

# Evaluating Job Offers

So, you have been networking and submitting your resume to various job announcements. You had the interviews, sent thank you notes and now, the job offers are coming in. What do you do next? How do you choose which job to accept? Now is the time to make time to evaluate each offer. This course will take you step by step through the various things you must consider when evaluating the job offer. This will require you do "homework". You will need to take an honest look at your finances, your values, and identify what **YOU** really want. The end result will be worth the investment of your time and energy.

Often people panic and take the first job that is offered because fear sets in, and those negative voices rear their ugly head. They fear they will not get another job offer and that this is the only job they will be able to get. Another reason people panic is because they have well-meaning family members telling you what they "should" do etc.

If you are experiencing stress, fear, or are just plain scared about the upcoming changes in your life I want you to close your eyes, then take a deep breath and exhale slowly. Do it again. Now open your eyes and smile. Think about the new life you are designing for yourself and your family. Dismiss the negative voices and well-meaning family member comments. This is about **YOU** and what you want out of **YOUR** life. It is a time for you to reinvent yourself. *You get to live life on your terms.* Most people never get this opportunity.

**Let's get started!**



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# Salary

Before you complete this section, I want you to review your budget. If you have not completed a budget take time right now and complete one. Use your favorite budget form or visit <https://www.ramseysolutions.com/tools?snid=free-tools> to complete your budget.

Now you will need your budget to answer these questions. If you will be relocating, be sure you have done a budget showing the cost of living in the new area not where you are currently residing.

**Is the salary range appropriate for the area you are job hunting?**

Yes or No (Circle One)

If you are unfamiliar with what the salary range should be for a certain job, do an internet search for the national and state averages. This is the site I recommend <https://www.bls.gov/bls/blswage.htm>. When you do an internet search various sites will appear, and they take you on a wild goose chase. This site is a government site and easy to navigate.

**Is the salary appropriate for the number of years of experience you have to offer?** Yes or No (Circle One)

**Is it a salary position or hourly wage?** Salary or Hourly (Circle One)

**Will the salary or wage pay your living expenses and present bills?**

Yes or No or Don't Know (Circle One)

**Will there be money left over for fun?** Yes or No (Circle One)

**Will you need to work overtime to earn what you need to survive or enjoy life?**

Yes or No (Circle One)

**Will you be working holidays and shift work?** Yes or No (Circle One)

**If you are salary, you will most likely not get overtime or holiday pay. Are you OK with this?** Yes or No (Circle One)

# Potential for Advancement

Your goals will determine if you are looking for a job that offers career advancement. Only you can answer honestly how much effort you want to expend while at work. ***There is no right or wrong answer it is your personal choice.*** Do **NOT** let others make you feel guilty if you don't want a new career and only want a job.

**Is this a dead-end job or career?** Dead-end job or Career (Circle One)

**Will you be able to move up the corporate ladder?** Yes or No (Circle One)

**Will you need to return to school to advance your career?** Yes or No (Circle One)

**Will the company provide education reimbursement?** Yes or No (Circle One)

**Will you need continuing education credit hours each year?**  
Yes or No (Circle One)

**Does the company pay for your continue education credit hours?**  
Yes or No (Circle One)

## Benefits

You may not be able to answer the following questions until you accept the job offer. But you will want to know the answer to these questions eventually. You may find the answers on the company website.

**Will you be offered medical, dental and vision benefits?** Yes or No (Circle One)

**Will you need benefits?** Yes or No (Circle One)

**Are these benefits cheaper than your military retiree benefits through TriCare?**  
Yes or No (Circle One)

**Do the employer benefits provide better care options than your military options?** Yes or No (Circle One}

**What is the waiting period to get these benefits?**

Immediate or six month or \_\_\_\_ (when are you eligible?)

**What is the waiting period to use the benefits?** Yes or No (Circle One}

**Is the waiting period less than your military benefits?** Yes or No (Circle One}

**Will there be a 401K or other retirement program?** Yes or No (Circle One}

**If you do not need benefits, will they pay you more money?**

Yes or No (Circle One}

**Vacation Days - how many per year?** Yes or No (Circle One}

**Holiday Pay?** Yes or No (Circle One}

The following is a true story regarding dental insurance coverage. When I accepted a job as a psychotherapist, at a locked mental facility, the dental benefits were through Delta Dental. This was the same provider for military retiree dental coverage at that time. My dental insurance through the hospital provided more coverage than the military retiree plan and it also had less waiting time to use the insurance plan. I signed up for both plans and used both.

I highly suggest you make time to evaluate the benefits plans being offered. As you age you will find your military fillings, crowns etc. start to deteriorate and you may face very expensive out of pocket dental costs.

