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## WHAT DO I NEED TO KNOW TO EVALUATE A JOB OFFER? Negotiating Salary, Reviewing Offers, and Identifying Values

### OVERVIEW

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## TALKING ABOUT SALARY

Don't talk about salary too soon. It may sound to the employer like you are just interested in the job because of the money.

The best time to talk about salary is after you know they want you; preferably, after they have offered you the job. At that point, employers will be more willing to negotiate because they want you working there.

Although *you* should *never* bring up salary until you have a job offer, you still need to be prepared to talk about salary at any stage because employers may ask you. If you are unprepared, you run the risk of overpricing or underpricing yourself, both of which can cost you a job or lead to being offered a salary well below your value.

Do your **research** and know the going rate for a person with your experience in your field. Check out:

**\*\*Average Salaries of 2007-2008 LeBow Graduates:**

<http://www.lebow.drexel.edu/CareerServices/Undergraduate/Landings.php>

**CareerOneStop:** [http://www.careeronestop.org/SalariesBenefits/Sal\\_default.aspx](http://www.careeronestop.org/SalariesBenefits/Sal_default.aspx)-Compare state and national salaries by occupation.

**College Grad.com:** <http://www.collegegrad.com/salaries/salaries.shtml> -Search for salaries by zip code, state, or metropolitan area.

**International Salary Calculator:** <http://www.cbsalary.com> - Search for salaries by job titles and international cities.

**Monster.Com Salary Center:** <http://content.salary.monster.com>-Generate a personal salary report.

**Salary Expert.com:** <http://www.salaryexpert.com>-SalaryExpert provides a salary calculator, free cost of living reports, and detailed salary reports (for a fee) to students and job hunters.

**The Salary Calculator:** Compare the cost of living between hundreds of U.S. cities.  
[http://www.homefair.com/calc/salcalc.html?dg=ns&NETSCAPE\\_LIVEWIRE.src=homefair](http://www.homefair.com/calc/salcalc.html?dg=ns&NETSCAPE_LIVEWIRE.src=homefair)

**My Plan.Com:** <http://www.myplan.com/careers/salary/calculator.php>- Salary calculator.

### When You May Be Asked About Your Salary Requirements

1. **Job Ad** (a job description asks you to put salary requirements in a cover letter)
2. **Application** (asking for salaries of past jobs)
3. **Screening or First Interview**
4. **Later Interview**
5. **In a Job Offer - During an Interview, On the Phone, or in an Offer Letter**

### Common Ways Interviewers Ask About Salary Requirements

- What are your salary requirements?
- What is your current salary?
- What kind of salary are you looking for?
- What are your salary expectations?
- What will it take to bring you on board? (Usually this is when they are interested in hiring you.)

## TIPS FOR ANSWERING QUESTIONS ABOUT SALARY

### 1. **Job Ad**

Although you can put a salary requirement in or completely ignore the request, we suggest addressing the issue of salary while remaining open by using wording such as:

- Recognizing your request for salary requirements, I would like to say that my primary interest is in this position. Not only am I an excellent match for this position, but it is a job that I will enjoy doing. With that said, I would be open to a competitive offer.
- This is a position I am very interested in and for which I am well-matched. I welcome the opportunity to meet with you to further discuss my qualifications and how I will quickly become an asset to your company/department. At such time as we both agree that I am the right candidate for this position, I am sure that we will come to an agreement on salary. Thank you for your time and consideration.

### 2. **Application**

Many applicants inflate their salary somewhat on their resume to include perks that they may have in their job, such as free parking, bonuses, etc. However, we suggest not inflating your salary because companies can check your current and past employment salaries when they do a background or credit check on you.

Some applicants leave the salary fields blank. Most employers will interview you anyway, but some may not.

### 3. **Screening, First Interview, or Anytime Before the Offer**

While you can always be direct and answer by giving a salary range, we suggest trying to put off the salary conversation until later in the process. Not only will this help keep you from being eliminated based on salary, but you have much more leverage to negotiate once they have made their minds up that they want you. Here are a few suggestions for how to answer:

- I am looking for a position that is a good fit for me. I am very interested in learning more details about this position and would like to talk about what I can bring to the table.
- I'm sure we can come to a salary agreement if I'm the right person for the job. I'd like to see if we agree that I am.
- I am very interested in the opportunity, and I am confident I will make a meaningful contribution. I would be open to a competitive offer.
- I look forward to working for (name the company). I will consider your best offer for a person with my experience and skills.
- I am very interested in this position. What are you offering for a person with my qualifications?

