A TRIO CAREER READINESS WORKSHOP



From Offer to Opportunity

Navigating Your Job Search and
Decoding What You're Really Being Offered

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USI Career Success Center | April 2026

PART 1
Job Search Strategies

PART 2
Decoding Offer Letters

Today's Workshop

PART 1

Smarter Job Search Strategies

- Why most searches get stuck
- The LAMP Method (Dalton, 2020)
- Platforms beyond the big boards
- The Industry Spy Strategy
- Activity: My LAMP List



PART 2

Decoding Your Offer

- Anatomy of an offer letter
- Health insurance terms
- 401(k) and retirement match
- PTO and tuition reimbursement
- Activity: Offer comparison

PART 1 — 45 MINUTES

Beyond the Big Boards

Smarter Job Search Strategies



Why Most Job Searches Get Stuck



Most

jobs

are filled before
they are posted

(Dalton, 2020)

The Problem with Cold Applying

The job board is the last resort

Employers post publicly only after internal referrals, warm networks, and direct outreach have already been tried.

Volume is not a strategy

Sending 50 generic applications yields lower results than 5 targeted, relationship-backed ones.

Applicant Tracking Systems screen first

Before a human reads your resume, software filters it. Cold applications clear the highest bar.

The LAMP Method

Dalton, 2020

A structured framework that reverses the typical job search order. Build relationships before hunting for postings.

L

LIST

Build your targeted company list first. Who do you want to work for? Dream big — refine later.

A

ALUMNI

Who do you know at each company? Who went to school with someone there? Your warm network is your fastest path.

Steppingblocks

USI MENTOR MATCH

M

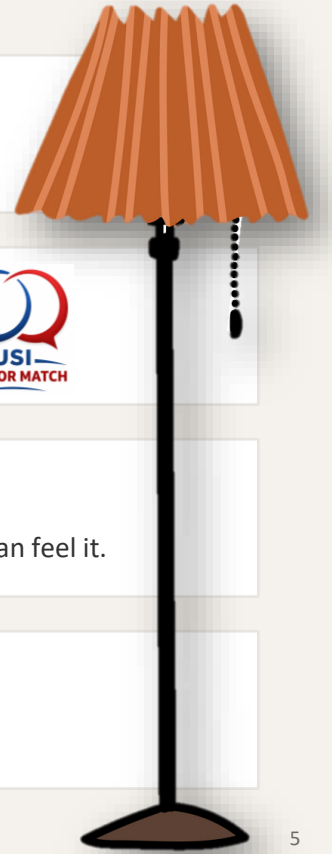
MOTIVATION

Rank companies by how motivated you are to work there. Energy follows motivation — and hiring managers can feel it.

P

POSTING

Only after L, A, and M do you search for the actual job posting. The sequence is the strategy.



Platforms Beyond Career Launch and Indeed

USI Career Launch

Your primary campus resource. Employers here are actively recruiting from USI.

USI Career Success Center

Appointments, employer connections, and 1:1 coaching. Use this every semester.

Idealist.org

Mission-driven nonprofits and community-centered organizations. Strong fit for trauma-informed career paths.

USAJobs / WorkOne Indiana

Federal and state positions with strong benefits. Frequently overlooked by students.

SHRM and ATD Job Boards

HR, talent development, and workforce roles not always on major boards.

FlexJobs

Verified remote and flexible roles. Filters out scams that appear on major boards.

Google Boolean Search

Search multiple sites at once. Example: site:linkedin.com "entry level" "social work" "Indiana"

Warm Contact / Info Interview

Highest-yield strategy. Outreach before a posting goes live consistently outperforms cold applications.

The Industry Spy Strategy

Personalized, private outreach beats public engagement with job postings every time.



Never comment publicly on a posting

Message the hiring manager directly and privately. Public comments signal that you are applying widely, not specifically.

Your message formula

Reference a mutual contact + express specific interest in their work + ask one clear, genuine question. No resume attachment unless requested.

Reverse-engineer the org chart

Google "Director of [department] at [company]" to find decision-makers before a role is even posted.

