**Directions:** Compare the value of the benefits offered for two different job offers.

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|  | **Offer A: Base Salary $30,000** | **Offer B: Base Salary $30,000** | **Which Would You Choose?****Offer A or B?** |
| Health Care | Covers 100 percent of monthly health insurance premium. Impact:      Long-Term (10-year) Impact:       | Covers 80 percent of monthly health insurance premium. Monthly cost: $200.Impact:      Long-Term (10-year) Impact:       |       |
| Retirement | 403b: After one year of employment, the company will match 50 percent of your retirement fund contributions up to $1,000 per year. Assume that you maximize your contribution.Impact:     Long-Term (10-year) Impact:       | 401k: The company will match your retirement fund contributions up to $2,500 starting in Year 1. Assume that you maximize your contribution.Impact:      Long-Term (10-year) Impact:       |       |
| Travel | Requires 10 percent travel; all meals and travel are reimbursed.Impact:      Long-Term (10-year) Impact:       | Requires 15 percent travel. Dailymeal allowance is $40; travel is reimbursed.Impact:      Long-Term (10-year) Impact:       |       |
| Vacation Time | Offers two weeks of vacation (up to 10 days), three days of which can carry over to the next year.Impact:      Long-Term (10-year) Impact:       | Up to two and a half weeks of vacation (13 days). Impact:      Long-Term (10-year) Impact:       |       |
| Sick/Personal Days | Up to three sick days and three personal days a year.Impact:      Long-Term (10-year) Impact:       | Up to five days a year that can be used for any personal use. Can carry over one unused day into the next year (up to 10 “banked” days).Impact:      Long-Term (10-year) Impact:       |       |
| Required Attire | Requires corporate attire that may have to be dry cleaned. Estimated dry-cleaning cost: $40 per month.Impact:      Long-Term (10-year) Impact:       | Requires a company uniform (provided, machine washable) and tools (not provided). Up-front cost: $600.Impact:      Long-Term (10-year) Impact:       |       |
| Bottom Line  |       |       |       |