MONTANA CAREER GUIDE

THE KEY TO A GREAT FUTURE IS A SOLID CAREER PLAN
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Welcome to Your Future

The Montana Career Guide

Whether you’re a high school student considering future career options for the first time, an adult looking to make a career change, or a retiree thinking about reentering the workforce, this guide was made for you.


Because we couldn’t possibly fit all the available career information into these pages, the Career Guide was made to be used alongside the Montana Career Information System (MCIS), an all-in-one online career information resource that is free to all Montanans.

How you use the guide is up to you. You can read it from cover to cover, or skip straight to the information most relevant to you. If you’re just starting to explore careers, start at the beginning. If you want to brush up on your interviewing skills, feel free to jump straight to that section.

No matter how you use the guide, we hope you will find it useful in getting you the kind of job you want. Welcome to your future.
The Importance of Career Planning

You wouldn’t go on a trip without planning how to get there, where to stay, what to pack, and what to do when you arrive. You’d do careful research to find the lowest fares, affordable accommodations, the best places to eat, and the must-see attractions. So why would you leave something as important as your career to chance?

Career planning is more than just finding a job.
It’s about figuring out what type of work is right for you and developing the skills and knowledge you’ll need to find work in your chosen field. Too often, settling for any old job leads to occupational mismatches.

A Job is Not a Career. Here’s the Difference:

- A JOB is a work role within a specific company.
- An OCCUPATION is a wide category of jobs with similar characteristics.
- A CAREER is a lifetime journey of building and making good use of your skills, knowledge, and experiences.

Consequences of an Occupational Mismatch
Stress  Discontent  Depression

No biggie. If don’t like your job, you can just quit.

Consequences of Unemployment
Stress  Discontent  Depression

And Don’t Forget: Being Broke
Breakfast  Lunch  Dinner

Remember, finding a job you actually enjoy is essential to your happiness.

Way ahead of you. I already have a plan. My uncle promised me a job when I graduate.

UNCLE MORDY’S SLUDGE MANAGEMENT SERVICES

I didn’t plan for THIS...
The S.I.F.T. Method

Career planning is essential

And it’s not as daunting as you might imagine. This guide breaks down career planning into a simple 4-step process, and guides you through each step. It also shows you how to use technology to find the most current career information available.

There’s a lot of information out there. To find the right career, you need to S.I.F.T.

The S.I.F.T. method is a 4-step career planning process that takes you all the way from exploring your personal interests to interviewing for your dream job. Here’s a closer look:

**Self-Assess**

This is the step where you collect information about yourself. Using a variety of tools and assessments, you will identify your:

- Interests
- Work values
- Personality type
- Skills
- Work preferences

**Investigate**

In this step, you will use the results of your self-assessments to find occupations that seem like a good match for you. You will investigate a variety of occupations, using Labor Market Information (LMI) to determine which ones you’d like to pursue, and which ones to rule out.

**Focus**

It is time to narrow your focus on a few occupations that seem like a good fit for you. Research them in depth, seriously considering how you will achieve your goals. Find out what kind of education you will need, and identify any barriers to entering your chosen occupation.

**Take Action**

First you will identify your goals, then you will make a plan to achieve them. Then you will take concrete steps toward making your plan a reality. This step includes planning your courses, writing a resume, and preparing for job interviews.

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Ever wish there was a GPS for your life?

There is.
It's the Montana Career Information System. And it's FREE.

Introducing MCIS
All the career planning tools you need. All in one place!

While this guide is full of useful career planning information on its own, it is meant to be used with the Montana Career Information System (MCIS). Here’s what MCIS has to offer:

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>All-in-One Career Planning System</td>
<td>MCIS is truly your one-stop destination for career planning tools and resources. From exploring occupations to writing a resume to planning next year’s classes, MCIS does it all.</td>
</tr>
<tr>
<td>Reality Check Budget Calculator</td>
<td>Find out how much money you’ll need to make to support the lifestyle you want. Reality Check generates a list of occupations that pay enough to support your choices.</td>
</tr>
<tr>
<td>Interest Assessments</td>
<td>How do you know which occupations are right for you? MCIS has several interest assessments to help you focus your search on the kinds of work most suited to your interests and strengths.</td>
</tr>
<tr>
<td>Personalized Portfolios</td>
<td>Create a personal portfolio to save the results of your assessments, financial aid searches, and occupation info. Portfolios can be transferred from middle school all the way through college.</td>
</tr>
<tr>
<td>Occupational Information</td>
<td>Learn what a job pays, tasks performed, education and training required, and much more. Sorting and filtering tools make it easy to find the information you need among more than 600 occupations.</td>
</tr>
<tr>
<td>Course Planners</td>
<td>Generate a course plan based on your career goals. MCIS suggests plans of study based on the career cluster you choose, and displays graduation requirements to help you choose your courses.</td>
</tr>
<tr>
<td>Education Resources</td>
<td>MCIS helps you find information on schools and programs of study from all over the U.S. You can search for institutions that match your preferences and compare up to three schools side-by-side.</td>
</tr>
<tr>
<td>Financial Aid Info</td>
<td>MCIS helps you search for scholarships and grants. You can sort and filter the results to display only those you qualify for. The “Paying for School” section answers the most common financial aid questions.</td>
</tr>
<tr>
<td>Application Tracker</td>
<td>Application Tracker helps you track and record your college application process from your initial research on schools to completing applications to managing your acceptance.</td>
</tr>
<tr>
<td>Resume Creator</td>
<td>Save information about your work history, then automatically generate and edit a professional resume in the style of your choice. You can store your resumes and information in your portfolio for later use.</td>
</tr>
</tbody>
</table>
Accessing MCIS

STEP 1: Visit careers.mt.gov.

STEP 2: Click the MCIS login button.

STEP 3: Log in.

If you are accessing MCIS from a school, Job Service Center, Adult Basic Ed program, Vocational Rehab Center, or other institution with an MCIS account, ask someone to set you up with a username and password. This will allow you to create a personal portfolio, which you’ll need in order to use some of MCIS’s more useful features and save the results of your searches and assessments. Once you have login credentials, you can access MCIS from anywhere.

If you are accessing MCIS from home and don’t have a username and password, you can log in as a guest user. This option is limited to Montana residents. You can save your work if you create a portfolio.

Enter your city and zip code.

You’re In!
WHO ARE YOU?

You know yourself pretty well, right? After all, you’ve been you for your whole life. True, but have you really considered your work preferences? Sometimes people make career goals based on jobs that seem prestigious or look good on TV. Without understanding your personal work preferences, your “dream job” may end up being a nightmare. That’s why finding a good job match is so important. Here are some questions to consider to find a career path that’s right for you:

- Working with others, or working alone?
- Working with your hands, or with your head?
- Being in charge, or reporting to others?
- Expressive work, such as art or music?
- Detail-oriented work involving numbers or organizing?
- Solving problems and finding new ways to do things?
- Good verbal skills, like writing and speaking?
- A gift for figuring out how things work or fit together?
- A head for math and numbers?
- The ability to persuade and influence people?
- A natural ability for athletics, music, or performing?
- Attention to detail and the ability to follow instructions?
- Perform well under pressure, or best work at your own pace?
- Prefer working with others, or by yourself?
- Like to focus on a single task, or do you thrive at multi-tasking?
- Work well in teams and get along with others?
- Seek leadership opportunities?
- Help others solve personal conflicts?
- Learning things by listening, reading, doing, or watching?
- Figuring out things on your own?
- Taking classes or training online?
- Perfecting skills you already have, or learning new skill sets?
- Do you like to take things apart to figure out how they work?
- Finding new and innovative ways to do things?
- Being outdoors or working inside?
- A quiet, calm environment, or an active, stimulating one?
- An exciting, potentially dangerous job, or a safe, stress-free workplace?
- Working on your feet or sitting at a desk?
- Being supervised or working for yourself?
- Working directly with the public, or with a group of peers?
- A steady paycheck, or will you work for commissions?
- A high-paying position, or a lower salary for work that is personally fulfilling?
- To stay close to home, or do you like to travel?
- A regular work schedule, or can you handle variable hours or being on call?
- A 40-hour work week, or are you willing to put in lots of overtime?
“Money doesn’t matter. I just want a job that I love.” It’s a wonderful sentiment, but how long will you love your job if it doesn’t pay enough to afford the life you want? The Reality Check inventory helps you calculate the salary you’ll need based on the lifestyle you choose. When you finish, use the total salary to guide your career planning. Will you need to rethink your career path to accommodate your lifestyle, or adjust your income expectations to pursue your dream job?

### Housing
Assuming you won’t be living with your parents, you’ll need a place to stay. You can reduce costs by living with roommates.

<table>
<thead>
<tr>
<th></th>
<th>1-Bedroom Apartment</th>
<th>2-Bedroom Apartment</th>
<th>3-Bedroom Apartment</th>
<th>House</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$665</td>
<td>$850</td>
<td>$1130</td>
<td>$1305</td>
<td>$_______</td>
</tr>
</tbody>
</table>

### Utilities
Monthly bills are sometimes included with rent, but homeowners must pay for utilities. Add all that apply.

<table>
<thead>
<tr>
<th></th>
<th>Electricity</th>
<th>Gas/Other Energy</th>
<th>Water</th>
<th>Garbage</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$90</td>
<td>$95</td>
<td>$60</td>
<td>$25</td>
<td>$_______</td>
</tr>
</tbody>
</table>

### Communications
You can save money by skipping a landline or cable, or by finding a good deal on bundled services. Add all that apply.

<table>
<thead>
<tr>
<th></th>
<th>Cell Phone</th>
<th>Phone (landline)</th>
<th>Internet</th>
<th>Cable</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$55</td>
<td>$30</td>
<td>$50</td>
<td>$70</td>
<td>$_______</td>
</tr>
</tbody>
</table>

### Food
Some people like to cook and others like to dine out. Most do a little of each. Choose one or enter your own estimate.

<table>
<thead>
<tr>
<th></th>
<th>Eat at Home</th>
<th>Home/Dine Out</th>
<th>Mostly Dine Out</th>
<th>Enter your Own</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$325</td>
<td>$535</td>
<td>$665</td>
<td>$_______</td>
</tr>
</tbody>
</table>

### Transportation
You need to get to and from work and play. Car payments vary depending on the vehicle, and the length of the loan.

<table>
<thead>
<tr>
<th></th>
<th>Bike/Walk</th>
<th>Public Transport</th>
<th>Car</th>
<th>Truck/SUV</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$30</td>
<td>$30</td>
<td>$400-$600</td>
<td>$770</td>
<td>$_______</td>
</tr>
</tbody>
</table>

### Clothes
Many occupations require a professional wardrobe. Others require specialized items such as steel-toe work boots.

<table>
<thead>
<tr>
<th></th>
<th>Minimal New Clothes</th>
<th>A Few Basics</th>
<th>I Like Clothes</th>
<th>I Love Clothes!</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$30</td>
<td>$60</td>
<td>$120</td>
<td>$165-$205</td>
</tr>
<tr>
<td>Health Care</td>
<td>No Insurance (Penalty Fee)</td>
<td>Buy Insurance through Work</td>
<td>Buy your own Insurance</td>
<td>Enter your own</td>
</tr>
<tr>
<td>------------</td>
<td>-----------------------------</td>
<td>-----------------------------</td>
<td>------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td></td>
<td>$58</td>
<td>$94</td>
<td>$254</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Entertainment</th>
<th>Make your own Fun</th>
<th>Mainly Hang Out</th>
<th>Hang Out/ Go Out</th>
<th>Mainly Go Out</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$55</td>
<td>$110</td>
<td>$270</td>
<td>$310</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal Care</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
<th>Pamper Yourself</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$50</td>
<td>$70</td>
<td>$100</td>
<td>$125</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Miscellaneous</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
<th>Higher</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$50-$100</td>
<td>$255</td>
<td>$350</td>
<td>$500</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student Loans</th>
<th>No Debt</th>
<th>Associate’s Degree</th>
<th>Bachelor’s Degree</th>
<th>Graduate Degree</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0</td>
<td>Public: $105\ Private: $165</td>
<td>Public: $300\ Private: $380</td>
<td>Masters: $390\ Doctorate: $435\ Professional: $840</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total your lifestyle choices</th>
<th>Total Monthly Expenses</th>
<th>$</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Add in savings (5% to 10% of total)</th>
<th>Expenses after Savings</th>
<th>$</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Don’t forget taxes (Add 20% to total*)</th>
<th>$</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Total Salary Needed</th>
<th>$</th>
</tr>
</thead>
</table>

For a more in-depth version of Reality Check that you can customize for geographic regions and specific occupations, log in to MCIS and start Reality Check from the “Assessments” tab.
Is Self-Employment for You?

Advantages of being your own boss:

• Greater income potential
• Flexible work schedule
• Choice of products and services you provide
• Working for your own interests rather than someone else’s leads to more fulfilling and rewarding work.

Risks of self-employment:

• Not guaranteed a steady income.
• May not have sick/vacation pay or a retirement fund
• Hours may be long when you’re starting out
• Half of all new businesses fail within five years.

Entrepreneurial Assessment:

Circle the number that best describes your work values. Then add up the total and match it to the key.

<table>
<thead>
<tr>
<th>3 = Strongly Agree</th>
<th>2 = Somewhat Agree</th>
<th>1 = Somewhat Disagree</th>
<th>0 = Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I consider myself a leader. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I am willing to work 50 hours or more per week regularly? 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I have the support of family and friends in starting a business. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I have will power and self-discipline. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. I like people and get along well with others. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Others seek my advice when making decisions. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. I always try to complete every project I start, regardless of obstacles and difficulties. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. I enjoy competition. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. I like to make my own decisions and accept the consequences. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. I have a high energy level that can be maintained over a long time. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. I am prepared to lower my standard of living until my business is firmly established. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. I make decisions quickly. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. I have the emotional strength to deal with pressure effectively. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. I am willing to accept both financial and career risks when necessary. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. I am prepared to lose a portion of my savings. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. I am mentally and emotionally ready to deal with other people’s personal lives and problems. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. I can handle hiring, disciplining and delegating tasks to employees. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. People trust me and consider me honest and reliable. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. I am ready to take on the risk of sudden closure of my operation or business, even in times of success and growth. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. I have a good network of friends, professionals, and business acquaintances. 3 2 1 0</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Now add up your total and refer to the key.