Quality over volume

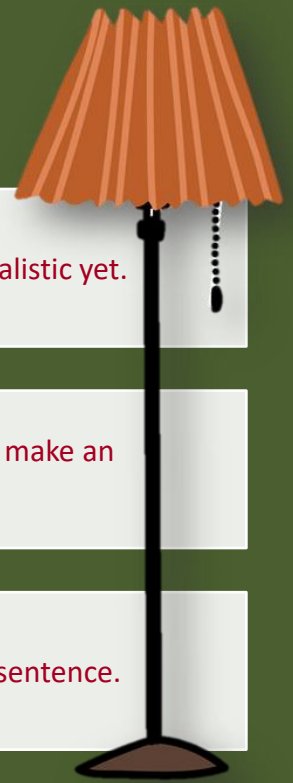
Three targeted, relationship-backed applications per week consistently outperform mass applying (Dalton, 2020).

ACTIVITY 1

My LAMP List

10 minutes | Individual reflection, then pair-share

STEP 1	List five companies you would love to work for. Dream first — refine later. They don't have to be realistic yet.
STEP 2	For each company, name one person in your life who works there, knows someone there, or could make an introduction. Look wider than you think.
STEP 3	Draft one sentence you could send to that contact this week. Not a resume. One genuine, specific sentence.



PART 2 — 45 MINUTES

Decoding the Offer

What Your Compensation Package Actually Means



Free Financial Coaching at USI

The Student Financial Success Center offers **confidential, one-on-one coaching** to help you take control of your finances—at no cost.

Whether you're comparing **job offers, salaries, benefits, or cost of living**, they can help you make **smart, informed decisions about your financial future**. You'll build a budget, set goals, and create a plan that aligns with your lifestyle and career path.

Get started: Complete the *"Become a Client"* form to schedule your first meeting.



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The Number Isn't the Whole Story

Which offer would you take?

Steppingblocks

OFFER A

$52,000

- 90-day benefits wait
- No 401(k) match
- 10 PTO days
- No tuition benefit



vs.

OFFER B

$46,000

- Day 1 benefits
- 4% 401(k) match
- 20 PTO days
- $5,250 tuition reimbursement



After this session, you'll be able to calculate which offer is actually worth more.

Anatomy of an Offer Letter

Know what to look for before you sign anything.

Component	What to Look For	Flag If…
Job Title & Start Date	Must match what was discussed verbally. Discrepancy in title = ask immediately.	**RED: Title change from interview**
Base Salary	Is it annual or hourly? What is the pay period? Confirm in writing.	**RED: Vague or 'to be determined'**
Employment Type	At-will is normal — but understand what it means. Contract-only when told full-time is a flag.	**RED: Contract when told full-time**
Benefits Start Date	Day 1, 30, or 90 days? Coverage gaps cost real money.	**YELLOW: 90+ days, no explanation**
Bonus Language	Discretionary vs. guaranteed. What triggers it? When is it paid?	**YELLOW: 'Up to' with no specifics**
Non-Compete / NDA	Scope, industry, geography, and duration. Broad non-competes limit future options.	**RED: Overly broad — get advice**
Offer Expiration	24–72 hours is typical. Less than 24 hours is a pressure tactic.	**RED: Under 24 hours = pressure**

Health Insurance: Key Terms

Source: U.S. Internal Revenue Service, Publication 969 (2024)

Premium	What you pay each paycheck, even if you never go to the doctor. Monthly premium x 12 = your annual out-of-pocket before any care.
Deductible	What you pay out of pocket before insurance starts covering costs. Example: $1,500/year deductible means you pay the first $1,500 in medical bills each year.
Copay	Fixed amount per visit. Example: $25 for a primary care appointment, regardless of what happens in the room.
Out-of-Pocket Max	The most you will pay in a year. After you hit this ceiling, insurance covers 100%. This is your financial safety net.
HSA vs. FSA	Both let you pay medical costs with pre-tax dollars. An HSA rolls over year to year. An FSA mostly doesn't — use it or lose it.

401(k) and Retirement: What You Need to Know



Source: U.S. Internal Revenue Service, Retirement Topics (2025)

Employer 401(k) match is free money.

Always contribute at least enough to earn the full employer match. Not doing so is leaving part of your salary on the table.



Employer Match

$46,000 salary x 4% match = $1,840/year in employer contributions added to your retirement savings, at no additional cost to you.



Vesting Schedule

You may not own the employer's contributions immediately. A 3-year graded vesting schedule means you earn ownership over time. Leave before you're vested, and you forfeit some or all of it.



