

SCHOOL'S OUT FOR SUMMER: HEY, CAN I BORROW SOME MONEY?

Or, why not make your own?

The first few days after the school year officially ends have their own special charm. You can sleep in, leave your backpack in the same spot, and, if your parents let you, watch entirely too much TV. You might wear your pajamas until 11 am (or later) and have a sleepover on a Wednesday. After all, it's no longer a *school* night.

Then, it happens. In the middle of the school year, when you long for summer, it's easy to forget that it happens every time. But after the first days of summer settle in, that's when it comes: the boredom. What do you do to fill your time?

For most teens, the logical – and best – answer is to find a summer job. After all, you're growing in your need for independence, and also, cash. At the same time, finding work that lasts only a few months can be daunting. Unsure about applications, resumes, and work permits? Read on – many of your questions are answered below by a simple click of your computer mouse.

But I'm not 14 yet

In most states, you have to be at least 14 to work legally at a restaurant, hotel, or a shop in the mall – the common places teens find summer work. What if you're 12 or 13? You're old enough to do some work and earn some money. Plus, with the rise in college costs, it's never too early to start saving. (You may not want to hear that, but if you told your parents you want to help save money now to help pay for your college books, chances are they won't turn you down.) Physically you might not be able to work full time, but most young teens are able to perform tasks that many adults are willing to pay for.

The most common job for the under-14 crowd is to babysit. This is one job that will always be in demand. Many parents struggle with finding day care for their kids in the summer months – chances are your parents went through that themselves when you were younger. You may not be able to babysit for 40 hours, but there are many parents who would be willing to employ you for a few afternoons or evenings to watch their toddlers and elementary school kids. In fact, being on the young side of the teenage years is an asset, because you probably still like to (secretly) play some of the things the kids do. So you'll have fun and make some money while doing it.

The best way to convince parents that you are a good candidate for babysitting is to take a class in basic child care (<http://www.redcross.org/services/hss/courses/babyindex.html>). Certification in First Aid is also an excellent qualification. Your local Red Cross chapter (<http://www.redcross.org/where/where.html>) is a good place to look for these classes. Keep all your certificates (in good shape, too – a stiff folder prevents creases nicely) to show interested parents. You can also note the dates and titles of your training on a

brief resume that highlights your skills. While you may not have much to put on a resume, it is a professional touch that many potential employers will admire. To find out more about creating a resume, go to the Job Search section of CIS. Check out the Youth Resume for ideas.

Another very common job for kids in your age group is yard work or lawn care. Many homeowners mow their grass once a week, and you may have heard your mom or dad grumble about having to do it. So use this as an opportunity! Why not advertise your services in your neighborhood? You could even offer an “introductory rate” for your first mow, to show homeowners you’re detailed and hard-working (so, be sure to really do a good job).

But why not take it a step farther? In addition to mowing lawns, you can spread mulch, pull weeds, trim hedges, and pick up yard debris. It’s physical labor, but often you can do it while working in beautiful weather and listening to some tunes on your iPod. (And if you don’t have an iPod, earning some money is a nice way to get one!)

Good with animals? Dog walking is in demand, especially by people who work during the day, leaving Fido at home. Stopping by to let a dog out and give it some exercise is something many people will gladly pay for, and Fido will be happy too.

In the summer some of your neighbors may go away on vacation. Many people are willing to pay someone to scoop cat litter, water houseplants, and gather their mail while they’re away. Thus house sitting is an excellent service to advertise.

Don’t forget working as a camp counselor, a golf caddy, newspaper deliverer, or housecleaner. Depending on where you live, you could even help out on farms during busy times.

For more information on job searching and developing your own business, scroll down to the links on the last page. Check out the Be smart, Getting paid, and Legal stuff sections of this article too. They contain information that applies to kids of all ages.

I’m over 14 – I want a job!

In many states, you can legally work at the age of 14 (although states differ). This means you can apply for and work at places such as fast food restaurants, hotels, retail stores, and amusement and water parks. Many of these employers need additional help in the summer, since more kids are off from school and people take more vacations.

You aren’t limited to working at these types of businesses. If you haven’t already done so, read the advice for the younger crowd. The activities in that section are great opportunities for older teenagers as well. By following your interests, you’re automatically more driven to find meaningful work. So if you think you’d like to be a landscape architect one day, perhaps starting your own yard work business is better than scooping ice cream at the mall.

The best thing to remember is to apply early. Don't wait until late May to write a resume or hunt for job applications. Early spring is not too early to start asking about jobs. Even if employers aren't looking yet, getting them familiar with your friendly face and professional attitude is a very good thing!

Also, use your contacts! You'd be surprised by how easily jobs can come your way with some networking. Ask the folks whose lawn you mowed or whose kids you cared for when you were too young for other work. Do they know of anyone who needs reliable help? Brainstorm a list of people who could help you – teachers, friends' parents, local business owners you've come in contact with over the years. Send a brief, professional e-mail, or better yet, call those who might have information. Stopping by during work hours to ask in person is a bold, yet often effective, tactic. You'll be surprised at how much you can learn and accomplish with just a bit of initiative. For more information on networking, go to the Job Search section CIS. The Networking and Other Job Source Leads file can provide useful information.

