**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. Daily meal 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 |  |  |  |