์
widowed (L5)  แม่สามี
widow (L7/L8)  ซ้ทรองให้
workplace (L6)  ติ่งรักษา
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