Regardless, the best way to learn about applying for a job is by visiting these sites listed below. But before you start clicking away, it's a good idea to first consider what's on your Facebook and MySpace pages, if you have them. Many employers like to research potential employees by visiting these sites. Make sure your page contains only information you don't mind others seeing, including pictures and comments left by some of your friends. Now that you're hoping to find work, you need to start carrying yourself – even in the virtual world – more professionally. Don't forget to check your e-mail address, too. If yours is something like "videogamedude@email.com" you may want to change it to "yourname@email.com".

Getting paid and paying taxes

Most teens get paid the minimum wage on their first jobs. Right now, the national minimum wage is \$5.85 per hour, but (if you're lucky) the minimum wage may be higher in your state. Check this Department of Labor website (<http://www.dol.gov/esa/minwage/america.htm>) to find out the wage in your area.

If you're house sitting, doing yard work, or babysitting you may be paid less than the minimum wage. This is most likely to happen if you work for a neighbor and not a business. Remember, getting experience is important and can lead to higher pay in the future. Just be sure to talk about your wages with your employer before you agree to take the job.

It's your first day on the job at the hot dog stand in the mall, and you're ready to start. But first you have to fill out some paperwork. You probably have never seen a W-4 form before. Relax, it's not that complicated, although it looks like it. This form tells your employer how much federal income tax to withhold from your wages. You might want to preview a W-4 and talk it over with an adult before you have to fill it out. You can view one here (<http://www.irs.gov/pub/irs-pdf/fw4.pdf>).

You've done your work, you know your hourly wage, and you've done the math. You know what amount should be on your paycheck. Chances are, a chunk is missing. Well, remember that W-4 form? Filling out that form explains why some of your hard-earned cash is gone: taxes. Yes, even teenagers have to pay taxes. Depending on the amount of money you earn that year you may get your tax money back. But if you earn over a certain amount, you'll have to file a tax return. Welcome to the adult world!

Not everyone who has a job is required to file a tax return. You need only file if:

- You earn \$5,150 or more in wages.
- You earn \$400 or more from self-employment activities.

The IRS has a site just for students about taxes. Check it out at <http://www.irs.ustreas.gov/individuals/students/index.html>

Legal stuff

Once you find a job, you may be required to get a work permit. This mainly applies to students under age 16. The goal of the permit is to let employers know you're old enough to work. Work permit laws vary by state. Visit this site (<http://www.dol.gov/dol/topic/youthlabor/workpermitsagecert.htm>) to learn more about work permits.

How many hours can you work during the summer? Can you work as many hours during the school year? How many hours can you work a day? Can you work at night? It all depends on how old you are and where you live. Each state has rules about when and how long teens can work. In general, you can work 40 hours a week during the summer and 18 hours a week during the school year. Most teens are limited to working eight hours per day and not working between 9 pm and 7 am. You can access the rules here (<http://www.dol.gov/elaws/faq/esa/flsa/028.htm>).

There also are rules about the type of work that can be done by people under age 18. If you're young, you can't operate certain types of power equipment or do other tasks that might harm your health. You can find a complete list of federal rules here (<http://www.youthrules.dol.gov/jobs.htm>). You can find your state's rules here (<http://www.youthrules.dol.gov/states.htm>).

Be smart

If you get a job at someone's house, always tell your parents where you are going to be. Even better, have a parent meet the person you're going to work for.

There are a lot of job boards on the internet where teenagers can search for jobs. Use caution when visiting these sites because you have to provide your personal information. Many of the sites are businesses that are there just to help you. But some may collect data about you and sell it to marketers (that's how you get those

unexpected calls at night or surprise catalogs in the mail). Check out each site's privacy policy before you type in your name, e-mail address, and phone number. Better yet, have a parent check out these sites with you.

Links

Locating your first job:

Check out the Job Search section of CIS for information about filling out applications, writing resumes, and using your network.

Quick overview of creating your own business:

<http://www.sba.gov/teens/>

Links and resources for teen job hunters:

http://www.skokiellibrary.info/s_teens/tn_jobs/index.asp

<http://www.ipl.org/div/teen/browse/mw3000/>

Learn about camp jobs:

<http://campjobs.com/>

<http://mysummercamps.com>

WHERE CAN I FIND A JOB?

Career internship and summer job listings with application hints and videos:

<http://www.aplus-summerjobs.com>

Job listings and tips for researching potential employers:

<http://www.summerjobs.com>

Links to site with listing of summer adventure and international jobs:

<http://www.backdoorjobs.com>

Seasonal job listings plus blogs, message boards, and "A Day in the Life" profiles:

<http://www.coolworks.com>

Ideas for starting your own business over the summer:

<http://www.entrepreneur.com/tsu/index.html>

Summer jobs and internships with government agencies:

<http://www.studentjobs.gov>

WHAT SHOULD MY PARENTS KNOW ABOUT SUMMER JOBS?

A parents' guide to teens' summer work with lots of good information:

<http://life.familyeducation.com/teen/summer-jobs/34467.html>

Tips for teaching teens about saving and money management:

http://parentingteens.about.com/cs/moneymanagement/a/teens_money.htm

Great site for safety on your summer job:

<http://www.osha.gov/SLTC/youth/summerjobs>