

Housing Authority County of Stanislaus

Road To Success

FAMILY SELF-SUFFICIENCY PROGRAM NEWSLETTER



Getting Ready...Tax Returns & Tax Refunds

WHERE TO GET IRS TAX HELP

Basic tax questions: Call (800) 829-1040 or use the IRS website: www.irs.gov

Affordable Care Act questions: Questions about complying with the new requirements, go to irs.gov/Affordable-Care-Act

To get tax forms: Visit a local IRS office or call (800) TAX-FORM for mailed copies, or go online.

Free tax-filing help: Moderate-income taxpayers (**household income not greater than \$53,000**) can get help from Volunteer Income Tax Assistance (VITA) sites, most of which open in February. Search for a VITA near you on the IRS website or call (800) 906-9887, or use the "IRS2Go" mobile app.

*Remember even if you do not owe any tax or are not required to file a tax return, you still may be qualified for the Earned Income Tax Credit, which is a refundable federal income tax credit for low to moderate income working individuals and families.

IRS calling—absolutely NOT! The Internal Revenue Service has issued several "strong warnings" for consumers about sophisticated and aggressive phone scams targeting taxpayers, including recent immigrants. The IRS noted that reports of this crime continue to rise nationwide. Scam artists can be aggressive and cruel when they target immigrants. Potential victims are threatened falsely with deportation, arrest, utility shut-off and driver's license revocation. Callers are frequently insulting or hostile—apparently to scare their potential victims. After threatening victims with jail time or driver's license revocation, scammers hang up and others soon call back pretending to be from the local police or DMV. A fake caller ID number is sometimes used to support the claim.

Here are some things to know about the IRS:

- It always sends taxpayers written notification via the U.S. mail if it believes taxes are owed.
- It never asks for credit card, debit card or prepaid card information over the telephone.

If you get a phone call from someone claiming to be from the IRS, here's what you should do:

- If you know you owe taxes or you think you might owe taxes, call the IRS at 800-829-1040. IRS employees can verify if you have any issues that need attention.
- If you know you don't owe taxes or have no reason to think that you owe any taxes, report the incident to the Treasury Inspector General for Tax Administration at 800-366-4484.

Also contact the Federal Trade Commission and use its "FTC Complaint Assistant" at FTC.gov.

Add the words "IRS Telephone Scam" to the comments about your complaint.

Remember, the IRS does not initiate contact with taxpayers by phone or email to request personal or financial information and doesn't ask for PINs, passwords, credit card numbers or bank/debit card account information. It never attempts to reach taxpayers through any type of electronic communications, such as text messages or social media channels. If you receive an email purporting to be from the IRS, do not click on any links or open any attachments in the message. Instead, forward the email to phishing@irs.gov and then delete the email.

SIX THINGS TO KEEP IN MIND DURING YOUR JOB SEARCH



To find success in your job search, you can't have any false assumptions. Too often, talented people find themselves upended because they were surprised about something they didn't know or expect. Here are six things you should keep in mind throughout your job hunt:

1. You need to have the necessary skills and experience to get a job. "I would have loved that job and could have figured out how to do it with some training and help along the way." Employers hire people because they are convinced those hires *already* have the skills and experience to do a job well. That doesn't mean you can't make a significant career change. But no matter the circumstance, you need to somehow demonstrate a strong basis of relevant skills and experience upon which a hiring manager can predict your success.

2. Just because you have the required skills and experience doesn't mean you will get the job. From an employer's standpoint, the hiring process is about much more than matching candidate skills and experience with a job opening's stated requirements. They also carefully consider that elusive quality called "fit." While it isn't a very satisfying reason to hear when you are rejected, "fit" can include personality, temperament, career progression and a host of other legitimate elements.

3. You will likely be asked the salary question in your first conversation. Be prepared for it. Rather than fumbling or becoming rattled, give a respectful answer that highlights a current or recent compensation level. Make it clear that you understand that the salary in this job will be different because the role, environment, cost of living and other factors will be different. Then, quickly deflect the conversation back to talking about the value you offer rather than the cost you represent as a new hire.