<table>
<thead>
<tr>
<th>Score</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>60-41</td>
<td>You are likely suited to be an entrepreneur.</td>
</tr>
<tr>
<td>40-21</td>
<td>You may be suited to be an entrepreneur.</td>
</tr>
<tr>
<td>20-0</td>
<td>Self-Employment may not be your best career option.</td>
</tr>
</tbody>
</table>

Sound like you? Go to p.42 for more info on self-employment.
The S. I. F. T. Method  Step 2: Investigate

In the INVESTIGATE step, you get to explore possible career paths. You will start by matching your assessment results to occupations. Then you will use Labor Market Information, such as wage data, employment outlook, and educational requirements to make informed career choices.

Matching Interests to Occupations

MCIS assessments that match your interests, skills, and preferences to occupations

**SKILLS Assessment**
SKILLS helps you identify your skills and match them to specific occupations. It also helps you recognize how you can transfer your skills between occupations.

**Work Importance Locator**
Find occupations based on your work preferences, such as working conditions, creativity, and recognition.

**Occupations Sort**
Occupation Sort lets you rank 28 factors often considered in career decision-making. This feature is found under the “Occupations” tab, rather than under “Assessments.”

**Career Cluster Inventory**
Rate 80 activities on how much you would enjoy doing them. Match your interests to the 16 Career Clusters and the occupations related to them.

**Interest Profiler**
Identify your interests and match them to six categories: Realistic, Investigative, Artistic, Social, Enterprising, and Conventional. Generates a list of occupations to explore under each category.

**IDEAS Assessment***
IDEAS links your interests to occupations and helpful courses.

*Not available at all sites.

Log in to MCIS, then hover over the “Assessments” tab. Choose an assessment from the list, or learn more by clicking “About Assessments.”

1. Log in to MCIS, then hover over the “Assessments” tab. Choose an assessment from the list, or learn more by clicking “About Assessments.”

2. Each assessment generates a list of matching interest areas or career clusters that you can click for a list of associated occupations.

3. Click on any occupation to access a wealth of information about it. When you find an occupation that interests you, click the save button to put it into your portfolio. You can access all your saved information using the “My Portfolio” tab.

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*Note: The images and tables are not included in the text representation.*

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*Note: The images and tables are not included in the text representation.*
Career Clusters are groups of jobs and industries related by similar skills or products. For example, ranchers and veterinarians are both part of the Agriculture career cluster because they are both essential to raising livestock.

Some jobs can be found in multiple clusters because they are needed in several industries. Managers, for instance, are most closely associated with the Business, Management, and Administration cluster, but managers are found in virtually every industry.

What are Career Pathways?
Career Pathways are the different specialty areas within each career cluster. Each pathway may require a different skill set, education, and experience. Career Pathways can be used to help you choose courses and plan your post-secondary education.
When you click on an occupation title in MCIS, it will take you to that occupation’s “At a Glance” page, which provides a snapshot of the most used information, including Wages, Employment Outlook, Education, and Working Conditions. For more detailed information, use the left menu bar (displayed on the left side of this page).

### Essential Labor Market Information for Career Planning

#### Wages
Money isn’t everything, but that doesn’t mean it’s not important. Wage information can help you decide which occupations are worth pursuing. Students should complete the “Reality Check” assessment (page 10) to fully understand the significance of wage information. Includes wage information for Montana and the United States.

#### Employment Outlook
Outlook data tells you which occupations will be in high demand in the future. If projected employment data shows that an occupation is likely to shrink, it may be difficult to find work in that field. Average annual openings predicts the number of job openings per year for an occupation.

#### Education Requirements
Termed “Preparation” in MCIS, this section indicates what type of education or training is needed to enter a certain occupation. Some fields have strict requirements, while others may not. MCIS shows the percentage of employment by education level for each occupation. The Programs of Study section can help you find specific schools and training programs for your area of interest.

#### Licensing/Certification
Certain occupations require a license or other certification to practice. MCIS lists licensing requirements specific to Montana. These requirements vary from state to state. If a license is required, contact information for the licensing board will be provided.

#### Working Conditions
How well-suited are you for this occupation? Information is broken down into four areas:

- **Interpersonal Relationships**
  How closely will you work with coworkers and clients? What methods of communication are used?

- **Physical Work Conditions**
  Is this an indoor or outdoor job? Are the conditions comfortable or challenging?

- **Work Performance**
  How closely will you be supervised? What level of responsibility will you have? What are the expectations for your performance?

- **Hours/Travel**
  Can you expect regular hours? Is overtime common? How much travel is involved?

#### Skills and Abilities
For those looking to switch careers, this section shows which of your skills will carry over to a new occupation. For students, this information tells you which skills you’ll need to develop to be employable in this field.

#### Physical Demands
Helps you determine whether you are physically capable of performing the work.

#### And Much More
As you can see, MCIS has a ton of occupational information, including interviews and videos of real professionals talking about their jobs. In total, this information attempts to give you a complete picture of an occupation to help you decide if it is a good match for you.
**Investigate Education and Training Options**

**Education is Expensive!**

$31,790 The U.S. average college debt for students with a Bachelor’s degree.*

15%↑ Over ten years, the cost of tuition at 4-year colleges increased by about 15%.

**Career planning is more important than ever.**

An estimated 30% of college students switch majors at least once,** and that’s okay—switching majors is necessary when you discover what you’re truly passionate about. But switching majors can also cost extra semesters of hard work and thousands of dollars.

That’s why career planning is so important. Your dream job may not require a 4-year degree, and knowing that in advance can save you time and tuition money. No one expects you to have your entire future mapped out by the time you finish high school, but putting effort into career planning can help you avoid costly false starts.

**Education Pays!**

Not only does your income potential increase by 45% from getting a high school diploma to getting a Bachelor’s Degree, but your chances of being unemployed are dramatically lower. Check out these numbers:

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Average Annual Wage</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than High School Diploma</td>
<td>$21,800</td>
<td>9.3%</td>
</tr>
<tr>
<td>High School Diploma or Equivalent</td>
<td>$29,187</td>
<td>4.3%</td>
</tr>
<tr>
<td>Some College or Associate’s Degree</td>
<td>$31,875</td>
<td>3.3%</td>
</tr>
<tr>
<td>Bachelor’s or Higher</td>
<td>$42,388</td>
<td>2.0%</td>
</tr>
<tr>
<td>Graduate or Professional Degree</td>
<td>$57,451</td>
<td></td>
</tr>
</tbody>
</table>

Average MT Rate: 3.3%

Average MT Wage: $35,249

**Source: https://nces.ed.gov/pubs2018/2018434.pdf

The data is compelling, but don’t automatically choose a Bachelor’s degree program. It can open a lot of doors, but it isn’t always the best financial choice.

Roughly 24% of Montana jobs require a Bachelor’s degree or higher.

That’s about 1 in 4 jobs. Yet 32% of Montanans hold a Bachelor's Degree or higher.

Here’s how it breaks down:

- **LESS THAN HIGH SCHOOL**
  - 26.9% of MT jobs require
  - MT Average Annual Wage by Min. Education Level $28,004

- **HIGH SCHOOL DIPLOMA or Equivalent**
  - 40.5% of MT jobs require
  - MT Average Annual Wage by Min. Education Level $42,932

- **SOME COLLEGE to an ASSOCIATE’S DEGREE**
  - 8.8% of MT jobs require
  - MT Average Annual Wage by Min. Education Level $35,775

- **BACHELOR’S DEGREE**
  - 19.6% of MT jobs require
  - MT Average Annual Wage by Min. Education Level $65,638

- **MASTER’S, DOCTORAL, or PROFESSIONAL DEGREE**
  - 4.1% of MT jobs require
  - MT Average Annual Wage by Min. Education Level $110,142

MT Average Annual Wage $35,249

Let your career plan dictate your education options, not the other way around. Don’t follow a path because it seems more prestigious or someone else expects it. Do what makes sense for you.

The next section details other education and training options to consider.
Types of Degrees

Certificate Programs
These programs are less than two years, and allow you to step right into a specific occupation.

Associate Degrees
Most take two years to complete, and some can count towards a bachelor’s degree.

Bachelor’s Degrees
These usually take four years to complete, and cover a broad range of subjects.

Graduate Certificates
After you earn a bachelor’s or master’s degree, these certify you for a specific task or occupation.

Master’s Degrees
These programs usually take an additional one to two years after you complete your bachelor’s.

Professional Degrees
Certain occupations require a specific degree. Some programs require you to earn a bachelor’s degree first.

Doctoral Degrees
The highest degree you can earn in an area of study, these programs follow either bachelor’s or master’s degrees.

2-Year Colleges
People may choose a 2-year program over a 4-year college because:

Career Goals
For many occupations, you don’t need a 4-year degree. Apprenticeable trades tend to be high-paying occupations that on average require 2 years training. High wage occupations in the Healthcare Industry often require only a two-year degree and earn more than most jobs requiring a Bachelor’s Degree.

High-paying occupations in Montana that require less than a 4-year degree:

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>ELECTRICAL POWER LINE INSTALLERS &amp; REPAIRERS</td>
<td>$86,500</td>
</tr>
<tr>
<td>COMMERCIAL PILOTS</td>
<td>$82,290</td>
</tr>
<tr>
<td>RADIATION THERAPISTS</td>
<td>$81,580</td>
</tr>
<tr>
<td>DETECTIVES &amp; CRIMINAL INVESTIGATORS</td>
<td>$81,210</td>
</tr>
<tr>
<td>PETROLEUM PUMP SYSTEM OPERATORS, REFINERY OPERATORS &amp; GAUGERS</td>
<td>$80,340</td>
</tr>
<tr>
<td>FIRST-LINE SUPERVISORS OF NON-RETAIL SALES WORKERS</td>
<td>$79,850</td>
</tr>
<tr>
<td>DIAGNOSTIC MEDICAL SONOGRAPHERS</td>
<td>$76,700</td>
</tr>
<tr>
<td>DENTAL HYGIENISTS</td>
<td>$74,350</td>
</tr>
<tr>
<td>MAGNETIC RESONANCE IMAGING (MRI) TECHNOLOGISTS</td>
<td>$69,940</td>
</tr>
<tr>
<td>FIRST-LINE SUPERVISORS OF CONSTRUCTION TRADES &amp; EXTRACTION WORKERS</td>
<td>$69,470</td>
</tr>
<tr>
<td>FIRST-LINE SUPERVISORS OF MECHANICS, INSTALLERS, &amp; REPAIRERS</td>
<td>$69,050</td>
</tr>
<tr>
<td>LODGING MANAGERS</td>
<td>$64,800</td>
</tr>
<tr>
<td>INSURANCE SALES AGENTS</td>
<td>$63,620</td>
</tr>
<tr>
<td>EXPLOSIVES WORKERS, ORDNANCE-HANDLING EXPERTS, &amp; BLASTERS</td>
<td>$63,590</td>
</tr>
<tr>
<td>GEOLOGICAL &amp; PETROLEUM TECHNICIANS...</td>
<td>$61,730</td>
</tr>
<tr>
<td>TELECOMMUNICATIONS EQUIPMENT INSTALLERS &amp; REPAIRERS</td>
<td>$61,290</td>
</tr>
<tr>
<td>WELLHEAD PUMPERS</td>
<td>$61,020</td>
</tr>
<tr>
<td>PLUMBERS, PIPEFITTERS, &amp; STEAMFITTERS</td>
<td>$58,990</td>
</tr>
</tbody>
</table>

To Save Money
- Two-year colleges usually have cheaper tuition and you only pay for two years.
- Many university-bound students spend their first two years at a community college to earn basic credits that will transfer to a 4-year school.
- Community colleges often allow students to live at home. Room and board can be more expensive than tuition.

Limited Time
- Universities focus on a well-rounded education, requiring students to take courses unrelated to their degree. Two-year programs focus on getting students to work as soon as possible.
- Laid-off workers often need to increase their earning potential in a short time.
- Caring for children, ill spouses, or aging parents may limit the time a person has to spend on education.

Short-term Training Programs
Specialized occupational training programs can last anywhere from a day to a year or more. These programs certify you to work in specific careers. Schools and programs in Montana offer several career options, including:

- Beauty and Cosmetology
- Real Estate
- Tax Preparation
- Telecommunications Installation
- Massage
- Outdoor Recreation Outfitters/Guides
- Law Enforcement
- Taxidermy

Job Corps Services around the state provide a variety of certification and training programs for occupations such as Culinary Arts, Dental Assistants, Diesel Mechanics, Facilities Maintenance, Heavy Equipment Operators/Mechanics, Nursing Assistants, Pharmacy Technicians, Bricklayers, Carpenters, Painters, Welders, and more.

Click “Montana Schools” under the “Education” Tab in MCIS for a complete listing.
**What is Apprenticeship?**

Montana Registered Apprenticeship is both full-time employment and on-the-job training. Apprenticeship produces high-paying jobs and highly-skilled workers. Apprentices get hands-on experience alongside a skilled professional in a real-world work environment, and related technical instruction in a classroom or online.

Apprenticeship programs take 3 to 4 years to complete, depending on the occupation.

84% of apprentice program graduates are working for Montana employers. 16% could be self-employed, work out-of-state, or work for an employer that does not report to Montana Unemployment Insurance.

A year after graduation, Montana apprentices earned an average of $58,086 per year. That’s $12,700 higher than the Montana average annual wage for 2019.

**Apprenticeship Snapshot**

- There are about 700 apprenticeship sponsors in Montana.
- Montana had 1,928 active apprentices working in over 80 occupations in 2019.
- 84% of graduates are still working in Montana.
- Apprentices receive a nationally recognized industry credential.
- Apprentices learn technical and basic employability skills while earning a paycheck.