If the employer is persistent about you giving a salary, always give a range. When stating a range, do not give specific numbers like \$40,000-\$50,000. If the employer hears \$40,000, that is exactly what they will offer you. Use language like 'low to mid 50's, mid 40's, mid to upper 40's,' etc. If you are broader, it is easier to negotiate later because "mid 40's" can be interpreted differently. Here are a few examples:

- I know that the average salary for an entry level person in this position in our region is in the mid 40's. Based on my one and a half years of professional work experience and my experience with many of the aspects of this position in my last co-op position, I am looking for something in the high 40's to low 50's, depending on the overall opportunity and package. My knowledge and skills will enable me to make a contribution to your company very soon. What is the salary range for this position?

- I believe that my experience and skills are an excellent match for this position. I know that the average salary for an entry level person in this area is in the 40's. I am looking for something in the mid 40's, depending on the overall opportunity and package.

#### 4. Second or Final Interview - When They Want You

When an employer says, "We're offering \$40,000 for this position. How does that sound?" It can still be risky to negotiate salary at this point. They could be offering you a job or fishing for salary requirements. Our opinion...fishing. It may be safer giving an answer from above.

Employers don't always say, "I want to offer you a job." They may say, "What will it take to bring you on board?" We feel that most often this is a job offer. If you are confident that it is, negotiate (see techniques below). If it is unclear, smile, use a friendly tone of voice – light, not too serious (you don't want to be pushy or put them on the spot). Consider saying something like:

- Is this a hypothetical question or are you offering me a job?
- I'm not sure what you are asking. Are you asking about my salary requirements or offering me a job?
- If you decide I am the right person for this job and offer me the position, I am sure we will be able to come to an agreement about salary.

### YOU GOT THE OFFER!

Nothing beats getting the offer for the job you really want, but no matter how excited you are to have the offer, you should always take some time to review your offer and package, giving it some consideration. They are not going to yank the offer out from under you just because you ask for time to review your offer package (see *Evaluating Your Offer* section below). After all, now they are convinced you are the one they want.

If you are expecting an offer, be as prepared as you can. Know what you are worth. Check the company website to see if they give any information about benefits. If the information is available, you can start your evaluation now, which can help you if your offer comes over the phone. Your offer may sound something like, "We would like to offer you the position. We are offering \$40,000 and a \$5,000 signing bonus." When you are on the phone, this is a great opportunity to ask questions about benefits. Also, since they have mentioned salary, this is an opportunity for you to begin negotiations. If you do not feel comfortable starting it now, you can also wait until you have reviewed the entire compensation package and then present your negotiations to the employer.

#### 1. Phone / Verbal Offer – Be Prepared to Negotiate Now

When you are made a verbal offer, Jack Chapman, author of *Negotiating Your Salary: How to Make \$1000 a Minute*, suggests responding first by saying, "hmmm" and repeating the number back with a contemplative tone. Then pause for 30 seconds and think about it. Now, the employer will be anxiously anticipating your response. Here are a few tactics you can use for responding:

If you get an offer of \$43,000, you are in a better position to say something like, "I was thinking more like 46,000," or "That's not quite what I expected. Can you do any better?"

They are not going to yank the offer out from under you if you try to negotiate as long as you do it professionally, "I find this offer a little disappointing. Do you think you can any better?" They can come back with another figure, they can "consult" with someone else and return a call to you, or they can say "No. We have a strict salary guide for new employees." If they are unable to do any better, you are still able to accept the offer, as it stands, if you want to.

If you are given what you feel is a fair offer initially or the employer tells you this is the best offer they can give (and you are still interested in thinking about taking the position), **ask them to send the offer in writing** so you can review it thoroughly. If they have not already provided you with benefits materials,

ask them to send this information as well. After reviewing the information, if you are unsure of something or need clarification, contact the employer and ask for additional information.

If you are planning to negotiate this should be done over the phone or in person. To get the opportunity to meet face-to-face, simply say you have a few questions and would like to meet with them briefly. Ask when would be a convenient time.