4. Employers are interested in your key accomplishments and how you attained them -- *not your job description.* You can pretty much assume that serious candidates for a given role will all have histories of more or less similar responsibilities. When you begin bullet points on your résumé with "Responsible for ..." you lump yourself in with the rest of the candidates and provide no reason why your background is superior to theirs.

As an alternative, use a CAR -- challenge, action, and result -- statement. Explain one of your responsibilities, and then highlight what you actually did and what value resulted from your actions.

Here's an example: *Challenge:* Grow and transform an unproductive sales territory with few accounts into a vibrant and consistent revenue stream. Crafted a business plan and obtained buy-in from management. Prospected, formed new relationships and closed XXX new accounts resulting in \$YYY of revenue.

5. Employers aren't interested in what you did in 1997. There is no need to highlight skills or expertise that is passé. If you surfed the World Wide Web using Netscape Navigator, composed documents in WordPerfect for DOS and made Lotus 1-2-3 spreadsheets, no one cares. Really! The same is true about listing jobs you held more than 10 to 15 years ago. Like or not, in almost every instance, they are no longer relevant. In the interest of honesty, it is very reasonable to include a line like this in your résumé, under the earliest position: "Details of prior experience are available upon request."

6. Sour grapes make you sour. Even if you only apply to jobs for which you believe yourself to be well-qualified or even perfect, no job is a shoo-in. You will get rejections. Sometimes you'll get many rejections. Stuff happens. Maybe your résumé wasn't read. Maybe the hiring manager wasn't smart enough to figure out how great you really are. It's possible that the job was "hard-wired" for someone else. It's true that life isn't fair. Wallowing in self-pity or placing the blame on others for the job you didn't get won't get you the job you deserve. Often, just the opposite is true. When you blame your circumstances on the faults of others, you rob yourself of the ability to go forward with a positive attitude. Without that, no matter how skilled and experienced you are, chances are good you won't have the positive energy it takes to do what must be done to succeed the next time around.

FIVE QUESTIONS YOU SHOULD NEVER ASK IN A JOB INTERVIEW

Hiring managers and HR pros will often close out a job interview by asking an applicant if he or she has any questions themselves. This is a great opportunity to find out more about the job and the company's expectations, if the interviewer has any concerns about your qualifications, how you compare to the other applicants, but you can't forget that the interviewer hasn't stopped judging YOU. Here are 5 questions that can make a bad impression on your interviewer, scuttling your chances for getting the job.



1. "When will I be promoted?"

This is one of the most common questions that applicants come up with, and it should be avoided, says Rebecca Woods, Vice President of Human Resources at Doherty Employer Services in Minneapolis. "It's inappropriate because it puts the cart before the horse." Instead of asking when the promotion will occur, Woods says a better approach is to ask what you would need to do to get a promotion.

2. "What's the salary for this position?"

Asking about salary and benefits in the first interview "always turns me off," says Norma Beasant, founder of Talento Human Resources Consulting and an HR consultant at the University of Minnesota. "I'm always disappointed when they ask this, especially in the first interview." Beasant says the first interview is more about selling yourself to the interviewer, and that questions about salary and benefits should really wait until a later interview.

3. "When can I expect a raise?"

Talking about compensation can be difficult, but asking about raises is not the way to go about it, Woods says. So many companies have frozen salaries and raises that it makes more sense to ask about the process to follow or what can be done to work up to higher compensation level. Talking about "expecting" a raise, Woods says, "shows a person is out of touch with reality."

4. "What sort of flextime options do you have?"

This kind of question can make it sound like you're interested in getting out of the office as much as possible. "When I hear this question, I'm wondering, are you interested in the job?" Beasant says. Many companies have many options for scheduling, but asking about it in the first interview is "not appropriate," Beasant says.

5. Any question that shows you haven't been listening.

Woods said she interviewed an applicant for a position that was 60 miles from the person's home. Woods told the applicant that the company was flexible about many things, but it did not offer telecommuting. "At the end of the interview, she asked if she would be able to work from home," Woods says. "Was she even listening? So some 'bad questions' can be more situational to the interview itself."

With the economy the way it is, employers are much more choosy and picky, Beasant says. Knowing the questions to avoid in an interview can help you stand out -- in a good way.