**Avg. Starting Hourly Wage**

*by Min. Ed. Requirement, 2019*

- Doctoral or Professional Degree
- Master’s Degree
- Reg. Apprentice Exit Wage: $25.62
- Bachelor’s Degree
- Associate’s Degree
- Reg. Apprentice Beginning Wage: $17.23
- Postsecondary non-degree award
- High school diploma or equivalent
- Some college, no degree
- No formal educational credential

To learn more about apprenticeships, please visit: apprenticeship.mt.gov
Military Careers

The Military offers many tuition support programs, most famously the GI Bill. But service members can also receive college credit or professional credentials for the training they receive. The American Council on Education (ACE) awards college credit based on military training and experience. More than 2,300 colleges and universities recognize these credits.

Military experience can translate into civilian credentials as well. Certain professions require licensing or certification, and each military branch has programs that ensure professional credentials for the training completed in service.

Advantages of Military careers:
- Over 140 military occupations.
- Steady paycheck and wages competitive with the private sector
- Free training in a job specialty.
- Free medical and dental care.
- Free gym and exercise facilities.
- Free on-base housing.
- Programs to help pay for college, both before and after your tour of enlistment.

Three Ways to Serve
1. Active Duty - Full-time military personnel, living on base domestically or overseas. Active-duty terms last two to six years. Deployment can last up to a year.
2. Reserve - Part-time service members who pursue civilian careers or college while serving. They attend boot camp and training drills one weekend a month, plus a two-week program each year.
3. National Guard - In addition to training drills one weekend a month and two full weeks per year, National Guard units assist communities in their state during emergencies and natural disasters. National Guard members may be deployed overseas and may see combat. They may also be assigned non-combat humanitarian tasks like building schools and hospitals, and other community-building activities.

College Credits and Credentialing

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Military experience can translate into civilian credentials as well. Certain professions require licensing or certification, and each military branch has programs that ensure professional credentials for the training completed in service.

Enlisted vs. Officer Careers

Enlisted - Enlisted careers are varied, but most involve mechanical, transportation, human service, or office skills that transfer to the civilian world. Service members are not guaranteed their first choice for a career, as the Services determine where each individual’s skills are needed most.

Officer - Officers are the managers of the Military, acting in leadership roles that require planning, directing operations, and making critical decisions. Officer positions also include civilian careers that require advanced degrees, such as law and medicine. Officers complete a four-year degree or higher before serving.

Military Pay

<table>
<thead>
<tr>
<th>Median Annual Wage for:</th>
<th>Med. Ann. Wage by Specialty:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Soldier .............. $41,011</td>
<td>Combat Engineer ...... $45,137</td>
</tr>
<tr>
<td>Infantryman ............ $44,562</td>
<td>Military Police ........ $42,612</td>
</tr>
<tr>
<td>Staff Sargeant......... $51,987</td>
<td>Radar Repairer.......... $47,482</td>
</tr>
<tr>
<td>Sergeant Major ........ $90,039</td>
<td>Medical Officer .......... $82,952</td>
</tr>
<tr>
<td>Commander ............. $109,182</td>
<td>Intel. Specialist ........ $106,043</td>
</tr>
</tbody>
</table>

Source: https://www.indeed.com/cmp/U.S.-Army/salaries

Nearly half of all military jobs are combat positions, such as infantry. When not engaged in conflict, combat personnel spend their time learning to operate and maintain military equipment. They also practice combat skills. Personnel in non-combat positions provide management, supplies, and services. The Army, Navy, and Air Force each employ more people than most of our country’s largest businesses, and the Department of Defense is the largest employer in our country, with over 3.5 million military and civilian employees.
Finding Military Careers in MCIS

MCIS has a wealth of detailed information about military careers and life. Want to know what basic training is like? With MCIS, you can find printable basic training schedules for each branch of the military! Not ready for that level of detail? Look over our Quick Facts and Things to Consider sections. MCIS has detailed information on all current military occupations, and resources to guide you through planning your military career, from pre-enlistment to exiting the military.

Qualifying for the Military

To join the military, you must meet certain standards. BE HONEST with your recruiter—if you lie about something that disqualifies you, you could go to jail or be dishonorably discharged.

The ASVAB

The Armed Services Vocational Aptitude Battery is a series of nine tests to determine which jobs you are best suited for. Each branch sets their own score requirements, and certain jobs require higher scores.

Education

The military gives preference to recruits with a high school diploma over those with a GED or equivalent. Officers must have a college degree.

Moral Character

The military checks court records, juvenile arrests, and drug use. Certain offenses can be waived, but do not lie.

Age

You can join at 17 with the consent of a parent. Those over 18 need no consent, but there are maximum ages based on branch.

Physical & Medical Exam

Certain physical and mental disabilities may disqualify you from military service, including diabetes, severe allergies, epilepsy, alcoholism, drug addiction, and other diseases. Weight limits apply depending on your gender, age, and height.

Citizenship

You must be a US citizen or meet certain immigration standards to join.

Family Requirements

You can enlist whether single or married. Single parents may only be eligible for certain branches, and single parents with multiple dependents may be disqualified.

5 Steps to Enlistment

1. Meet with the recruiter

Military recruiters provide information about enlisting. The recruiter is basically making a sales pitch, so consider bringing a friend or trusted adult along for another perspective.

2. Take the ASVAB

The ASVAB is available in practice form at most high schools, but to enlist, you must take the official test in the presence of an official.

3. Visit a Military Enlistment Processing Station (MEPS)

MEPS will complete your in-processing paperwork, background check, and physical exam. Bring your medical records, and other required paperwork.

4. Choose a military occupation

Your choices may be limited by your ASVAB score and your physical exam results. The military tries to offer the job it trains you for, but your job can change once you are in the military.

5. Sign an enlistment contract

DO NOT enlist the first time you meet with a recruiter. Get all the facts, research your options, and meet with recruiters from at least two similar branches. Depending on the job you want to train for, certain branches may offer higher enlistment bonuses or civilian accreditation.

If you decide to enlist, be sure to:

- Get a copy of the enlistment contract before you sign.
- Take it home, look it over, and think about it.
- Make sure all your recruiter’s promises are in your enlistment contract—or they don’t exist.
- Remember that the military can change the contract terms, including pay, job, and benefits.
Informational Interviews
Find someone with a job you’re interested in and who is willing to talk to you about it. Don’t worry that you’re wasting their time. Professionals often enjoy sharing their experience with an enthusiastic newcomer.

Interview Tips:
- Interview several people with the same job title—they may have very different duties.
- Research the company beforehand so you don’t waste valuable time covering basic questions.
- Be on time, dressed professionally, and prepared.
- Take notes.

Set a time limit for the interview (15 to 20 min).
When finished, thank your interviewer, and ask for a business card and to be referred to others who might grant you an interview.
Don’t ask the person for a job.
Follow up with a thank you note. And when you do eventually get a job, let them know about it.

Job Shadowing
Find someone willing to let you observe them on the job. Watch, listen, and ask questions to get a true feel for what their profession is like. You may shadow someone for several hours, or even days. Check out www.jobshadow.com for more information.

Questions to Ask:
1. How did you get this job?
2. What preparation is required?
3. What do you like best/least about your job?
4. Describe a typical day/week in your job.
5. What 3 skills do you use most often?
6. How do you stay competitive in your line of work?
7. What are the entry-level jobs in your field?
8. Here are my strengths. How do they fit in this field?

Part-time or Temp Jobs
- Let you experience a job first-hand.
- Allow you to try out several types of jobs to help guide your ultimate career decisions.
- Give you references for future jobs.
- Help you make connections in the business world.

Part-time work is a good way to make spending money, but it can also provide valuable experience. Find a part-time job related to a field you want to pursue. Want to be a chef? Seek a job in food prep. You’ll learn a lot about your field, and you’ll gain valuable professional contacts.

Internships
- Are basically short-term jobs
- May only last a few weeks or months
- May be paid or unpaid positions
- Gain you on-the-job experience and enhance your qualifications
- Help you make professional contacts

Completing an internship shows employers that you are serious about your future career, and can gain you access to businesses that you are not yet qualified to work at. If a supervisor likes your work, they will remember you when a paid position is available.

Volunteering
- Looks great on a resume or college application.
- Gives you work experience and professional contacts.
- Is great for those with limited work experience.

Don’t think of volunteering as unpaid work. Volunteering is a chance to gain career experience alongside professionals without having to pay for classes or training. Hospitals, schools, libraries, charities, senior centers, and other institutions with limited funding rely on volunteers.
You may be undecided about continuing your education beyond high school, and that’s okay. But you don’t want to shut the door on any possibilities, so it is best to plan your courses as if you’re preparing for college. Rigorous coursework in high school ends up saving time and money you might otherwise spend on remedial courses.

Montana University System Admission Policies

To attend a four-year university in the MUS, high school grads must achieve one of the following:

- 2.5 minimum high school GPA
- Rank in the top half of the school’s graduating class
- Minimum composite score of 22 for the ACT or 1540 for the SAT

Complete the college preparatory program:

- Math—3 years
- English—4 years
- Lab Science—2 years
- Social Studies—3 years
- College Prep Electives—2 years
  (includes foreign languages, computer science, visual/performing arts, career/technical education units that meet the Office of Public Instruction guidelines)

Demonstrate Math Proficiency

Complete the Rigorous Core, or

Earn one of the following scores:

- 22 - ACT math
- 520 - SAT
- 3 - AP calculus AB or BC exam
- 4 - IB calculus test
- 50 - CLEP subject exams
  (college algebra, college algebra-trigonometry, pre-calculus, calculus, or trigonometry)

Demonstrate Writing Proficiency:

Earn one of the following scores:

- 18 - ACT writing/English
- 440 - SAT
- 7 - ACT/SAT essays
- 3.5 - MUS writing assessment
- 3 - AP English or literature exam
- 4 - IB language A1 exam
- 50 - CLEP composition exam

What is the Rigorous Core?

The rigorous core is an alternative to the math proficiency standards and an eligibility requirement for receiving the MUS Honors Scholarship. In addition to college prep courses, the rigorous core adds one additional year of math (4 years total), science (3 yrs), and electives (3 yrs). Visit mus.edu/che/arsa/CollegePrep/hscpindex.html for more details

Provisional Admission

Students who don’t meet the writing and math proficiency standards can be admitted to 4-year universities on a provisional basis. Provisionally admitted students can gain full admittance by demonstrating one of the following:

- Earn a “C” or better in developmental math and writing courses preparing students for college-level course work
  (must be completed within the first 3 semesters)
- Earn the required score on one or more of the math or writing assessment tests required for admissions
- Complete an Associate of Arts (A.A.) or Associate of Science (A.S.) degree
- Submit a letter to the admissions office documenting a disability that prevented the student from adequately demonstrating proficiency in a test setting if no accommodation was provided at the time of the test

Exemptions—Entrance requirements do NOT apply to:

- Non-traditional students
- Summer-only students
- Part-time students

For full details on MUS admissions policies, please visit:
www.mus.edu/Prepare/Prepare/MUS_Admission_Standards.asp

Points to Consider:

- Every college has different admission standards. If you have chosen a college, research the specific course requirements and plan accordingly.
- If you haven’t chosen a college, take as many advanced placement and honors courses as you can handle. It shows you are willing to take on a challenge.
- Most colleges are looking for students with a solid background in English, math, lab sciences, social sciences, and foreign languages.
- Explore your interests in art or athletics. Participating in extra-curricular activities can earn you a well-balanced application.
## Choosing a College

### Things to Consider

<table>
<thead>
<tr>
<th><strong>Size of the Student Body</strong></th>
<th><strong>Range of Majors Offered</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Large schools may offer more resources, facilities, and specialized majors.</td>
<td>Smaller schools may offer more personal attention and connection.</td>
</tr>
<tr>
<td>Smaller schools may offer more personal attention and connection.</td>
<td>More opportunities to connect with students and faculty in overlapping disciplines.</td>
</tr>
<tr>
<td>Changing your major doesn’t necessarily mean switching schools.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Quality of the Program</strong></th>
<th><strong>Location</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>How closely does the program align with your career goals?</td>
<td>Colleges in large cities provide better access to businesses related to your field of study.</td>
</tr>
<tr>
<td>What is the program’s reputation among professionals in your chosen field?</td>
<td>Smaller communities may afford more opportunities for outdoor recreation.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Campus Life</strong></th>
<th><strong>Cost and Financial Aid Availability</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>What clubs, sports, and extracurricular activities does the school offer?</td>
<td>In-state tuition is cheaper, but enrolling in the right program can maximize your earning potential.</td>
</tr>
<tr>
<td>What housing options are available? What about off-campus activities?</td>
<td>Find out which scholarships and other financial aid are available for each school.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Retention and Graduation Rates</strong></th>
<th><strong>Diversity</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor retention rates mean that students are likely switching schools.</td>
<td>Students and faculty from diverse backgrounds can expose you to new points of view.</td>
</tr>
<tr>
<td>Low graduation rates can signal big problems in a school or program.</td>
<td>Becoming comfortable with different ways of thinking is essential in the globalized workforce.</td>
</tr>
</tbody>
</table>

### College Visits

You can’t judge a college by its brochure. Personal visits give you a real feel for each school’s unique culture.

- Choose a date when classes are in session. September/October of your senior year or April/May of your junior year are good times for campus visits.
- Schedule the following: a campus tour, an appointment with an admissions officer, an appointment with a financial aid officer, a tour of campus housing, and appointments to sit in on a couple of classes in your area of interest.
- Be sure to bring: a camera, a map of the campus, a list of questions to ask, such as:
  - What tutoring services and study labs are available?
  - What kind of internet/computer access is available?
  - What is the average class size?
  - What meal plans are offered for students living on-campus?
  - What housing options are available on campus?
  - What social activities/clubs are offered?
  - What are the admissions requirements?
  - What type of financial aid is available?
  - How is the campus laid out?
  - How safe is campus?
  - What are the crime rates?
  - What security options are there?
Choosing a College with MCIS

START WITH THE EDUCATION TAB

Here’s what’s in each section:

1. Choosing a Program of Study
   Learn how to choose a program and the different types of degrees.

2. Choosing a School
   Learn about admissions tests, the admissions process, and how to select a school.

3. School Sort
   Create a list of schools based on your major, cost, size, and location.

4. Compare Schools
   Compare up to three schools side-by-side.

MCIS Programs of Study

The Programs of Study feature gives you detailed information about different majors, such as admission requirements, typical coursework, and related career info. It also lets you search nationally for schools offering specific programs.