Whether you want to do the negotiation in-person or on the phone, you should prepare the content of your negotiation request and your presentation and practice aloud so you are comfortable and confident. You do not want an employer to perceive nervousness. They might say, "This one will back down and take our asking price if we deny their negotiation request." If they perceive confidence, they will think you know your value and that you are a good catch, and possibly think you have other offers.

If there are multiple things you are asking for and the employer has to consult with other people about your requests, you can say, "Thank you in advance for doing what you can for me. I will send you a brief email with these points so you can share it with your colleague(s)."

## **2. Offer Letter**

- Follow the steps above.
- Call or email the employer to acknowledge your receipt of the offer. Ask when they need you to get back to them.

### **Buying Time!**

If you need more time to consider the offer or you want to buy some time to find out the results of other interviews, request an extension of time before you have to respond. You can do this over the phone, but ALWAYS follow up with a confirming email so there are no mistakes. You should follow up with a confirming email each time you negotiate something that is different than the original understanding and written offer.

## EVALUATING YOUR COMPENSATION PACKAGE

**Your Compensation Package** can be grouped into 5 categories:

1. Compensation (your salary, commissions, bonuses)
2. Benefits (healthcare, dental, vision, disability, retirement, paid time off (vacation, sick / personal days))
3. Education (do they reimburse for masters, higher degrees, certifications, or other education or training?)
4. Advancement (in terms of your salary advancement and your ability to advance to higher level positions)
5. Other perks (car, cell phone, laptop, parking, travel, stock options, etc.)

### **Tips for Evaluating Your Compensation Package**

- Know what you are worth!
- Look at all benefits of your offer, especially if you have more than one. Consider the value of each item.

- Think ahead – What may be important to you in the future? Child-care? Tuition costs? Retirement?
- New graduates and young professionals often overlook retirement plans. Retirement plans vary. Some companies have contribution matching where they match or double your contributions. You should start contributing to retirement as soon as you are employed.
- Know your values
- Don't set your requirements too high. When evaluating offers, the best tactic would be to evaluate the position, the compensation package, and your values and determine what is the lowest you can possibly accept. (You may need to evaluate your finances to determine your needs).
- Have the offer, after any negotiations, in writing!

## PACKAGE EVALUATION CHECK SHEET

This is a comprehensive list of most benefits that could be offered. Not all items will apply to you.

Topic Area	Their Response	May be Helpful to Ask...
Job Duties		Know what you are getting into. Have a detailed description.
Title		(Is it what was expected? If not, why not?)
Report To		(Is it who was expected? If not, why not?)
Start Date		Can we make it earlier? Later?
Base Salary		Payable monthly? Semi-monthly? Bi-weekly? Arrears?
Bonus		Is there any? Percentage? Tied to what specifically?
Commissions		Are there any? Percentage? Tied to what specifically?
Signing Bonus		Do they offer one? How much? Any conditions?
Relocation		What expenses are covered? Is there a cap?
Comp Time / Overtime		Do you get comp time or paid overtime? After how many hours?
Performance Review		When will my first performance review be?
Salary Review		When will my first salary review be?
Promised Increases		What % increases should I expect for the first 2-3 years?
General Benefits		What is my contribution amount? Myself? Family?
Health		PPO? HMO? Deductibles? Co-pays? Exclusions? Max?
Dental		Deductibles? Co-pays? Orthodontics? Max?
Vision Care		Exams? Glasses/contacts? Max?
Life Insurance		Set amount? % of salary?
Accidental Death		Coverage? Amount?
Business Travel Ins.		Coverage? Amount?
Short-term Disability		Period of time? Coverage?
Long-term Disability		Period of time? Coverage?
Vacation		Any flexibility in providing more? When does it increase?
Holidays		How many? Can any be flexed?
Sick/Personal Days		Covered? How many? Restrictions?
401(k)		Company match % and max? Max contribution amount?
Pension		Provide any type of pension? (most don't)
Tuition		Reimbursement rules and %?
Training		Other training provided? Who approves?
Health Clubs		Coverage? Program? Gym at work?
Dependent Care		Coverage or % paid? On site?
Travel		% overnight travel expected?
Laptop / Cell phone		Do they provide a laptop and/or cell phone?
Company car		Is a company car provided? If not, is mileage covered?
Parking		Is parking paid for?
General Expenses		Are all business-related expenses covered?
Profit Sharing		What are the criteria? History of payments past 3-5 years?
Stock Ops, ESOP, ESPP		How are they determined? % underwater currently?