At first, I used TriCare because I live near a military facility. However, I never get sick, so I switched to using the VA medical system. I have never had a bad experience. The Veterans Health Administration continues to expand the services for women veterans. I do not get my dental or eye care from the VA. I do pay for civilian insurance for my eye and dental care. Know your options. Know what is available to you in your area and make the decision that is best for you and your family, and the treatment required. Sidenote – some employers will give you a small stipend if you do not need their medical coverage because you have your own.

If you are going to be working in a career field where there is a possibility you may be disabled due to workplace accident you may want to look into insurance policies that will provide you coverage to cover loss of income. When I worked at a mental health hospital, often the patients would get violent. Occasionally a staff member involved in an altercation would have a broken bone or head injury. While in the military we did not worry about insurance for loss of income due to hospitalization because we knew we would still get paid. It is different in the civilian world. Seriously take some time to think about this topic. AFLAC is not the only type of policy out there. I know at the hospital they brought a benefits advisor in to sit down with us once a year to review the various policies they offered.

Educate yourself on workers compensation and what it entails. This link will take you to the official website. There is a link to the right under General Information - Workers' Comp for Employees that will let you choose the state you are located or relocating to. <https://www.dol.gov/general/topic/workcomp>

## Flexibility

While in the military you often were able to take off whenever you wanted. You received 30 days leave a year, 72's and 96's where the norm for various holidays. Also, you were able to leave work for doctor appointments with no problem. Perhaps you may have needed to leave work early, to take your children to an appointment or various after school activities. You need to think about how asking for time off will look to a new employer. Is it going to be frowned upon? Did you discuss this during the interview? You may have to wait and watch and see how other employees handle asking for time off or if they are taking the time off as paid leave.

If you are paid hourly, do the math. You will see that losing an hour or two per week over a months' time can greatly reduce your income. Can you afford to take time off to run your kids to their various afterschool activities?

Even if you are a salary employee you will need to be mindful how much time off you request off. Remember, you are there to do your job. It is not like the military where someone else will cover for you when you leave. In the civilian world someone else won't want to do your job and theirs. It is all about doing what is in your job description.

**How much flexibility for time off do you want or need?**

**If you have small children at home, you may want to be able to go to after school activities etc.**

**Do you want time off to travel? Yes or No (Circle One)**

**Do you have to work holidays? Yes or No (Circle One)**

## **Travel**

**Will you be traveling for work? Yes or No (Circle One)**

**If so, how much time? \_\_\_\_\_ %**

**How will you be compensated? Per Diem or No Compensation**

**Will they pay for hotel and travel costs upfront or will they reimburse you?  
Yes or No (Circle One)**

**Don't forget the added costs of traveling.**

**Will you need daycare for kids? Yes or No (Circle One)**

**Will you need daycare for pets? Yes or No (Circle One)**

**Will you need a house sitter? Yes or No (Circle One)**

**How much will these additional items cost you? \$\_\_\_\_\_**

When I worked at the hospital they paid for "some" of the travel costs associated with attending professional training. They paid mileage and they paid for the cost of the conference. I also received my salary for the day. However, I wasn't reimbursed for my hotel room or meals. Additionally, I still had to see my regular clients, so that meant working an extra day (basically unpaid) to meet my obligations to my clients and insurance companies paying for the client care.

I know people who use their vehicles for work. They are often reimbursed per mile. The government reimbursement rate for mileage is .62.5 cents per mile. Often employers only reimburse a fraction of that. Can you afford to drive your vehicle for work and wait to be reimbursed for gas? Don't forget you will have vehicle maintenance such as oil changes and tire replacement to consider.

## Contract

When you hear the position is a contract position do you really know what that means? Ask questions and get clarification so you can correctly evaluate the job offer.

**Will you be signing a contract to work a prescribed amount of time or is it open-ended?** Prescribed time or open-ended (Circle One)

**Is it a Salary Position?** Yes or No (Circle One)

**Is it a job where you are hired and don't leave until asked to leave?**  
Yes or No (Circle One)

**Are you considered an Independent Contractor?** Yes or No (Circle One)

Know what you are agreeing to before you sign the dotted line. If you are signing on to be a contractor, will you be provided a W2 or a 1099? This is important to determine if the wage being offered is appropriate. If you are 1099 Independent Contractor, you will be responsible for your own taxes. I strongly suggest you look online at a tax calculator and see what amount of income you would need to set aside from each check to pay your own taxes. I have not personally used this <https://www.irs.gov/individuals/tax-withholding-estimator>. You will also want to consult an enrolled agent or tax person. Do not try and navigate this alone - trust me on this one. My two sons have worked as independent contractors and it can be very misleading. If you asked both they would say they would never, do it again. You must be very disciplined to pay your taxes

I know it may be tempting to ask to be paid under the table. However, think about this...what happens when you want to draw social security later. You won't have paid into it as much as you could have to get what you want to survive.