MCIS School Sort

MCIS School Sort lets you sort schools by type, location, size, admissions requirements, and other factors important to your decision. You can use the resulting list to browse the school info on MCIS, or you can go directly to the school’s official website.

Stay Organized with Application Tracker

The Application Tracker helps you organize your college application process from start to finish. You can:

- Save a record of the schools and scholarships you’ve applied for.
- Keep track of your entrance exams scores, and save the dates for upcoming exams.
- Save important dates like application deadlines, career fairs, and meetings with advisors.
- Update the status of your applications and share them with your advisor.
- Add schools directly from MCIS School Sort.
- Add scholarships directly from MCIS Financial Aid Sort.
Financial Aid Options

Financial aid is money to help you pay for college. It comes from the government, banks, schools, and private donors. While loans have to be paid back, grants and scholarships don’t. Each source of financial aid has its own eligibility requirements, so research them to find out if you qualify. Don’t assume you won’t be eligible for financial aid—not all types are based on financial need.

Start with the FAFSA

The Free Application for Federal Student Aid (FAFSA) is the first step in applying for most financial aid, such as the Pell Grant, student loans, and college work-study. The FAFSA is also a good way to evaluate your ability to pay for college and receive financial aid. Find out more at www.fafsa.ed.gov.

Scholarships

Scholarships are money awarded by organizations and individuals, based on academic performance, financial need, athletic or artistic ability, ethnicity, or field of study.

Grants

Grants are money given to you, based on financial need.

The Pell Grant

A federal award to help students pay for education after high school.

Supplemental Educational Opportunity Grant

A grant for undergraduate students with exceptional financial need.

Montana Higher Education Grant

Awards are based on financial need.

MTAP-Baker Grants

Grants based on financial need and student earnings. Students must have $2,600 in earnings to be eligible.

Work-Study Programs

Most colleges offer work-study programs, which provide part-time (20 hours or less per week) jobs for students with exceptional financial need. Jobs are usually on campus and may be related to your field of study.

Student Loans

The Perkins Loan

A low-interest loan for undergraduate and graduate students with exceptional financial need.

Stafford Loans

Subsidized Stafford loans are based on financial need. You don’t make payments while enrolled at least half-time and for a 6-month grace period after graduating or leaving school. The federal government pays the interest while you’re going to school.

Unsubsidized Stafford loans work the same way, but aren’t based on financial need, and you pay the loan’s interest.

Parent PLUS Loans for Undergrads

Parent PLUS loans can cover the remaining school costs after all other financial aid have been awarded. PLUS loans are in the parent’s name rather than the student’s, and are not deferred while you are in school.

Institutional Loans

- Deferred fee installment programs and short-term loan programs
- Bureau of Indian Affairs and tribal loans

Health Profession Loans

- Health Education Assistance Loan
- Health Professions Student Loan
- Nursing Student Loan Program

Military and Veteran’s Aid

The U.S. Military offers four main tuition support programs: Tuition Assistance, the Montgomery G.I. Bill, College Fund Programs, and Loan Repayment Programs. R.O.T.C. scholarships are also available. Go to www.todaysmilitary.com and www.gibill.va.gov to find out more.

Tax Credits

Tax benefits can lower the cost of your continuing education. Income restrictions may apply.

American Opportunity Tax Credit

A maximum tax credit of $2,500 per year for expenses paid for tuition, fees, and course materials for the first four years of post-secondary education.

Lifetime Learning Tax Credit

A tax credit available for qualified tuition and related expenses of undergraduate or graduate-level education.

Student Loan Interest Deduction

Allows you to deduct up to $2,500 in student loan interest on your taxes.
Other Ways to Reduce Costs

Concurrent Enrollment Courses
College courses taught at a high school by a qualified high school teacher for Dual Credit (both high school and college credit).

Early College
Standard college classes that are open to high school students and offered on a college campus or online for Dual Credit or College Credit Only.

One-Two-Free
One-Two-Free is the Montana University System’s Dual Enrollment that increases access to higher education and reduces education costs. The program offers two dual enrollment courses, or up to six credits, through the MUS to all eligible students for FREE.

One-Two-Free also offers needs-based scholarships to cover tuition for additional Dual Enrollment courses.

In-State Schools
In-state schools can save state residents thousands each year. Starting your career without 5-figure student loan debt gives you a significant advantage.

Two Years at a Community College
Your first few years at college are mostly entry-level courses. Save money by taking them close to home and transfer to a 4-year school later. Be aware that some majors may require entry-level courses not offered at smaller schools.

FINANCIAL AID TIPS

- Financial aid applications have strict deadlines, so start early.
- Submit your Free Application for Federal Student Aid (FAFSA) in early January (for fall semester).
- You must reapply every January.
- Register with the Selective Service—failure to register may prevent you from receiving federal financial aid.
- Drug charges may make you ineligible for federal financial aid.
- If you are under 23, applications may ask for your parents’ financial information. Compile this in advance.
- Keep copies of all your admissions and financial aid documents.
- College financial aid offices have information on grants and scholarships available through their institutions.
- It is easier to pay off multiple student loans if you consolidate them into one monthly payment. Find out more at studentaid.gov/manage-loans/consolidation.

FINDING FINANCIAL AID WITH MCIS

Paying for School
Find answers to common questions about financial aid. Learn how to apply for scholarships, grants, and loans.

Financial Aid Sort
Create a list of scholarships and grants based on your educational plans, abilities, and background.

Paying for College Checklist:

- Talk with your counselor. Discuss your plans; ask for financial aid options; make sure you’re taking the right courses; get your transcripts, GPA, and class rank; and ask for any other advice.
- Use MCIS Financial Aid Sort to search for scholarships and grants. Search multiple times with different criteria. Apply for any you qualify for. Lots of money goes unawarded due to lack of applications.
- Make proposals to organizations you are involved with for scholarship money. Even if they don’t offer scholarships, they might give you one just because you asked.

Montana Scholarships
Detailed information about scholarships and grants just for Montana residents. Find out if you qualify and how to apply.
Here’s how to make networking work for you:

Ask everyone you know about employment opportunities.
Chances are, somebody you know will know about a job opportunity—or knows someone who does. Ask your parents, your friends, your friends’ parents, your parents’ friends, your cousins, your former teachers, your former co-workers, and anyone else you know. Opportunities come from surprising places.

Social and Professional Organizations
From your local rotary club to your church to your rugby league, organizations are a great place to network. Chances are, someone will know about a job opening.

Online Social Networks
You’ve got 300 Facebook friends, that’s 300 set of eyes helping you find your next job. Use them. Someone’s bound to know someone who’s hiring. Join a professional-oriented social network, such as LinkedIn, to expand your contacts.

Contact the Company
Make a list of companies in your chosen field. Visit the company and let them know you are interested in working for them, even if there are no posted job openings.
Introduce yourself to the human resources or hiring director, let them know what type of job you are looking for, leave them a copy of your resume, and ask for a business card. If a position becomes available, they are much more likely to remember someone who payed a personal visit.

Employment Agencies
Many companies use employment agencies to save themselves the step of screening job candidates. Employment agencies are often used to find temporary employees, but even if you’re looking for permanent full-time work, accepting a temporary position can help build your resume, and gain you valuable connections. If a permanent position opens up, the employer will already know and remember you.

What is Networking?
Networking might be the most important part of job hunting, but it’s surprisingly simple. Networking is meeting and talking with people. That’s it! A casual conversation based on a mutual hobby could reveal connections to a potential employer.
What is Job Service Montana?

Job Service Montana connects job seekers to jobs that match their skills, abilities, and experience. They provide customer-focused employment and training opportunities that prepare clients for work, and connect a highly skilled workforce to the business community. There are 17 Job Services throughout Montana.

Employment Resources

**REGISTRATION**

Registering with Job Service is the first step in your job search. This will connect you with local job openings across Montana. It is also a requirement in order to receive Unemployment Insurance.

Searching for jobs is easy and accessible through jobs.mt.gov, the central job posting hub for the Montana Department of Labor & Industry. Job Service can help you register and provide training on how to use the site.

**APPLICATION ASSISTANCE**

Job Service can guide you through the online registration and application processes many companies require. Job Service offices have access to applications from companies across Montana, and can help you complete them in a professional manner.

**RESUME AND COVER LETTER ASSISTANCE**

Workforce Consultants can help you build your resume and cover letter to effectively and accurately highlight your experience, skills, and training.

**INTERVIEW ASSISTANCE**

Interviews are essential to securing a new job. Job Service staff can help you prepare for a variety of different types of interviews, and even help you practice with mock interviews. Workforce Consultants can also teach you how to negotiate your wages and benefits.

**RESOURCE CENTERS**

Resources available to job seekers include computers, internet access, copy and fax machines, printers, telephones, and career information through MCIS.

**LABOR MARKET & CAREER INFORMATION**

Knowing which occupations are in demand will help you make an informed decision for your future. Job Service staff can help you find and understand information about in-demand jobs, wage rates, employment projections, and health and safety statistics.

**VETERANS AND ELIGIBLE SPOUSES**

Priority service is given to those who have served in active military service, and to their qualifying spouses. As a veteran, you may benefit from additional services and be given preference in employment training and placement services.

**DISABILITY RESOURCE COORDINATOR**

If you have a disability, a Disability Resource Coordinator can help you find community resources to assist in removing employment barriers, such as access to training, transportation and housing. Job Service can also provide consultation to employers about providing reasonable accommodations to employees with disabilities.
Visit montanaworks.gov/job-service-montana for local Job Service Montana information.
The Job Search: Online Resources

How to apply for a job online

You’ll Need:

- A COMPUTER WITH INTERNET ACCESS
- AN EMAIL ADDRESS
- A RESUME & COVER LETTER
- A PROFESSIONAL ONLINE PRESENCE

1. Review Your Online Presence

Recruiters can often find out more about you from your social media profiles than from your resume. Maintain a professional public image online, making sure your online identity is one you want potential employers to see.

- Review your public social media posts. Remove any that might concern a hiring manager.
- Make sure your profile on professional social networks, like LinkedIn, are up to date.
- Consider making an online portfolio to show off your best work and add the link in your resume.

2. Use job search engines and company websites

Job search engines are all over the internet, and most companies post positions to one or more websites. These sites allow you to filter your search results by position title, salary, location, and more.

- Search as many sites as you can find. A company might use several sites, or just one.
- Make sure to check state-specific sites, such as MontanaWorks.gov for job opportunities in Montana.
- Some of the top job search sites include: Indeed.com, Glassdoor.com, Flexjobs.com, LinkedIn.com, Scouted.com, Snagajob.com, and USNLX.com (National Labor Exchange).

- If you know which companies you want to work for, search their websites directly for job listings and instructions for applying.
- Company websites often let you check the status of your application online through an ATS.
- Smaller companies may ask you to apply by email, and will usually ask for a resume and cover letter.
- When you send the application materials by email, include your full name and the position title you’re apply for in the subject line.
- You can use the body of the email as a summary version of your cover letter, explaining why you want the job and what most qualifies you for the position.

Online Networking

Online professional networks let you showcase your most impressive qualifications and accomplishments, and gets your professional profile in front of recruiters and hiring managers. LinkedIn is by far the most used professional networking site.

Here are some tips to maintaining an impressive LinkedIn profile:

- Always use a profile picture of yourself, not a pet/child/meme. A professionally-taken portrait is best.
- Display samples of your work.
- Join LinkedIn groups related to your interests. This connects you with people you might not meet otherwise.
- Connect to as many professionals as you can, and endorse their skills—they may return the favor!
- Share articles and resources related to your career field. This will get you views and show you are engaged and active in your field.
- Use LinkedIn’s Job Search feature.
Submit a Resume Online

Application Tracking Systems (ATS) are used 90% of the time, by employers of every size and type. You’ll need to format your resume to make it readable by the ATS.

Save your resume in 3 different formats:
- **ORIGINAL** - Keep your original for easy editing. Tailor it to each position you apply for. Employers sometimes ask for resumes in Word format.
- **PDF** - PDFs are ideal for electronic submission because your resume will look, email, and print exactly how you designed it.
- **PLAIN TEXT** - Copy the text from your original resume, paste it into the Notepad app in Windows (or TextEdit on Mac), and save it as a .txt file. This strips out all formatting and makes it readable by Applicant Tracking Systems (ATS). The .txt version can be pasted into electronic submission forms.

ATS scoring sites like Jobscan.co allow you to upload a resume and job description and gives you an ATS score, plus tips on how to improve it.

Complete the online job application

Most jobs posted online have fillable applications, but many will still ask for a traditional (digital) resume and cover letter. Carefully follow all submission instructions. Failure to follow submission guidelines could cost you the job.

- You’ll need to create an account at each jobs board you visit, so make sure to keep track of all your login names and passwords.
- Some websites will automatically populate your application fields based on your uploaded resume. This function saves time, but you should always check that your details were entered correctly.
- Proofread, or get someone else to proofread your responses and application materials. The website grammarly.com is a free, yet invaluable resource for composing grammatically correct writing.
- Make sure all fields in the application are fully completed, and that any information you give is accurate and honest.
- Some companies will require tests, such as personality type tests, to further screen candidates and make sure they are a good fit for the company culture. Make sure to complete all required tests.

Use keywords

These days, resume scanning software is cheap and most companies are using apps to scan resumes for keywords before a human ever gets to see them. It is vitally important that you use the right keywords so your resume isn’t disqualified before a hiring manager gets to see it. Here’s how to find the keywords that will get your resume seen.

- Keywords can be found in the job description itself.
- Look for educational and experience requirements. What skills are required? Knowledge of which software?
- List all that apply in your resume using the exact wording in the job description.