## NOT EVERYONE NEGOTIATES

It is important for you to know that most government and positions in public education (including state universities) usually have a very strict salary guide based on degree level and/or experience, and are often non-negotiable. However, that doesn't mean you shouldn't at least ask. Some employers may have a modest "range" to work with.

When negotiating with other companies, be reasonable. For entry-level positions, it would be rare if the employer negotiated higher than 10% or the salary being offered. Keep this in mind as you propose negotiations.

## NEGOTIATING

Deal with the "real" boss. Who is hiring? Who is making the decision? Avoid dealing with HR if possible.

Always use positive language. Never say "never", "no" or "you're kidding?!" If the company makes you an offer that is unsatisfactory or if they refuse your negotiation request, use non-threatening words like "disappointing," "surprising" or "unfortunate." You want to avoid sounding angry, disgusted, or unwilling to negotiate.

When you tell an employer that the salary is disappointing, you may want to start out by telling the employer how happy you are to be selected and you are very interested in the position, however, you have had an opportunity to review their compensation package and the salary is somewhat disappointing. Then ask if they can do any better.

Try asking the employer to reconsider their offer or ask for additional time to consider the terms (keeping the door open for them to get nervous and change their minds).

When employers say they can't afford your salary you can ask about when your first performance review is and whether there would be any kind of increase if they were pleased with your performance at that point.

If you are asking for several things in your negotiation, employers will often pick a few of them and leave the rest. Do not feel that this is the only negotiation you can do. If you would rather have one the employer left out, suggest it. "Is it possible for you to do (item 1) instead of (item 2)?" The worst thing that can happen is they say no.

## MOST COMMON THINGS NEW GRADUATES CAN NEGOTIATE

The higher the level of the position, the more negotiable employers are, so new graduates have less leverage to negotiate. That does not mean you can't negotiate or shouldn't ask, but don't make a laundry list of demands. The items new professionals can negotiate vary. These are the most common.

### **Salary**

Keep in mind that some companies have strict salary guides for entry-level or lower-level professional jobs.

### **Bonuses**

Ask if there is a signing bonus. If you are looking for jobs in the fall or winter before graduation, companies often offer to attract and land quality candidates to fill positions well before they need them. There are sometimes end-of-year bonuses, too. These are less negotiable and many are a percentage of your salary.

## **Relocation Expenses**

Many companies will not offer to cover moving expenses for candidates unless you ask. You should never ask about moving expenses before you are offered a job, however. To prepare for negotiating this item, do some research. Determine the distance between where you live and your destination. Get prices for moving companies that pack and move for you. Also get prices for moving trucks (including gas and distance fees). Depending on what they offer for relocation expenses, you will be able to determine whether you can hire movers or rent a truck and move your own stuff. If they are not offering a bonus, see if they will cover a “security fee” for a new living arrangement for you, since, presumably, you will have little funds. Companies may pay for housing for a short time while you find permanent housing (one week to one month).

## **Review Date and Raise**

Asking about the review with a raise is a benefit because if you negotiate to have your first performance review in three months instead of six, or six months instead of a year, you get more money sooner. Ask about the next review date, as well. It may be possible for you to get a review at six months and another at one-year. If you don't ask, they may set your second review for one year from your first review.

## **Vacation Before You Start or Soon After You Start**

Often, you can ask for time off (unpaid) before you start. Depending on the need to fill the position, companies may or may not be able to grant your request. One or two weeks before you start is usually an acceptable accommodation. Some companies may allow a month or the whole summer.

If you have a planned vacation or other days you need off that are soon after you start, you should negotiate it beforehand and find out whether it will be a paid or unpaid. If you do not mention this beforehand you may have to change your plans if the employer tells you that you are not allowed to take any time off for the first three months. This is a common policy for the “introductory” period with a company.

## **Vacation Days / Paid Time Off**

Most companies have a set amount of vacation, personal days, and sick days they allow employees, and they will not be willing to negotiate this time. However, there are some companies that award time off based on either years of work experience or time with the company. For years of work experience, you don't know what definition they have. They may include your “business” experience while working as a customer service representative in high school. So, you may have more work experience than you think. If you are working for a company where you did a co-op or internship, negotiate to include that time in your time of service. This can also come in handy if you are supposed to wait a year to enroll in company matching retirement plans or for participation in company stock options.