Traditional vs. Roth 401(k)

Traditional: tax deduction now, pay taxes when you withdraw in retirement. Roth: pay taxes now, tax-free at retirement. First job with a low salary? Roth often makes sense.

PTO and Tuition Reimbursement



Paid Time Off

Sources: SHRM, 2024a; SHRM, 2025a

Accrual vs. Front-Loaded

Some employers give you all PTO on Day 1. Others require you to earn it over time. Front-loaded gives you flexibility from the start.

Rollover Policy

Do unused days carry over? Is there a cap? Can you cash out at separation? Read the policy carefully.

Unlimited PTO Reality Check

Research shows employees on unlimited PTO often take fewer days than those with defined accruals — because no balance means no psychological prompt to use it (SHRM, 2024a). Research the culture first.



Tuition Reimbursement

Source: U.S. IRS, 2025b; IRC § 127

$5,250

per year, tax-free for graduate coursework
(IRC § 127, permanently extended 2025)

Always ask specifically

Many employers offer this benefit but don't advertise it prominently. Ask during the offer conversation.

Check for a clawback clause

Some employers require repayment if you leave within 1–2 years of receiving reimbursement. Read the policy.

ACTIVITY 2

Mock Offer Letter Comparison

10 minutes | Using the Total Compensation Worksheet and offer letters provided

OFFER A

$52,000

Meridian Health Partners

Total annual value: ~$49,444



OFFER B

$46,000

Hartland Community Services

Total annual value: ~$53,490



Use your Total Compensation Worksheet to calculate and compare.

Know Your Worth. Then Say It.

Source: SHRM, 2024b; SHRM, 2025b

Stepping blocks

Most employers build flexibility into initial offers and expect a counter. Negotiating is not rude. It is professional. (SHRM, 2024b)

Your negotiation script (SHRM, 2025b):

"I am very excited about this opportunity. Based on my research and experience, I was hoping we could discuss a salary closer to $[X]. Is there flexibility there?"

If salary is firm, negotiate:

- Earlier start date
- Additional PTO days
- Signing bonus
- Remote work days
- Professional development budget

Important for first-generation professionals: Employers do not rescind offers because you asked a professional, respectful question. Negotiation is expected and respected. (SHRM, 2025b)

Three Things to Leave With Today

1

Your network is wider than you think.



Warm contacts live in your community, your family, your church, your workplace, and your campus. Start with one honest outreach this week.

2

The salary number is not the offer.



Health premiums, retirement matching, PTO, and tuition reimbursement can easily add $5,000–$10,000+ in annual value. Calculate the full picture before you decide.

Steppingblocks

3

Negotiation is professional. Do it.

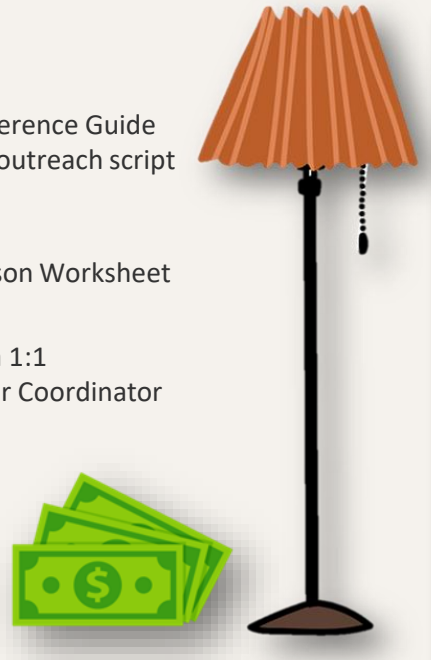


Employers expect a counter. You have a script. You will not lose the offer by asking a respectful question about the terms.

Your Next Steps and Resources

Take-Home Materials

- Job Search Strategy Quick Reference Guide (LAMP method, platform list, outreach script template)
- Total Compensation Comparison Worksheet
- Contact information to book a 1:1 appointment with a USI Career Coordinator through Career Launch



Your Next Step

1. Schedule a 1:1 appointment at the USI Career Success Center
2. Build your first LAMP list this week (5 companies, 1 contact each)
3. Identify one warm contact and draft your outreach sentence
4. Bring any real job offer you receive to a coaching appointment

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Steppingblocks

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