Track and follow up on your job applications

With any luck, you’ll have many job opportunities to apply for—so make sure you keep track of them all.

- If the employer doesn’t provide an app to check your application status, you can check by phone or email. It is acceptable to follow up one week after submitting an application.
- Keep track of your applications. Make sure to keep a list of all the positions you’ve applied for and keep your list updated. MCIS Application Tracker makes this task simple.
## Job Applications

### Being Prepared

Sometimes employers ask you to fill out an application on the spot. Make a good impression by being prepared. Dress well and bring any information you might need (see sample below).

For a Job Service generic application that you can print or fill out electronically, go to [wsd.dli.mt.gov/job-seeker/employment-applications](http://wsd.dli.mt.gov/job-seeker/employment-applications)

### Job Application Tips:

- Remember the application deadline and where to deliver it.
- Be honest about your experience and work history.
- Write legibly and use a pen.
- Answer all questions. If the question doesn’t apply to you, write “N/A” or “Not Applicable.”
- Explain gaps in your work history with your major activity for that period: “Attending school,” “Job-hunting,” or “Caring for a parent.”
- If asked for a desired salary, write “negotiable,” or give a salary range.

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### EDUCATION:

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<td>Other Training Opportunities</td>
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### EXPERIENCE: (Paid work experience, volunteer, related school experience, etc.)

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<th>Name &amp; Address of Employer</th>
<th>Supervisor</th>
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<th>Position</th>
<th>Reason for Leaving</th>
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### ADDITIONAL QUALIFICATIONS:

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<th>Skills and Abilities</th>
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### REFERENCES: (Preferably people familiar with your work/training)

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**MONTANA DEPARTMENT OF LABOR & INDUSTRY**
What is a Cover Letter?

Your cover letter is your first real chance to present “You” to a potential employer. It is your opportunity to express interest and enthusiasm for a job opening, and a chance to show off your writing skills. Above all, your cover letter should clearly express what you have to offer an employer.

Cover Letter Tips:

- Read application instructions carefully and follow them. If they say no cover letters, don’t send one.
- The format of your cover letter should match your resume.
- Inquire about a specific job opening. Mention the position title and gear your letter specifically to that position. Customize your cover letter for each job.
- Be brief, concise, and direct.
- Show your personality. It may be a formal business letter, but don’t be boring. Give the hiring manager a reason to remember you.

Address your letter to a specific person. If you don’t know their name and title, call and ask, or use “Dear Hiring Manager.”

First paragraph: state your reason for writing, and how you heard about the position.

Middle section: state your qualifications and how they fit the company’s goals.

Closing paragraph: Specifically request an interview. Restate your interest in the position and express your enthusiasm.

Leave four blank lines between your closing and name. This is where your signature goes. Always sign physical letters by hand.

Follow up with a phone call or email to arrange an interview, restate your interest in the job, and find out where they are in the hiring process.
What is a Resume?

Your resume exists for one purpose: To get you a job interview. To write a resume that gets you noticed, you must understand what the employer needs. Then focus every item in your resume on proving that you are the candidate who can get them the results they want.

Resumes Tips:

Write a customized, targeted resume for each job.

There's no such thing as a one-size-fits-all resume. Employers want to know what you can do for them, so tell them exactly what they want to hear. Find key words from the job posting that reveal business needs. Use those words in your resume to explain how your skills and experience can help them achieve their goals.

Toot your own horn.

Don’t be modest in your resume. It is an advertisement for you, designed to convince an employer that not only can you do the job, but you can do it better than anyone else. Even if you’re filled with self-doubt, never let your resume show it.

Your resume should be well-organized, attractively designed, and free of errors.

What your resume looks like is as important as what it says. Research shows that employers scan a resume for an average of six seconds before they decide to read it or trash it.

• Your main selling points should be identifiable at a glance.
• Good design is about function, not flashiness. Keep your layout modest and elegant, but above all easy to read.
• Find someone you trust and ask them to proofread.
• Grammatical errors indicate poor attention to detail. One or two mistakes may not disqualify you from a job, but they might give another applicant the edge.

Choose the proper format for the situation.

The two main resume formats are CHRONOLOGICAL and FUNCTIONAL. The one you choose will depend both on your work history and the job you're applying for.

A Chronological Resume:

• Focuses on positions you’ve held and companies you’ve worked for.
• Lists all the jobs you’ve had, going back 7 to 10 years.
• Begins with your most recent job and continues in reverse chronological order.
• Highlights your skills and accomplishments

Use a Chronological resume if...

• You want to highlight your progression up the career ladder.
• You have a lengthy and stable work history.
• Are seeking a position in the same industry as most of your previous jobs.
• Want a competitive edge. Employers prefer this format, and it works much better with resume-filtering software that large firms use.

A Functional Resume:

• Focuses on your accomplishments, skills, abilities, and experience with specific tasks.
• Emphasizes how the skills you’ve attained will transfer to the position you’re seeking.
• Should contain a list of jobs held, but that should not be the focus of the resume.
• Should be used with caution. They are often used to cover up a problematic work history.

Use a Functional resume if...

• You are changing careers and your past positions are all in an unrelated industry.
• You have a limited work history. Skills and accomplishments come from all over, not just formal paid positions.
• You have a problematic work history that includes large gaps in employment.

MCIS can automatically output your resume in several different styles. Open “Resume Creator” under the “My Portfolio” tab, enter your information, and choose the type of resume you want to create. You can save multiple resume files to your portfolio.
Jeffrey D. Lebowski  
(406) 555-1234 Email@email.com

Professional Summary
- Technical writer/graphic designer with 7 years of professional experience.  
- Specializes in expressing complex ideas with plain, concise language and simple, attractive graphics.  
- A voracious learner who acquires and implements new skills quickly.  
- Eager to apply my talents and experience in a brand manager position.

Work History
Technical Writer/Graphic Designer 04/2017-Present  
Central Montana Home for the Criminally Insane - Helena, MT  
• Create detailed instructions on the proper care and feeding of our clients.  
• Use persuasive speaking skills to procure new clients.  
• Drafted the charter for our Western Montana expansion and was instrumental in both facilities planning and securing funding through government grants.  
• Nominated for Administrator's Award in 2005.

Writing Instructor 11/2014 to 01/2017  
Montana State University - Bozeman, MT  
• Developed writing curriculum, facilitated classroom discussions, instructed students on proper grammar and persuasive writing techniques.  
• Conducted one-on-one workshops with each student for every major assignment.  
• Tutored students from diverse backgrounds and majors in the resource center.

Education
MA, English Literature - Montana State University, Bozeman, MT  
BA, Media and Theater Arts/English Literature - MSU-Bozeman

Skills
Other skills: Illustration, proofreading, time management, public speaking

Name
Your name front and center at the top of the first page in a large, easy-to-read font. Make it the largest text on the page.

Contact Information
Include your phone number, email address, and a link to your professional networking profile, if it is up-to-date.

Professional Summary
This is your sales pitch. Highlight 2-3 of your most impressive accomplishments and traits. Include a reference to the position you’re applying for.

Work History
List all relevant work experience with your most recent job first. Include 1) Position Title, 2) Business Name, 3) Location, and 4) starting and ending dates. Application software prefers dates listed in the MM/YYYY format.

Education
List your degrees, diplomas, certificates and other relevant education credentials. Include 1) Specific Degree, 2) Institution, and 3) Location. Only list dates if within three years, and don’t mention GPA unless it is 3.5 or higher.

Skills
List any skills that weren’t covered in the Work History section. It’s a good idea to summarize your computer skills here, so employers can find them at a glance. Include skills learned from hobbies, but only if they are relevant.

RESUME DOs & DON'Ts

DO
• Be specific. Don’t say you’re “results-oriented.” Use specific examples of results you’ve gotten.  
• Focus on accomplishments more than job duties. Show how you went above and beyond.  
• Mention your awards and honors. Even those unrelated to work show a reputation for excellence.  
• Create a portfolio in MCIS. Use your saved information to create resumes in multiple formats.

DON'T
• Pack your resume with every job, promotion, and skill you’ve ever had. Keep it focused and relevant.  
• Submit a “cute” resume. Make sure your design is appropriate for the job you’re seeking  
• Exaggerate your qualifications. It can be grounds for firing.  
• List more than 6 bullet list items under each work history listing (or skills).

For additional help, contact your local Job Service to find out about resume workshops, or to make an appointment with a Workforce Consultant.
When it comes to job interviews:

**Keep it about them.**

The employer wants to know two things: that you’re qualified for the job, and what you can do for the company. When the interviewer asks about you, explain how your skills, knowledge, experience, and abilities will benefit the organization.

**Before the interview**

**Research the company**
This step is mandatory. To prepare answers to likely interview questions, you need to know how the company works and what it needs. Find out what the business does, how it is structured, what its goals are, and what challenges it faces. A thorough knowledge of the company demonstrates your interest in the business, and allows you to show how your skills, knowledge, and experience can help their bottom line.

**Learn to speak their language**
Scour the company website for key terms they use to convey their core values and principles. Using language that reflects their values back to them shows you are a good fit for their corporate culture.

**Get your documents in order**
Bring an extra copy of your resume and other application materials, and put together a list of references. If appropriate, compile a portfolio of your best work to show off.

**Rehearse your answers**
Research common interview questions and plan how you’ll answer them. Think of anecdotes from past jobs that illustrate your successes or problems you’ve solved.

**Be prepared for the tough questions**
Know how you’re going to address anything problematic in your work history, such as employment gaps, having been fired, having a criminal record, etc. Try to put a positive spin on it.

**During the interview**

**Keep it professional**
Keep your answers work-related and avoid giving personal information such as marital status, whether you have children, your political affiliation, your religion, etc. Getting too personal may expose you to bias.

**Show enthusiasm**
Employers respond well to genuine interest in the job. They want employees who are motivated by the work itself, not just the paycheck.

**Stay positive**
Have a “can do” attitude toward potential challenges and project confidence that you are up to the task. Avoid negative comments about previous bosses or coworkers.

**Use discretion**
Be honest in your answers, but avoid troublesome areas. Don’t talk about your financial or personal problems. Don’t bring up salary or benefits.

**Show them what you can do**
Offer a demonstration of your services. After the interview, ask the hiring manager if there is a project you can help out with to demonstrate your abilities.

**After the interview**

**Show appreciation**
Thank your interviewer on the way out. Follow up with a thank you note in the next few days.
COMMON INTERVIEW QUESTIONS

**Tell me about yourself.**
The interviewer wants to know if you can answer an open-ended question in a focused and articulate way. They are asking about your professional background, not your personal life.

- If your qualifications are a great fit for the job, emphasize them. Begin with your most recent job, then highlight your most relevant professional and educational experiences.
- If your work history doesn’t match the job opening, emphasize how your skills and experience will transfer to the new job.
- Mention hobbies only if they are relevant to the job or show off your best attributes.

**Why did you leave your last job?**

If you left voluntarily:
Emphasize that you’re looking for new opportunities. Cite specific aspects of the position you’re seeking that your previous job didn’t offer.

If you were laid off:
This doesn’t reflect poorly on you. Simply explain the employer’s situation that led to the layoffs.

If you were fired:
Admit it and don’t attempt to deflect the blame. Explain the situation and what you learned from it.

**Why do you want to work here?**
Describe the aspects of the company you most admire, then show how those aspects align with your skills and experience, as well as your personal values.

**Why should we hire you?**
Connect your skills and experience directly to the company’s needs and goals. Use your research and be as specific as possible.

**What is your greatest strength/weakness?**
Discuss a strength that matches a specific business need you’ve identified in your research. Use a personal success story to illustrate this strength.

Choose a weakness that doesn’t directly affect the job you’re seeking. Describe how you’re working to improve yourself.

**Where do you see yourself in 5 years?**
Show that you plan to stick around, but you also want to advance your career. Research the company’s structure, and describe a realistic advancement scenario within the organization.

**Tell us about a time...**
Job interviews usually have questions asking you to recall anecdotes from your work history.

- What is your greatest achievement?
- Describe a problem you’ve encountered and how you overcame it.
- Recall a time you had to deal with an angry customer and how you fixed the situation.

Come prepared with stories that not only show off your best qualities, but tie directly in to the company’s business needs.

**Do you have any questions for us?**
Always answer “Yes.” Prepare questions that demonstrate your desire to succeed in their organization. Some examples:

- What are the keys to success in this job?
- What are the biggest challenges in this job?
- How does this company measure success?
- What growth opportunities does this position offer?
- When can I expect to hear back from you?

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**Project Professionalism**
Your appearance speaks volumes about your character and habits

**Arrive early**
Arrive 10 minutes early. Scout out the interview location the day before, looking out for construction or other hold-ups.

**Look your best**
- Dress appropriately.
- Hair and makeup should be neat and understated.
- No heavy perfume or cologne.

**Body language**
- Look the interviewer in the eye.
- Sit up straight and be alert.
- Don’t chew gum.
- Smile when appropriate.

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If you would like to practice interviewing with a Workforce Consultant, contact your local Job Service to set up an appointment.
What are Employability Skills?

- Non-technical skills common to every job.
- Workplace basics every employee must have to remain employable.
- The number one thing employers are looking for in job applicants.
- What employers most often say is lacking in the applicant pool.

WORKPLACE BASICS

Dependability

☐ I show up on time.

Why it’s important
Customers expect someone will be ready to help them when the doors open. If other workers depend on you getting your work done, being late prevents them from doing their job. When running late, let your boss know as soon as possible.

How to demonstrate this skill
Get to class on time. Arrive early to appointments. If you have a job, be on time every day. If you are habitually late, make adjustments like getting up earlier, finding reliable transportation, etc.

☐ I don’t call in sick unless I’m actually sick.

Why it’s important
Faking sick days can be grounds for dismissal. Save sick leave for those times that you really need it. But if you are sick, don’t spread it around the office. Stay home and contact your employer as soon as possible.

Meeting Deadlines

☐ I meet my deadlines.

Why it’s important
Many deadlines are not negotiable and can cause serious problems if they are not met.

How to demonstrate this skill
Turn your homework in on time. Plan ahead and prioritize your work.