Tempting Offers To Work From Home



Real deal or raw deal? Looking to make some extra cash, all while working from home? Many ads say you can set your own hours and earn big bonuses, but while it sounds tempting, it's often a bad idea. Just ask Kelly from Kentucky, who went to jail for her part in a scam that she thought was a lucrative opportunity to work from home. Here's what she told the people at LooksTooGoodToBeTrue.com, a website developed and maintained by a joint federal law-enforcement and industry task force. "The job was to receive cashier's checks and money orders and cash them at my bank and wire the money to another country," said Kelly, who received the job offer via email. "I took the checks to my bank and deposited them, and the bank called me and told me that they were fakes, and I was shocked." Kelly said she was arrested a few months later on seven counts of "criminal possession of a forged instrument" and ended up serving 150 days in jail.

Is It a Hoax? "Many scammers can look really legitimate," says Katherine R. Hutt of the Council of Better Business Bureaus Inc, an organization that tracks consumer complaints. Just because a work-from-home position is listed on a website or in a publication you trust doesn't mean it's a good deal. Scammers often attempt to post bogus jobs on legitimate employment sites. "When the economy dips, scammers come out of the woodwork," says Hutt, who explains that work-at-home scams have "gotten more sophisticated." The Federal Trade Commission reports receiving 36,111 complaints for "Business Opportunities, Employment Agencies and Work-at-Home Plans" during 2011.

One common work-at-home scam involves repackaging items sent to an 'employee' by the 'employer.' If an employer asks you to resend items to another person, be very suspicious. Hutt says you might be "repackaging stolen goods and could be an accessory to a crime." Another bogus work offer is known as the secret-shopper scam. The perpetrators give you money to shop online or in person and evaluate the retailers. For example, they may give you a check for \$1000 and tell you to spend \$500 and then wire the leftover \$500 to them. But their check will bounce, and you may already have spent the money "A check that's too big is a tipoff," cautions Hutt.

Social Media Scams Scammers also are using social media sites like Twitter and Facebook to lure prospective employees, promising to pay you for posting links on your social media accounts. The problem? Most of the links are fakes and may redirect your friends and followers to a scam website, send them spam messages or even install viruses on their computer. Another bogus type of work-at-home opportunity may seem worthwhile at first glance. A 'company' makes you a job offer and then asks you to go to their website to fill out hiring information, such as your Social Security number. "Essentially, you're giving them everything they need for identity fraud," warns Hutt. Never fill out employment forms online without first verifying that the employer is real and requires such a step. You can do this by calling the organization using a phone number from some source other than an online or emailed solicitation. Whenever you are asked to submit personal information online, look for 'https' at the beginning of the Web address (or the little padlock icon), which indicates a higher level of online security than the standard 'http.'

Genuine Opportunities Some work-from-home jobs are legitimate, including many blogging and freelance writing opportunities, as well as jobs working in customer service by phone or email. Remote sales jobs also exist, meaning you can do them from your home, but many of those jobs pay commission only. Most direct marketing jobs, such as selling cosmetics, jewelry or home products, either online or in person, are legitimate work-at-home opportunities.

Play It Smart "Your best cure is prevention," says Hutt. Do an Internet search for the company's phone number and the business owner's name and address. You can verify a company's background by checking them out with the [BBB online](http://BBB.org). The FTC urges jobseekers not to pay for job placement and not to pay for information about jobs, since most job information is available free of charge. They also recommend that work-from-home jobseekers ask potential employers questions like: Will I be paid on commission? When will I receive my first paycheck? Do I have to pay startup costs, such as supplies or membership? If so, what will I get for my money? The employer's responses should help you figure out whether the job is a valid opportunity. If you believe you've been scammed, you can file a complaint with the [BBB](http://BBB.org), the [FTC](http://FTC.gov) and the [Internet Crime Complaint Center](http://InternetCrimeComplaintCenter.com).

Remember: The Housing Authority's FSS Coordinator is available to you to assist with your educational, vocational, and financial goals. Feel free to contact Jeff Speiller, FSS Coordinator, at 209-557-2016, jspeiller@stancoha.org to make an appointment.