Personally, I have worked as an independent contractor and did not receive a 1099. I still reported the income for tax purposes anyway. I kept my pay stubs to show what I had earned.

## Values

Hopefully you researched the company before you applied for the position and know the answer. You do not want to work for a company that you do not enjoy the climate or have the overall same values. An example would be if you are a diehard "Buy American" you would not want to be employed by a company that imports items from China or outside the country to sell.

**Does the company values and work climate align with your personal values?**

Yes or No (Circle One)

**If No, are you going to take the job but keep job hunting then leave when something better comes along?** Yes or No (Circle One)

## Relocation

Relocating is often a touchy and stressful topic. Your family may want you to return to home. You have probably heard "You can't go home again." There is some truth in that. You have grown. You have probably experienced new cultures and broadened your horizons. You may not "fit in" with your family and old high school friends. You have probably outgrown them. You may have also had a shift in your values, and they no longer align with the family values you were raised with.

Don't feel pressured to moving back home, if that is not where the jobs are or that is not what you want to do.

**If you must relocate, are they offering a relocation allowance?**

Yes or No (Circle One)

**Are you paying for the move yourself?** Yes or No (Circle One)



**If you have a final move after leaving the military, will you be using it for this job?** Yes or No (Circle One)

**If you do not have a final move, you must weigh the costs of moving against the salary being offered.**

**What happens if you move and don't like the job?** Will you want to actually live in that area and find another job? Yes or No (Circle One)

**If you relocate and you have a spouse, will your spouse be able to find employment?** Yes or No (Circle One)

**How will the loss of your spouse's employment affect the family budget?** Yes or No (Circle One)

**If you have children how will the relocation impact their chances of various scholarship opportunities?** Yes or No (Circle One)

## Cost of Living

If the jobs, are you are considering are not in the same location you must investigate the cost of living for the new areas to see if you can live on the wage or salary being offered. \$60K is great in one area and may be poverty in another. Know how much housing, utilities, daycare, and groceries etc. cost before accepting a job offer. **This step will take time. But please make time to do it.**

This is one website you may want to consult  
<https://www.bestplaces.net/cost-of-living/> or other websites  
that you may find online.

You will also want to contact the local Chamber of Commerce or Economic Development Center to gather data for the area you are relocating to and where you currently reside. Don't rely on one source of information for the data. The source may be outdated.

**Can you afford to relocate to the new location based on the salary or wage being offered?** Yes or No (Circle One)

**Will your standard of living improve with this relocation?** Yes or No (Circle One)

**Will your standard of living go down with this relocation?** Yes or No (Circle One)

## **Internal Vibration or Gut Instinct**

I always recommend you listen to your gut instinct. If it doesn't feel right listen. You do not want to work at a place that you have a horrible pit in your stomach every morning when you wake up.

When you get the job offer you are often excited and giddy. It can often be a big boost to your ego. Now, after you have done your happy dance, it is time to sit down and evaluate the offer based on each of the ten items discussed in this course.

The chart enclosed at the end of this course will aid you in evaluating each job offer. After you have completed the homework for each step you can record your answers in the blocks provided so you see a snapshot of the various offers beside each other. If you are a visual person this will help you easily see the differences.

Remember, money isn't everything. You cannot base the job offer just on the money being offered. You must weigh the various pros and con's associated with the job offer.

After careful evaluation of your job offers you will be prepared to enter the contract negotiation phase.

# RESOURCES

**Ramsey Solutions** – free budgeting tools

<https://www.ramseysolutions.com/tools?snid=free-tools>

**Bureau of Labor Statistics** – Find Wages for Your Area

<https://www.bls.gov/bls/blswage.htm>

**Workers Compensation**

<https://www.dol.gov/general/topic/workcomp>

**Income Tax Calculator**

<https://www.irs.gov/individuals/tax-withholding-estimator>

**Cost of Living Calculator**

<https://www.bestplaces.net/cost-of-living/>

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# Evaluating Job Offers

	Job 1	Job 2	Job 3
Salary			
Advancement			
Benefits			
Flexibility			
Travel			
Contract			
Values			
Relocation			
Cost of Living			
Internal Vibration			

## Thank you for making the investment in YOU!

I hope you have enjoyed this mini course. If I can be of service do not hesitate to contact me at 910-539-2810 or email me at [jjhowardassociates@gmail.com](mailto:jjhowardassociates@gmail.com).

You can also connect with me on LinkedIn at <https://www.linkedin.com/in/jaynineray/>

Visit my website for other free resources and to learn more about how I can help you turn your dreams into reality. <https://www.jjhowardandassociates.com/>



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