



YOUR DOVERPHILA NEWSLETTER

SPRING 2024



DoverPhila employees filled backpacks at TUFF Bags* in New Phila.

PREPARING FOR YOUR FIRST JOB

Preparing for your first job

ensures your entry into the working world is smooth and successful. Here are tips to help you get ready for your first job.

ESTABLISH GOALS.

Hash out your goals before looking for your first gig. What do you hope to achieve with your job? Defining goals and expectations helps you find and keep a job that you enjoy.

FIND OUT IF YOU ARE ELIGIBLE.

Depending on your age and the protocols of local businesses, you may not be able to work at some businesses. You will need a work permit because you are under the age of eighteen. If this is something you cannot get, consider jobs that do not require a work permit, such as mowing lawns, walking dogs, or babysitting.

CREATE A RESUME.

Collaborate with a parent or legal guardian to draft a resume. Ensure it provides info on education, unique skills you possess, extracurricular projects you are involved in, and organizations you volunteer for during your free time.

JOB HUNT AND APPLICATION PROCESS.

Once you have narrowed down your goals and completed a resume, start exploring part-time, seasonal, or entry-level positions. Once you find a few possible job options, send your resume, and remember to follow up.

INTERVIEW PREP.

To prepare for your first job interview, review common interview questions and produce responses that will leave the best impression.

PAY DAY.

Consider the following when you get paid:

- **Taxes.** If you are earning money, you may need to pay taxes.
- **Direct deposits.** Consider having your paycheck directly deposited into your DoverPhila account.

*ABOUT THIS ORGANIZATION!

Tuscarawas United Feeding our Future (TUFF) provides students with easy to prepare, nutritious breakfast items, lunch items, and snacks for weekends and extended breaks. The mission of TUFF Bags is to eradicate childhood food insecurity in Tuscarawas County. TUFF Bags is always looking for volunteers. Check with a parent or legal guardian to see about helping. Volunteer sign-up is done online at <https://volunteersignup.org/YLDQP>.

YOUTH WEEK 2024

Youth Week is scheduled for April 22 through April 27. DoverPhila's Youth Week's **"You're Never Too Young to be CENTSible About Saving"** encourages smart money management among members 17 and under. During Youth Week, youth club account holders can earn a bonus up to \$10 on qualifying deposits made to their youth club accounts and take part in a random drawing to win DoverPhila swag. Visit www.dpfcu.org for more details and Youth Week rules.

HOW TO WRITE A CHECK

WRITING A PAPER CHECK IS QUICK AND EASY!

First, write today's date on the upper, right corner. Next, write the check amount in numbers inside the small box under the date line. Be sure to include the exact change, as appropriate. If your check amount is a round number, just write 00 after the decimal point. Now, write the payee's name (the person receiving the check) on the payee line. Then, write out the check's amount in word-form, on the line below. Write out any change as a fraction of a dollar by writing the numbers over 100. Remember the checks are cashed for the written amount! Finally, sign the check on the line provided in the lower right-hand side.



PRIZES AWARDED TO WINNERS: 1st PLACE: \$25, 2nd PLACE: \$15, & 3rd PLACE: \$10

PRIZE MONEY DEPOSITED TO THE SAVERS CLUB ACCOUNT. Drop off submissions at any DoverPhila location or mail to: DPFCU, Attn: Savers Club Trivia Contest, 119 Fillmore Ave., Dover, OH 44622. All submissions must include a **first and last name, address, age, and phone number to be accepted.** All entries must be post-marked by April 30. View contest rules at www.dpfcu.org or pick up a copy at any DPFCU location.

First Name: _____

Last Name: _____

Address: _____

Age: _____ Phone Number: _____

CONGRATULATIONS TO LAST QUARTER'S WINNERS!

1ST PLACE: MAKENZIE POLKA

2ND PLACE: SHELBY LEVENGOOD

3RD PLACE: PAITYN BUCHANAN

1	2	3				7		
5			3					
	9			2	7			
7				1			3	
		8		4			9	
			7			4		
		6	8				7	2
3			5			6		8
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TRIVIA QUESTIONS!

TRUE OR FALSE: Having checks means you have money in your account.

TRUE OR FALSE: Checks are cashed for the numerical amount.

TRUE OR FALSE: Debit cards can help you build credit.

FILL IN THE BLANK: When you _____, you add to your account.

FILL IN THE BLANK: When you _____, you add to your account.

List one difference between a credit union and a bank.

JUST FOR FUN!

What has 13 hearts, but no lungs or stomach?

How can you go 10 days without sleep?

You're in a race and you pass the person in second place. What place are you in now?



WORD OF THE WISE FROM DP OWL

TERM TO KNOW: CO-SIGNER

A person who agrees to be jointly responsible for the terms of a loan or an agreement. A co-signer can help get loan approval or sometimes lower the interest rate, but they do become responsible for the balance of the loan if the principal borrower fails to repay.