☐ If I can’t meet a deadline, I tell my boss ASAP.

Why it’s important
Sometimes deadlines can’t be met for reasons you can’t control. Immediately tell your supervisor about any issues preventing you from meeting a deadline so they can re-prioritize or address issues outside of your authority.

☐ I can prioritize tasks.

Why it’s important
Arranging tasks in order of urgency and importance helps you meet deadlines. Consult your supervisor if you don’t know what takes priority.

How to demonstrate this skill
Break down class projects into smaller tasks, estimate the time required for each, and readjust.

Customer Service

☐ I go out of my way to help customers get just what they want.

Why it’s important
A friendly and professional experience keeps customers coming back. If customers are not happy, the business will not be profitable.

☐ I remain calm and professional, even when the client is not.

Why it’s important
Escalating the situation by raising your voice or arguing will only lose you a customer. Staying calm and doing your best to meet a client’s needs is the best way to diffuse a tense situation. Involve your supervisor if a request goes beyond what you are authorized to provide.

☐ I take time to really listen to customers to understand what they want.

Why it’s important
If a customer complains, listen to them. Find out what the issue really is. It’s seldom personal. They just want their needs met.
Employability Skills Checklist

People Skills

☐ I treat my boss and coworkers with respect.

Why it’s important
Nothing poisons a workplace like employees who don’t get along. Your boss’s authority should be respected. They are directly responsible for your continued employment. Getting along with your coworkers is essential for success, so learn to deal with a broad range of personality types. Learn your company’s policies for handling disagreements. Use the process when necessary, but not vindictively.

How to demonstrate this skill
Treat your parents, teachers, and peers respectfully.

☐ I dress appropriately.

Why it’s important
Dress according to the standards set by the business. Jeans and work shirts are appropriate for a job in a garden center, but not for a bank. Find out about the dress code before your first day of work.

☐ I use appropriate language for the workplace.

Why it’s important
Foul or insensitive language can make your coworkers uncomfortable working around you. It creates a hostile work environment.

How to demonstrate this skill
Avoid disparaging anyone’s race, age, gender, religion, disability, etc.

☐ I practice good personal hygiene.

Why it’s important
Customers prefer clean, well-groomed employees. Good hygiene makes it easier for coworkers to work near you. Many people are sensitive to perfumes and colognes, so avoid wearing fragrances to work.

How to demonstrate this skill
Bathe daily. Be mindful of your appearance. Apply make-up and hair products with restraint.

☐ I am eager to learn and to meet new challenges.

Why it’s important
Businesses constantly face new challenges and need employees who are flexible and eager to improve. Workers stuck in the old ways of doing things hold the company back.

How to demonstrate this skill
Volunteer for a project or task.

☐ I project a welcoming, eager-to-please demeanor.

Why it’s important
Being pleasant is the best way to make people comfortable. Clients are the reason you have a job, so show your appreciation.

How to demonstrate this skill
Be warm and pleasant with everyone you meet.

☐ I accept new tasks gladly.

Why it’s important
Accepting a new assignment with “No problem” and a smile shows that you will complete the task to the best of your ability. Responding with an irritated sigh signals that you’re not up to the task.

How to demonstrate this skill
Pay attention to how you respond when assigned homework, chores, or projects.

☐ I perform tasks to the best of my ability.

Why it’s important
Doing a half-hearted job tells your employer that you don’t care about the company’s success.

How to demonstrate this skill
Put 100% effort into every project you do, no matter how minor.

☐ I actively seek ways to improve my performance.

Why it’s important
Businesses are in constant competition with each other, which means practices and technologies are always evolving. Employees who find better, more efficient ways to do things will be noticed and rewarded.

How to demonstrate this skill
Try to improve everything you do, starting with hobbies and chores. Find ways to save time, or techniques to improve precision.
COMUNICATION

Non-verbal Communication

☐ I practice good posture to project confidence.

Why it’s important
Confidence is essential to success, and good posture is an important visual cue signaling confidence. How you present yourself frames how others view you and makes a lasting impression. Project success.

☐ I make eye contact when speaking with others.

Why it’s important
Eye contact is another important way to project confidence. It also shows that you are listening attentively.

How to demonstrate this skill
If you naturally shy away from eye contact, make an effort to maintain it with everyone you talk to. But take care not to stare. It’s okay to break and reestablish eye contact during a conversation.

☐ I never check my cell phone during a conversation.

Why it’s important
Pay attention to the person in front of you, using body language and eye contact to show you are truly listening to them. Checking your phone during a conversation makes the other person feel devalued.

☐ I mirror the posture and mannerisms of others.

Why it’s important
When someone is in a hurry and you respond at a leisurely pace, they think you don’t care about their needs. Mirroring isn’t copying someone’s every move, but simply matching their mannerisms to show empathy and put them at ease.

☐ I smile often, and mean it.

Why it’s important
A smile is welcoming and makes people want to be around you. While your smile can’t always be genuine, adopting a positive attitude can help make it so.

☐ I avoid inappropriate nonverbal clues.

Why it’s important
Body language can speak louder than words. Be aware of any nonverbal messages you’re sending.

How to demonstrate this skill
Avoid eye-rolling, finger-pointing, arm-crossing, etc.

Verbal Communication

☐ I speak clearly and enunciate my words.

Why it’s important
If people can’t understand you, it doesn’t matter what you say. Some people are uncomfortable asking you to repeat yourself, and will pretend to understand. Clear enunciation eliminates this risk.

How to demonstrate this skill
Read aloud or record yourself speaking. Make sure to speak at a relaxed pace and project your voice.

☐ I am an active listener.

Why it’s important
To understand what a client or supervisor wants, you must listen carefully, and ask them to clarify anything you don’t fully understand.

How to demonstrate this skill
Practice focusing on the speaker and not letting your mind drift. Let others finish speaking before adding your thoughts.

☐ My criticism is positive and constructive.

Why it’s important
No one likes being criticized, but it is essential to improvement. Frame criticism as helpful suggestions and take care not to belittle the person or question their ability.

How to demonstrate this skill
Begin by saying something positive about their performance, then suggest ways to build on their strengths. Avoid making passive/aggressive remarks or laying blame.

☐ I use sarcasm all the time because there’s totally no way anyone could ever misinterpret my meaning.

Why it’s important
Sarcasm, especially in writing (see above), can be easily misinterpreted. While humorous in casual situations, avoid sarcasm in the workplace. Be clear and direct.

Written Communication

☐ I write clearly and simply, but express myself fully.

Why it’s important
Writing must convey meaning without the benefit of gestures, facial expressions, and body language. Clear, direct language is essential to writing effectively.

How to demonstrate this skill
Practice writing on subjects that interest you. Write reviews of movies or products. Edit them to eliminate unclear sentences and unnecessary words. Try writing texts in complete sentences without photos or emojis.
Employability Skills Checklist

☐ I avoid overly long and complex sentences
   Why it’s important
   Brief sentences communicate more directly. Your goal is to convey information, not to impress people with elaborate phrasing.

☐ I double-check my spelling and grammar
   Why it’s important
   Typos and grammatical mistakes make you look unprofessional and suggest you lack attention to detail.

☐ I avoid over-sharing, political incorrectness, and obscenities on social media
   Why it’s important
   Social media profiles are our public identities. If your profile contains objectionable content or represents you in a bad light, you may be turned down for a job offer or let go from your current job. Don’t rely on privacy settings to keep your secrets safe. Privacy policies change all the time, often without a reasonable notice.

☐ I can assess problems, and find solutions
   Why it’s important
   Every business encounters problems. Employees who can identify the source of a problem and offer viable solutions are highly valued.

   How to demonstrate this skill
   Take a creative approach to solving problems. There’s no instruction manual for running a business, so a creative mind is a must.

☐ I use good judgment and make sound decisions
   Why it’s important
   Thinking of creative solutions is a great skill, but must be tempered with the ability to evaluate those solutions to decide if they are realistic. Ideas must become well thought-out plans with many factors considered before acting on them.

☐ I can identify areas that need improvement and offer positive suggestions
   Why it’s important
   Even if a business is doing well, one must always be on the lookout for potential problems or ways to make things work even better. The ability to frame suggestions in a positive light makes others more likely to embrace them.

☐ I approach my supervisor with possible solutions rather than just problems
   Why it’s important
   Often, you understand the realities of your job better than your supervisor does, making you the ideal candidate for proposing solutions. Coming to your supervisor with solutions rather than just problems shows that you can take responsibility for your success.

☐ I can change my mind when faced with new information.
   Why it’s important
   It’s embarrassing to be wrong, but it’s worse to cling to a position for fear of admitting you were wrong. When you learn something that challenges your point of view, don’t dismiss it. Carefully consider the facts, and if the new position is more convincing, there’s no shame in changing your mind.

   How to demonstrate this skill
   Play devil’s advocate and practice arguing in favor of a position you don’t hold. Even if you don’t change your mind, it can be enlightening to follow the logic of the opposing viewpoint.
I pull my own weight when working on a team

Why it’s important
Slacking forces others to do more work and causes resentment, especially if you accept an equal share of the credit and rewards.

How to demonstrate this skill
Offer to help out with chores at home. In group projects at school or work, make sure your part is done well and finished on time. If you don’t know what you are supposed to do, ask that specific roles or tasks be assigned.

I look at situations from the other person’s perspective.

Why it’s important
Understanding someone else’s position is vital for avoiding or resolving conflicts. The better you understand someone else’s position, the better prepared you are to give them what they want, or to persuade them that another option is better.

How to demonstrate this skill
When conflict arises, figure out what is motivating the other person. Imagine yourself in their position, and that you don’t know the other side of the story.

I adopt a “We’re all in this together” attitude.

Why it’s important
An organization can only thrive if its employees work together, rather than competing against each other. Make sure all your actions are positive and productive to benefit the whole organization.

I take criticism gracefully and use it to improve myself

Why it’s important
Everyone has some room to improve, and criticism is an opportunity to become better at what you do. Recognize that those offering criticism are there to help. Taking criticism personally makes your coworkers uncomfortable offering suggestions, and your work may suffer for it.

I remain flexible and unafraid to change plans if something is not working

Why it’s important
Adaptability is crucial to survival. Workers stuck in rigid ways of thinking cannot innovate, and cannot effectively respond to changing conditions. This leaves a business vulnerable to its competition.

I give credit to others for their ideas and efforts

Why it’s important
Often, a few people get credit for a successful project that many others contributed to. Giving credit where it’s due ensures that no one feels undervalued. Taking credit for the work of others causes resentment and can sabotage future teamwork.

I act as the peacemaker when conflicts arise

Why it’s important
A workplace functions better without conflict. If you are in a position to keep the peace at your workplace, do what you can to resolve conflicts.

How to demonstrate this skill
Avoid taking sides in conflicts. If someone complains to you about a coworker, help them see the other point of view. But know when it’s not your place to get involved.

I speak my mind, but phrase opinions positively

Why it’s important
Progress and improvement depend on everyone contributing their best ideas, so voice them. Sometimes it is necessary to point out what isn’t working, but to do so constructively requires carefully-considered phrasing so it doesn’t register as blame or negativity.

How to demonstrate this skill
If you’re shy, practice speaking up at school, home, or work. If you’re talkative, practice keeping your opinions positive and constructive.
How to Start a Business in Montana

You’re confident you have what it takes to start and run a business, and you have a viable idea that fills a well-researched market need. And you’ve written a business plan and secured financing. So how do you actually start a business? Here’s what you need to do in Montana:

**STEP 1: Choose a Legal Structure**

It is strongly advised that you consult with an attorney, accountant, or financial advisor to help you determine the most suitable legal structure for your business. Several factors will determine the best legal structure for your business:

- The degree of control you want over the business
- The degree of formal organization you need
- The need to protect against liability for business actions
- The ability to attract investors
- Tax considerations for both you and your investors

### Sole Proprietorship

A business owned by an individual. A sole proprietor has total control of their business and can make important decisions quickly.

### General Partnership

A business co-owned by two or more people. Partnership agreements may be oral or written. The partners share all profits, taxes, and liability.

### Limited Partnership

At least one general partner must manage the business and bear personally liability for claims against the business. Other partners are investors who play no other part in the business and whose liability is limited.

### Limited Liability Partnership

Works like a general partnership, but individual partners cannot be held personally liable for claims against the business, unless they themselves were involved in the action for which a claim has been filed.

### Corporation

A corporation is a legal entity that exists apart from its owners and shareholders, and has its own rights, privileges, and liabilities apart from the people who form it. A corporation has shareholders who invest money in the business and therefore own it. A board of directors makes policy decisions for the company and selects the corporate officers who run daily operations. Corporations may be for- or non-profit.
STEP 2: Register Your Business Name

You may want to hold off on ordering those promotional pens until your business name is officially approved.

All businesses conducting business under a name other than the owner's full legal name must register a business name with the Montana Secretary of State's Office and pay a filing fee. Different forms will be used depending on the legal structure of your business. Forms can be found online at: https://biz.sosmt.gov/forms/business

Contact: Montana Secretary of State's Office - Business Services Division - (406) 444-3665 - www.sos.mt.gov

STEP 3: Apply for Business Licenses, Registrations & Certifications

One of the most common questions from start-up business owners is “Where do I get my business license?” Montana does not have a one-size-fits-all general business license, but depending on your location and type of business, there are certain business licensing and registration requirements:

Local City and/or County Licenses
Contact your local city and county offices to find out what licenses, registrations and permits they require for businesses.
Montana Association of Counties www.mtcounties.org - (406) 449-4360

Professional and Occupational Licenses
Specific professions require a license. To find out which occupations require a professional license, visit the Dept. of Labor & Industry's Business & Occupational Licensing Bureau.
MT Dept. of Labor & Industry boards.bsd.dli.mt.gov - (406) 841-2300

Agricultural Certifications
Several types of licenses, registrations and certificates are issued by the Department of Agriculture, including Commodity Dealer, Feed Program, Seed Dealer, Honey Bee Registration, Organic Certification and more.