## MAKING VERBAL AGREEMENTS

If you come to agreements verbally, get it in writing to prevent any misunderstandings or “memory failure” on the employer's part. Simply ask the employer to send you a new offer for your review.

If you do not receive a new offer from the employer and you have accepted the job, you can take charge of this process by writing a *clarification letter* to the employer spelling out the details you and the employer have agreed on. This document will legally serve as a contract in the absence of a formal contract. It is a good idea to send a copy to human resources (also put “cc: human resources” at the bottom of the employer letter).

## EXAMPLE OF A CLARIFICATION LETTER AFTER A VERBAL AGREEMENT

Dear Jan,

*I am excited about the opportunity to work with you at (name the company). I wanted to follow-up on the discussion we had yesterday, just to ensure that we are on the same page. The items we agreed on yesterday are: (name the points with details).*

*If I am incorrect or left something out, please let me know. If I don't hear from you, I'll assume we're in agreement on these points.*

Sincerely,

Mike

## TURNING DOWN AN OFFER

Whether it's because you are offered several positions or because you have carefully considered the job and decide it isn't the right fit for you, turning down a job can be difficult. Try not to burn any bridges. Be professional and thoughtful when turning down an offer. In the future, you may find yourself wanting to work for the company you turned down, or you may find yourself working elsewhere with someone you interviewed with. And you never know who they know.

The best way to decline an offer if you want to preserve a relationship with an employer is on the phone. It may be uncomfortable and awkward for you, but imagine if you were the employer and you get a letter or email declining a job offer. It's like a kiss-off letter, just like when people break-up. If someone were breaking up with you, although you would be disappointed, wouldn't you have more respect for the person if they were to do it in person? An employer will appreciate your maturity and the way you handle a stressful situation if you call to decline their offer.

Prepare what you will say beforehand. Tell the employer it was a difficult decision (say some good things about the company to make the employer feel good). Then be honest about what factored into your decision. This will show the employer that you carefully weighed your decision. Thank them for choosing you.

## EXAMPLE OF AN OFFER REJECTION PHONE CALL

*Hello, John. This is Yung Soon. I want to thank you for selecting me for this position, but unfortunately, I will be unable to accept the job. It was a difficult decision to make because I think the position sounds challenging and the people I would be working with seem great. However, I had another offer to consider, and after a lot of thought, I came to the decision that the other position is a better fit for me.*

Sometimes they will ask you if it was about salary. Answer honestly and tell other factors that came into play. Here are a few possible responses:

- 1. I considered the entire package that I was offered. Most of the benefits are comparable, but they did offer me a higher salary. I also think it looks like I will have more opportunity to grow in the other company, since the company itself is continuing to grow.*
- 2. That really wasn't a deciding factor. While I am interested in the statistical aspect of this position, I prefer working with clients and discussing options with them. This position just isn't the right balance for me.*
- 3. I'm sorry it's not going to work out. Thank you for all the time you spent with me during the interview process, I really appreciate it. I wish you luck in finding the right candidate.*

## IT'S NOT ALL ABOUT MONEY: KNOWING YOUR VALUES

Often overlooked, values play an important role in whether a job is a good fit for you and whether you will enjoy the job and want to stay in it. There are different kinds or rewards. Some will be more important than others to you.

Take a look at the list below. Rate how important each value is to you:

- 1 – Very Important. Job must have it.
- 2 – Important. I would prefer my job to have this quality.
- 3 – Desirable. But I won't pass up a job over this.
- 4 – Not Important. I don't need or want this in a job.

**Intrinsic Values** - intangible rewards - those tied to the motivation and satisfaction in your work.

**I want to:**

- \_\_\_\_\_ help others.
- \_\_\_\_\_ help society; do something that contributes to the world we live in.
- \_\_\_\_\_ have a lot of day-to-day contact with people or the public.
- \_\_\_\_\_ influence the attitudes or opinions of others.
- \_\_\_\_\_ compete with others.
- \_\_\_\_\_ supervise the work of others.
- \_\_\_\_\_ have some freedom to make decisions and manage my own work with some independence from supervisors.
- \_\_\_\_\_ be an expert at what I do and be seen as an expert.
- \_\_\_\_\_ engage in the pursuit of knowledge.
- \_\_\_\_\_ gain a sense of personal achievement.
- \_\_\_\_\_ do precision work, where attention to detail and accuracy are very important.
- \_\_\_\_\_ have variety and change at work.
- \_\_\_\_\_ express my creativity (engage in artistic expression or create new programs, materials, etc.)
- \_\_\_\_\_ have excitement, adventure or take risks in my job.
- \_\_\_\_\_ use my physical capabilities.