Montana Dept. of Agriculture - agr.mt.gov/I-Want-To/Apply-For - (406) 444-5400 - Email: agr@mt.gov

Construction Contractor Registration
All incorporated construction contractors and construction contractors with employees must register with the Montana Department of Labor & Industry. Construction contractors without employees, plumbers and electricians may register but registration is not required.

Montana Department of Labor & Industry- Construction Contractor Registration Unit - (406) 444-9586

One-Stop Licenses
One-stop licensing lets certain businesses apply or renew up to 7 state licenses all at once. This type of licensing is mainly for grocery and convenience stores with gas pumps.

MT Dept. of Revenue - One-Stop Business Licensing svc.mt.gov/dor/eStopPortal/Default.aspx - (406) 444-6900 - Email: doronestop@mt.gov

There may be other Montana licenses that could be applicable to your business in addition to the ones listed above. For more information on Montana licenses and licensing boards, please visit boards.bsd.dli.mt.gov.

STEP 4: Obtain an Employer Identification Number

A sole proprietor with no employees does not need an Employer Identification Number (EIN); the business owner’s social security number is the business’s tax number. You will need an Employer Identification Number (EIN) if your business meets any one of the following:

- The business is a corporation, partnership, or limited liability company
- You have employees
- You have a Keogh Plan
- You file one of these tax returns: excise; fiduciary; or alcohol, tobacco, & firearms.

To apply for an EIN online, visit the Secretary of State’s Office at: sosmt.gov or contact the IRS directly at (800) 829-4933 or www.irs.gov
STEP 5: Understand Your Business Tax Obligations

The form of business you choose determines what taxes you pay and how you pay them. It is highly advisable that you consult with an accountant or read through the IRS publications included at the end of this section to help you understand what the tax obligations associated with your business are. The four general types of business taxes are:

**Income Tax**
All businesses except partnerships must file an annual income tax return. Partnerships file an information return. The form you use depends on how your business is organized.

**Self-Employment Tax**
Self-employment tax is a Social Security and Medicare tax primarily for those who work for themselves. Your payments contribute to your coverage under the social security system.

**Employment Taxes**
Employment taxes include Social Security, Medicare, Federal Unemployment taxes, and Federal income tax.

**Excise Tax**
Federal excise taxes are paid on specific goods, such as gas, and are often included in the price of the product.

Internal Revenue Service Publications
Visit [www.irs.gov/publications](http://www.irs.gov/publications) to access these tax resources:
- 334 Tax Guide for Small Business
- 505 Tax Withholding and Estimated Tax
- 535 Business Expenses
- 583 Starting a Business and Keeping Records
- 587 Business Use of Your Home
- Employer’s Tax Guide

Much of the information in this section came from this publication.
The SBDC Guide is a trove of information for every step of starting your small business in Montana.

STEP 6: File for Trademarks, Copyrights and Patents

If your business has an innovative concept or product, make sure to consider your intellectual property protection options.

**Trademarks**
A trademark includes any word, name, symbol, device or any combination, used or intended to be used to identify and distinguish amongst providers of goods and services. Although federal registration of a mark is not mandatory, it has several advantages, including public notice of your ownership of and exclusive right to use the trademark.

[U.S. Patent & Trademark Office](http://www.uspto.gov) | (800) 786-9199

**Copyrights**
Copyright is a form of protection provided by the law of the United States to the authors of “original works of authorship,” including literary, dramatic, musical, artistic, and certain other intellectual works. This protection is available to both published and unpublished works.

[U.S. Copyright Office](http://www.copyright.gov) | (877) 476-0778

**Patents**
A patent is granted by the government and given to the inventor or discoverer of a new process, machine, article of manufacture, or composition of matter. A patent grants a monopoly on one invention, with exclusive rights to produce, use, or sell the invention for approximately 20 years.

[U.S. Patent & Trademark Office](http://www.uspto.gov) | Ph: (800) 786-9199

[World International Patent Organization](http://www.wipo.org)

There are many in-depth resources for more information on intellectual property and not enough space to detail them all here. The Montana Technology Innovation Partnership (MTIP) offer resources, information and guidance for technology companies and businesses interested in pursuing intellectual property protection, especially patents.

[Montana Technology Innovation Partnership (MTIP)](http://www.mtip.mt.gov) | (406) 841-2749 | Email: mtip@mt.gov
THE AMERICANS WITH DISABILITIES ACT (ADA)

The ADA is a federal civil rights law which prohibits discrimination against people with disabilities in employment practices. To be covered by the ADA, a person must have a disability, AND must also be qualified to do the job. An employer is not required to hire or keep a person who is not qualified, nor are they required to give a hiring preference based on disability.

Reasonable accommodation

Reasonable accommodation is a change or adjustment to the work setting, process, or schedule that allows a qualified person with a disability to perform the essential functions of a job, to have equal opportunity to apply for a job, and to enjoy equal benefits and privileges of employment.

Examples of reasonable accommodation

- Making the workplace physically accessible.
- Part-time or modified work schedule.
- Providing or modifying equipment or devices.
- Providing a reader or interpreter.
- Modifying training materials or company policies.
- Reassignment to a vacant position.

Important points about reasonable accommodation:

- The requirement to make a reasonable accommodation is ongoing and may come up any time a person’s disability or job changes.
- It is the responsibility of the person with a disability to ask for a reasonable accommodation.
- An employer must provide a reasonable accommodation unless they can show it would put an undue hardship on the business.
- Undue hardship refers to an accommodation that is unduly expensive, disruptive, or that would substantially alter the operation of the business.
- If the cost of an accommodation will cause hardship on the employer, the employee must be given the choice of paying for the portion that causes the undue hardship.
- An employer may request medical documentation to show that the employee has need of the requested accommodation, and to help determine the most effective accommodation options.
- Reasonable accommodation does not include removing essential job functions, creating new jobs, or providing personal need items such as glasses.
- A special tax credit is available to help smaller employers make accommodations. A tax deduction up to $15,000 per year is available to any business for expenses of removing qualified architectural or transportation barriers. adata.org/factsheet/quicktips-tax
- Employees have the right to refuse an accommodation. However, if the person cannot perform the essential job functions without the accommodation, they may not be qualified for the job.

WHEN TO DISCLOSE DISABILITY INFORMATION

Just because potential employers cannot legally discriminate against candidates with disabilities doesn’t guarantee they won’t. A good disclosure strategy can increase your chances of being treated fairly.

- Don’t disclose in your cover letter or resume.
- If you will need accommodations to attend the interview, let the scheduler know what you will need up front.
- Schedule your job interview before you disclose.
- If you have a visible disability, it will be noticed during the interview. The choice to disclose beforehand is yours.
If you have an invisible disability, disclose AFTER a job offer has been made. This will give you the opportunity to compete for the job based on your skills and abilities.

If you are certain that your disability will not affect your work performance now or in the future, and you will not have to ask for an accommodation, then disclosure is probably not an issue.

**HOW TO DISCLOSE DISABILITY INFORMATION**

- Script your disclosure – know what you are going to say ahead of time and rehearse it until it’s perfect.
- When you prepare your script, pay attention to the words you use. Avoid any terms with a negative connotation, like “unpredictable,” “chronic condition,” or “permanently debilitated.”
- Briefly describe the disability, but do not give a history of your surgeries and hospitalizations. The more you discuss your disability the more important it will become in the interviewer’s mind. Try not to open doors to doubts.
- Like it or not, your goal is to help the employer feel comfortable with your disability. A smile and a pleasant demeanor will go a long way.
- Focus on telling (or demonstrating) how you can do the job, and what strengths and abilities you can bring to the company.
- If you’ll need any accommodations to perform the job, tell the interviewer exactly what you’ll need up front. Be specific—don’t create any room for doubt or the employer might overestimate the cost of accommodating you.
- When appropriate, portray your disability as a strength. You have had to overcome a lot, and your perseverance can be inspiring if you frame it as such.
- All the employer really want to know is:
  - Will you be there?
  - Can you do the job as well or better than others?
  - Will you be of value to the company?
  Convince them the answer to all three is ABSOLUTELY!

**PRE-EMPLOYMENT QUESTIONS (ILLEGAL & LEGAL)**

The Americans with Disabilities Act (ADA) does not allow any pre-employment inquiries about a disability. This ensures that qualified people are not screened out before their ability is considered. The employer can get information about your qualifications and medical information if it is necessary for safety and health on the job.

**Illegal Interview Questions**

- Have you ever had a work-related injury?
- Have you ever received workers’ compensation or disability benefits?
- How many sick days did you take last year?
- Do you currently have any health problems?
- How much exercise do you do on a daily basis?
- Are you currently taking drugs or medication?
- Have you ever been hospitalized or had a surgery?
- Have you been treated for any mental condition?
- How much alcohol do you drink on a daily basis?
- Will you require time off for medical appointments?

**Legal Interview Questions**

The ADA allows employers to ask obviously disabled applicants questions about specific job functions.

- Can you operate a computer?
- Can you drive a company truck?
- Can you arrive at and begin work at 6 a.m.?
- Can you work a typical 40-hour work week?
**RESOURCES:**

## Assistive Technology

MonTECH – Montana’s Technology Related Program for People with Disabilities. This organization helps people find the necessary assistive devices for reasonable accommodation to help them obtain employment.

MonTECH services include:

- Information about assistive technology devices and services.
- An equipment loan/lease program.
- Information about funding sources for assistive technology.
- An equipment demonstration and evaluation center.

**Contact MonTECH:**
Rural Institute – MonTECH
52 Corbin Hall, Missoula, MT 59812
Telephone: (406) 243-5751 or (877) 243-5511
E-mail: montech@ruralinstitute.umt.edu
Website: montech.ruralinstitute.umt.edu

**Additional assistive technology sites:**

## MONTANA VOCATIONAL REHABILITATION SERVICES

Montana Vocational Rehabilitation Services (MVR) helps Montanans with disabilities prepare for, obtain, retain, and advance in the same high-quality jobs and high-demand careers as persons without disabilities.

**Q. What services does MVR offer?**

- Guidance in selecting a vocational goal
- Assessment of needs to overcome disability impediments in achieving work and independence
- Physical and mental restoration services
- Adaptive equipment (adapted computer, hand driving controls, etc.)
- Education and training materials
- Transportation related to other VR services
- Interpreter services for the deaf
- Reader services for the blind
- Orientation and mobility instruction (visually impaired)
- Services to help students with disabilities transition from school to work
- Job placement services
- Technical assistance for employers
- Any service necessary to get someone to work

**Q. What are the eligibility requirements?**

- You must have a physical or mental disability that prevents you from getting or keeping a job.
- You must provide proof of disability from a qualified professional (e.g. a licensed doctor or certified psychologist).
- If you have been determined eligible for Social Security because of a disability (SSI, SSDI) and have proof of that, you are presumed to be eligible for MVR services.
- If you don’t have proof of disability, you must tell your counselor how to get such information and sign a release authorizing the counselor to do so.
- Once determined eligible for MVR services, you will meet with a counselor to discuss your plans for work, your education and work experience, and your challenges and needs. You will set specific goals and create a plan of action for getting you to work.

**Contact Montana Vocational Rehab:**
111 North Last Chance Gulch, Suite 4C
P O. Box 4210 – Helena, MT 59604-4210
(406) 444-2590 or (877) 296-1197
Website: [dphhs.mt.gov/detd/vocrehab](http://dphhs.mt.gov/detd/vocrehab)
It is illegal for employers to discriminate against you because of your age.

Employers may assume that job applicants over 50 might not have the adaptability, the energy, or the tech-savvy of younger workers. They may doubt whether their skills are current and whether they’re willing to learn new things. If you are over 50 and seeking employment, your goal is to alleviate any concerns about your ability. Do this by showcasing your recent experience and accomplishments, and by addressing employers’ concerns head-on in the interview.

YOUR RIGHTS UNDER THE AGE DISCRIMINATION IN EMPLOYMENT ACT

The Age Discrimination in Employment Act of 1967 (ADEA) protects those 40 years or older from employment discrimination based on age. Protections apply to both employees and job applicants.

Under the ADEA, it is unlawful to discriminate against a person because of his/her age with respect to any term, condition, or privilege of employment, including hiring, firing, promotion, layoff, compensation, benefits, job assignments, and training.

It is also unlawful to retaliate against an individual for opposing employment practices that discriminate based on age or for filing an age discrimination charge, testifying, or participating in any way in an investigation, proceeding, or litigation under the ADEA.

The ADEA applies to employers with 20 or more employees, including state and local governments. It also applies to employment agencies and labor organizations, as well as to the federal government.

ADEA protections include:

- Apprenticeship Programs – It is generally unlawful for apprenticeship programs to discriminate on the basis of age.
- Job Notices and Advertisements – It is unlawful to include age preferences, limitations, or specifications in job notices or advertisements, except in the rare circumstances where age is a “bona fide occupational qualification.”
- Pre-employment Inquiries – Employers are not specifically prohibited from asking an applicant’s age. However, requests for age information will be closely scrutinized to ensure the inquiry was made for a lawful purpose.
- Benefits – The Older Workers Benefit Protection Act of 1990 prohibits employers from denying benefits to older employees. In limited circumstances, employers may reduce benefits based on age, as long as the cost of providing the reduced benefits is the same as the cost of providing benefits to younger workers.
STAYING CURRENT

With rapid increases in technology, today’s workplace requires workers who are willing to learn, adapt to change, and keep their skills current. To stay competitive, it is essential for older workers to update their skills.

Technology

Technology is everywhere, and most jobs require some level of computer skills. You’ll need to know:

- Basic skills to operate a computer, such as handling a computer mouse, typing on a keyboard, and navigating file systems and menus.
- Microsoft Office programs, with particular attention to Word, Excel and PowerPoint.
- Essential internet skills, such as email, web browsing, and searching.

Where to Start

If you’re a just beginning to learn computer technology:

- Your local Job Service is a great place to start. They can assist you there, or help you find free or low-cost computer training.
- Check your local library for a free beginner’s computer class.
- Senior centers, learning centers, adult or continuing education programs, community colleges and online tutorials can all help you upgrade your skills, often for free or at low cost.

- Find a reverse mentor—a tech-savvy person who can guide you in updating your skills. Your family or friends can be a great resource.

Evaluate your transferable skills

Over your life you’ve acquired many useful skills, whether it was in a previous career or through other life experiences. You’d be surprised to see how skills can transfer across occupations.

MCIS can help you identify your skills, and even match them to occupations. Just login to MCIS, go to the “Assessments” tab, and choose “SKILLS.”

Update your skills

If you know the basics but want to update your skill set, identify and learn the most current, in-demand skills for your occupation.

- Visit your local Job Service Montana office.
  They can help you identify the skills you’ll need for your new career.
- Take classes at the local community college. Students of all ages are continuing their education and upgrading their skills. Chances are you won’t be the only non-traditional student in the class.
- Find online tutorials. YouTube is a great free resource for instructional videos on just about any topic.
- Enroll in online courses to get you up to speed quickly. Consider subscribing to an “all-you-can-learn” service like Lynda.com for in-depth tutorials.

Once you take training, be sure to practice.

Like a muscle, skills you acquire will atrophy and deteriorate if they aren’t used. Create personal projects to practice and develop your new skills. Regular practice will help build your confidence and help you create a body of work you can showcase to potential employers.

Tips for Seniors

For information on filing an age discrimination charge, contact:

Montana Human Rights Bureau
1625 11th Avenue
P.O. Box 1728
Helena, MT 59624-1728
Phone: 406-444-4356 or 1-800-542-0807
Website: erd.dli.mt.gov/human-rights

Or contact your local Job Service Montana Office.
THE JOB SEARCH

Networking is your best bet.

Over the years, you’ve made dozens of professional and personal contacts. Use them. Contact everyone you know and ask if they know anyone who’s hiring. This advice is good for everyone, but can be especially effective for older workers who have a lifetime of human resources to draw on.

Online Networking

LinkedIn (www.linkedin.com) is the largest professional networking site on the web. By starting a profile, you are presenting your professional qualifications to a community of millions. Recruiters actively scour profiles for potential hires with the skills and experience they need. Even employers using more traditional recruitment methods look up applicants on LinkedIn. If they can’t find your profile, they may assume you’re behind the times.

Other Networking Opportunities

Professional associations, volunteering, and consulting are also excellent ways to network.

RESUME TIPS

You might be inclined to emphasize the wealth of experience you’ve worked a lifetime to acquire. You’re proud of it, and rightfully so. But a better strategy is to highlight your recent accomplishments to show you are a forward-thinking individual, eager to embrace the latest innovations in your field. Here’s how:

• List only a few of your most current positions, or those most relevant to the job you’re applying for. Many of the skills you acquired in early jobs will be outdated. Experts recommend going back no further than 10 years in your work history.
• Use current industry terminology. It shows that you are keeping current and hiring managers will be drawn to resumes using familiar words.
• List professional development, trainings, workshops, and new certifications that demonstrate you have kept your skills and knowledge up-to-date.
• List technical and computer skills and make sure they are current. Don’t list software, systems, or computer language that is outdated.
• Keep an electronic resume that is not formatted (e.g. no bold, italics, centering, etc.) This ensures that resume-screening software can read it. This type of resume is usually sent in an email or cut and pasted online. (The Resume Creator feature in MCIS can save your resume in three different ways, including the unformatted .txt file type for posting online.)
• If you are submitting your resume online, use key words that are likely to be searched for by resume-scanning software. You can find the key words in the job announcement. They are usually industry jargon or job requirements commonly associated with that occupation. (MCIS lists skills and abilities associated with specific occupations. These skills can be used as keywords in resumes.)

THE JOB INTERVIEW

The interview is your opportunity to dispel any stereotypes or concerns about hiring an older worker. You need to demonstrate that you are positive, energetic, dedicated, and can work well with colleagues of all ages. Here are some tips to help you ace the interview:

• Emphasize the assets of an older worker, and your ability to learn. Use words like “adaptable,” “flexible,” and “dependable.” Focus on your experience, stability, frugality, and strong work ethic.
• Show that you are technically savvy by incorporating your computer skills into your answers and show that you are energetic by talking about physical activities you pursue.
Tips for Seniors

THE JOB INTERVIEW (CONTINUED)

- Talk about the new skills you have attained and how you stay current in your industry/job.
- Put together a portfolio of your best work and show it off. An impressive resume is well and good, but nothing conveys the quality of your work better than your work itself.
- There are a lot of older workers in the workforce now, so you are not alone. Be comfortable and confident in the interview. Look your best and dress in modern clothes with a modern haircut.
- Address any time gaps in your resume. You might say that you tried retirement and it is not for you. You might say that you took some time to learn something new, make a change, or to take care of a family member.
- There is a good chance that the interviewers will be younger than you. Do not talk down to them or say you won’t need any training for the job. You have an opportunity to show that you can be respectful and work well with younger people, including a supervisor who is younger than you.
- There may be a concern that they can’t afford your salary. If they bring it up during the interview, say you expect to be paid the average wages for a similar worker in your area. Avoid giving an actual figure until they offer you the job or give you their figure.
- Ask for an opportunity to demonstrate your skills by helping out on a small project. Even if they turn down your offer, you’ve shown initiative.

SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM

The Senior Community Service Employment Program (SCSEP) is a program of the U.S. Department of Labor that grants eligible older Americans the opportunity to provide community service while developing and enhancing job skills needed for the 21st-century workforce.

Participants take part in on-the-job training or classroom instruction, learning valuable transferable skills needed to compete for and secure employment.

If you are aged 55 or older, unemployed, and your income is no more than 125% of the federal poverty rate, have poor employment prospects, and are legal to work in the United States, you are eligible to participate in this program. While you are participating in this training, you are learning not only specific job skills, but you will be learning how to re-enter the job market, how to market yourself, and how to interview and land that job. The SCSEP program is time-limited, with the ultimate goal of placing you in an unsubsidized job.

You can find out what organization provides the SCSEP program in your area at www.experienceworks.org/location/montana.

HOW WORK AFFECTS YOUR SOCIAL SECURITY BENEFITS

You can get Social Security retirement or survivors benefits and work at the same time. But, if you’re younger than full retirement age, and earn more than certain amounts, your benefits will be reduced. The amount that your benefits are reduced, however, isn’t truly lost. Your benefit will be increased at your full retirement age to account for benefits withheld due to earlier earnings.

For detailed information, please visit: www.socialsecurity.gov.
You’ve done your time and you’re ready to move on with your life. But the job search can be daunting with a record. While some employers are mandated to consider certain convictions in their hiring process, many employers are open to considering you for your experience and the work skills you have to offer.

Reentering the community can be difficult, but finding employment can aid the process and help you meet your goals. Whether your goals are to become a role model to your children, to keep commitments, to prove yourself to society, or to simply put food on the table, these goals can be supported and achieved when you have satisfying employment.

HOW CAN YOU IMPROVE YOUR CHANCES OF FINDING EMPLOYMENT?

The world is more connected than ever and people have staggering amounts of information at their fingertips. Therefore, it is safe to assume that employers can and will find out about your conviction history. Be honest on all your application materials and during the interview. Employees who misrepresent themselves on applications or during interviews can legally be fired. It can be tough to convince an employer that you are trustworthy despite your record, but here are some strategies to make you more appealing to employers.

Write a Letter of Explanation

When the application asks about past convictions, you might be tempted to write, “Will discuss during the interview.” Avoid this answer. If you don’t provide the employer with an immediate explanation, chances are, you won’t be getting that interview.

Instead, write “Please see attached letter of explanation,” and have one prepared.

Here’s how to write a letter of explanation:

• Acknowledge that as an employer he/she may have concerns relating to your past.
• Describe the offense, factually (using no street or legal lingo). Be brief.
• Demonstrate the positive changes, therapy or treatment you have gone through to address the behaviors that led to the offense and any work related skills you gained from this therapy.
• Take responsibility for your actions.
• Include your relevant skills and focus on your strengths.
• Speak to your future, and why you would be a good fit for the company.

Mention all of the efforts you are making to become a productive community member. Explain how you are a different person, a better person.

• Be proactive and mention you look forward to meeting the employer in person.

Ask for Letters of Recommendation

Find people in positions of authority who will attest to your skills and character, and ask them to write you a letter of recommendation. Their testimony goes a long way toward convincing an employer that you will be an honest and reliable employee.

Letters of recommendation can be from anyone who is familiar with your workplace behavior or your character. This could include: previous supervisors, former coworkers, your parole officer, or past customers.
If you can get one or more letters of recommendation, refer to them in your letter of explanation, and attach copies with your application materials.

**Attitude is Everything**

As you prepare your application materials, keep in mind that employers want workers with positive energy and attitudes. They want employees who bring enthusiasm and dedication to the job. So project a positive attitude. Even if you’re not feeling particularly positive, never let the employer see it.

- Stay positive. Your conviction is in the past; you are working toward your future.
- You applied for a job because you know you have the skills, talents, and abilities to perform the job that the employer needs. This makes you a valuable commodity.
- Stress the positive outcomes of your conviction. Highlight the education, training or treatment you have completed. You learned valuable skills through this treatment which will make you more appealing to employers.

**Preparing for an Interview**

The key to any job interview is anticipating likely questions, and knowing how you’ll answer them.

The Job Interview section of this guide (p. 34) covers likely questions and basic interviewing techniques, but you also need to prepare to answer questions about your conviction. Here are some tips:

- Acknowledge the employer’s concerns about hiring someone with a conviction history.
- Describe the offense factually. Take responsibility for your actions.
- Talk about the positive changes you have made since the offense and the lessons you learned from your mistakes.
- Emphasize the hard skills and work history you have to offer as an employee. Speak to your future!
- Invite the employer to ask more questions about: 1) Your conviction, 2) your rehabilitation, 3) the skills you have to offer, or 4) your work history.

Writing out your answers is a great way to articulate them clearly and to help commit them to memory. Compose a one-sentence statement for each of the five points listed above, and practice answering them aloud.

**Emphasize both your qualifications and the financial incentives for hiring you.**

During the interview, focus on your qualifications and the skills you will bring to the job. But you can also increase your appeal by mentioning the financial incentives available to those who hire returning citizens, such as the Work Opportunity Tax Credit (WOTC).

**Work Opportunity Tax Credit Program**

The Work Opportunity Tax Credit (WOTC) program helps those facing barriers to employment by offering a tax credit that can save Montana employers up to $9,600 per qualifying new hire. The credit is available during the qualifying worker’s first year of employment. The number of qualifying new hires is unlimited and is available to both for-profit and tax-exempt organizations.

Visit [wsd.dli.mt.gov/employers/wotc](http://wsd.dli.mt.gov/employers/wotc) for further details.

**Federal Bonding Program**

The Federal Bonding Program helps hard-to-place job seekers by issuing bonds that insure business owners against monetary and property losses due to employee dishonesty, eliminating the perceived “risk” of hiring workers with a conviction history.

Sponsored by the U.S. Department of Labor, these bonds are available at no cost to job applicants or employers. Bonds cover the first six months of employment, with continued coverage available for purchase if the worker has exhibited job honesty under the program’s bond.

The program covers the following groups:

- Job seekers with a record of arrest, conviction or imprisonment; and anyone who has ever been on parole or probation, or has any police record
- Ex-addicts who have completed treatment for alcohol or drug abuse
- Job seekers with a poor credit record or have declared bankruptcy
- Applicants without a work history who also have families with low income
- Those dishonorably discharged from the military

For more information, visit [bonds4jobs.com](http://bonds4jobs.com). To find out how to apply for a bond, please contact your local Job Service.
Montana Reentry Resources

The Montana Department of Corrections’ Reentry Initiative is a multi-agency effort to help ex-offenders reenter the workforce successfully. A list of Reentry Resources is available at: https://cor.mt.gov/Reentry

JOB SEEKERS...KNOW YOUR LEGAL RIGHTS.

Can employers consider an applicant’s convictions?

In some cases. Federal statutes may prohibit people with certain felony convictions from employment in certain jobs. In these cases, employers are required to run background checks due to the nature of the work.

However, returning citizens have the right to be employed in spite of their records. Several states have laws that limit how and under what circumstances an employer may consider an applicant’s criminal record. These laws make it illegal for an employer to discriminate against an ex-offender unless his or her conviction record is related to the duties of the job. Factors considered include the seriousness of the offense, how long ago it happened, the offender’s age at the time of the crime, efforts toward rehabilitation, and the conditions and demands of the workplace.

To find out if there are legal restrictions on an occupation you are interested in pursuing, visit nicc.nationalreentryresourcecenter.org, or ask a Workforce Consultant at your local Job Service to help you find the answers.

What do I need to know about background checks?

While some employers run background checks, it is more common to do an informal search on Google or conweb app.mt.gov/conweb.

Employers must get your written permission before getting a formal credit report or criminal background report. If an employer runs a background check without your permission, contact the Federal Trade Commission at www.ftc.gov, or by calling 877-FTC-HELP.

If an employer uses something in the report to disqualify you for a position, the employer must give you a copy of the report and a “notice of rights” that includes contact information for the reporting company. If the report contains inaccuracies or misinformation, contact the reporting company requesting a correction. Also make sure to inform the employer about the mistake.

Using criminal background checks to exclude individuals with criminal backgrounds could be in violation of the Equal Employment Act. If you feel that this has occurred please contact your local Job Service Center.

Will my record prevent me from getting licensed?

Section 37-1-203 of the Montana Code Annotated prohibits professional and occupational licensing boards from using criminal convictions as the sole basis for denial of professional or occupational licensure. Each application is considered on a case-by-case basis, so there are no absolute rules dictating which types of convictions bar licensure in certain occupations. As you select a career to pursue, it is essential to research and contact the specific state licensing boards. However, don’t assume you cannot enter a particular career because of a conviction.

For more information on occupational licensing:

Business Standards Division
301 South Park - P.O. Box 200513
Helena, MT 59620-0513
(406) 841-2300 - bsd.dli.mt.gov

Business and Occupational Licensing Bureau
http://bsd.dli.mt.gov/license/who_can_renew