**Extrinsic Values** - tangible rewards or conditions you find at work, including the physical setting, job titles, benefits and earnings/earning potential.

**I want to:**

- \_\_\_\_\_ be in an authoritative position.
- \_\_\_\_\_ travel often.
- \_\_\_\_\_ be an entrepreneur.
- \_\_\_\_\_ work as a team.
- \_\_\_\_\_ work in a fast-paced environment.
- \_\_\_\_\_ have regular work hours (8-4, 9-5, etc), and/or time freedom.
- \_\_\_\_\_ have the ability to have flexible work hours.
- \_\_\_\_\_ be rewarded monetarily.
- \_\_\_\_\_ be wealthy.
- \_\_\_\_\_ have prestige or social status.
- \_\_\_\_\_ feel respected for my work and be recognized for high quality work; receive awards/honors/bonuses.
- \_\_\_\_\_ not have to wear a uniform.
- \_\_\_\_\_ work in an aesthetically pleasing environment.
- \_\_\_\_\_ work in the community where I live.

**Personal Lifestyle Values** - personal values associated with how and where you want to live, how you choose to spend your leisure time and how you feel about money.

**I want to:**

- |   |   |
|---|---|
| _____ save money.                               | _____ spend time with family.                     |
| _____ vacation at expensive resorts.            | _____ live in a big city.                         |
| _____ have access to educational opportunities. | _____ live abroad.                                |
| _____ be active in your community.              | _____ have time for spirituality/personal growth. |
| _____ entertain at home.                        | _____ be a homeowner.                             |
| _____ be involved in politics.                  | _____ live in a rural setting.                    |
| _____ live simply.                              | _____ have fun in my life and at work.            |

**Finalizing Your Value Rankings**

Count the number of 1's you have. If you have less than five, add the number 2's. If you have more than 15, re-evaluate your list. Consider how each is reflected in the work you currently do or in the position you are considering. Look for overlap or values that seem to go together, such as to "be wealthy" from Extrinsic Values and to "save money" from Lifestyle Values. Those values can be combined. If there is no overlap or compatibility between categories, or if everything is important to you, then reprioritize your list by selecting your top 10 values. Then re-evaluate again and narrow your list down to the five values you absolutely need both on and off the job.

By identifying your values in advance, you are able to see where possible conflicts in value may occur. Knowing what is important to you will help prepare you for evaluating job offers and can increase your job satisfaction.

As you follow the process, if you notice that what motivates you is actually a reward or already part of your lifestyle, it means you're living your values. Congratulations and enjoy!

**Before Accepting an Offer Ask Yourself These Questions**

**The Job Responsibilities**

- Do I know what my specific responsibilities will be?
- Are these duties compatible with my current career goals?
- Will this position lead me toward my long-term goals?
- Can I successfully perform these duties?
- Is the daily work something I can enjoy doing?
- How and when will I be reviewed, evaluated, and compensated?
- Does my raise depend on my performance?
- Will my performance be affected by the performance of others? (how teamwork is evaluated)
- Is there opportunity for advancement?
- Do I know what is expected of me in my first six months? First year?
- Will the demands of the job compete with your lifestyle?

**The Company**

- Are the company values in-line with mine?
- Does the company promote from within?
- Is there a lot of job turn-over in the company? Among the senior level staff members?
- Is the company profitable?
- Is the company growing (which can allow for more opportunity)?

**The Employees**

- What type of interaction/supervision will I have with your supervisor?
- Will I supervise others? Will I receive supervisory training?
- Are the personalities of the people in the office where I would work a good fit with mine?
- Are the work environment and corporate culture pleasing to me?

## REFERENCES

UCLA Career Services: <http://career.ucla.edu/CareerGuide/>

University of Delaware Career Services: <http://www.udel.edu/CSC/students.html>

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