

# Jobs

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## AFRAID OF ASKING FOR A RAISE?

**Q:** I work at a small company, so I accept whatever task is asked of me. The company owner is nice and personable. I like the work, too. My helpful attitude has enabled me to take on more responsibilities, which means more work.

When an employee left, I took on her job in addition to my own so the owner could take the necessary time to find the right person for the position. He has repeatedly thanked me for not having to hire someone quickly, which could lead to a bad hire. I worked on both jobs for about two months because it showed him what I could do and how dependable I am. He trusts me, so he has even asked me to take on some tasks of his so he can focus on growing the business. I gladly accepted the extra responsibility. I am beginning to feel like his assistant, but I now think I deserve a raise.

I don't know how long I should be performing in this capacity before asking for one; I have never before asked for a raise. I always waited for

the yearly increases. The thought of negotiating scares me because I don't want him to think I will leave if I don't get one.

**A:** You will need to prepare yourself in several areas before you forge ahead and ask for a raise. Since you have waited passively to be given increases in the past, you have much work to do. It would not be wise to press for such a meeting before you feel prepared, confident and knowledgeable about the company's history and the owner.

Discreetly gather as much information as you can about the salaries of

other employees, the issues around why others have resigned and the typical length of employment for employees. In a small, privately owned company, it is important you do not ask questions or express concerns with anyone there. Just take note of the information you hear.

Consider how the owner spends money – both personally and for the company. Is he frugal when purchasing office supplies, business cards, furniture and more? How generous are the employee benefits? Has he held employee celebrations at a restaurant or at the office? Is he flashy in his personal life? Small-business owners are free to spend as they wish. Some put money into the business, while others are known for taking money out, even when they shouldn't.

According to Valeria Stokes, a vice president of human resources, "You need to have the courage to

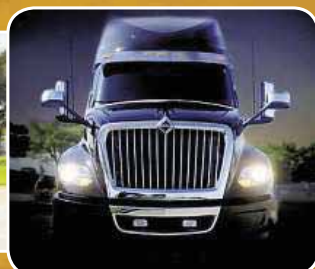
advocate for yourself. Asking for a raise is based on an expanded scope of work that is not in your job description. This may be due to a special project beyond your expected work or added work that has stretched you to reach greater value through new job duties. Working hard or longer hours without a change in the job scope will not justify a raise. You will have to determine your value." Stokes said you should also decide what is most important to you – your job or the money.

Your boss trusts your work and knows he can rely on you, so he will not fire you for asking for a raise. Once you believe in yourself, you can meet with him and present your request with your reasoning. The worst he can say is no. He may thank you for your dedication and explain he simply cannot afford to give you a raise at this time. You will feel better for learning how to be your own advocate, and you can continue in the job you love until you decide the money is more important.



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U.S. Small Business Administration

### HIRING ALERT!!!

The SBA Office of Disaster Assistance (ODA) is the Federal government's primary source of money to help businesses of all sizes, private non-profit organizations, homeowners and renters recover from disasters. ODA makes Federal low-interest disaster loans to cover losses not fully compensated by insurance or other sources.

Because of the magnitude of the Novel Coronavirus, the Dallas/Fort Worth, Texas Office of Disaster Assistance, located in the CentrePort Business Park near DFW Airport and DART/TRE Station, has an ongoing need for multiple temporary full-time professionals in various occupations.

- All positions are temporary and subject to workload requirements
- All positions must be available for immediate, full-time work
- Weekend work required for all positions and mandatory overtime could be substantial
- Overtime will be paid for hours in excess of 40-hours per week
- All Positions require competency with Microsoft Office
- Must pass Credit & Background Check
- Bilingual language skills a plus
- Must be a U S Citizen

#### IMMEDIATE NEED FOR BUSINESS LOAN SPECIALISTS AND LOAN ASSISTANTS

##### CREDIT ANALYSIS/LOAN PROCESSING/MORTGAGE UNDERWRITING

**Credit Analysts, Loan Officers, Mortgage Underwriters** are needed with experience evaluating financial information; determining creditworthiness and repayment ability; and making loan decisions (or recommendations) based on overall financial condition.

**Recent college graduates** with no prior lending experience are encouraged to apply. Additionally, individuals who have prior lending experience should have experience determining repayment ability using income related documents (tax returns, W-2, paystubs, etc.) and experience analyzing consumer credit reports. Automotive lending (Underwriting) experience is a plus!

**Education:** A degree in Business Administration is qualifying provided the major was in accounting, finance, or similar area.

**Related/Relevant Undergraduate and Graduate Education:** Major study - finance, business administration, economics, accounting, insurance, engineering, mathematics, banking and credit, law, real estate operations, statistics, or other fields related to the position, such as agriculture, agricultural economics, farm, livestock or ranch management.

These positions will pay a base hourly rate: \$18.03 - \$22.34 (overtime rate of \$27.05 - \$33.51) for Loan Assistants and \$27.32 - \$33.06 (overtime rate of \$40.98 - \$45.14) for Loan Specialists.

#### IMMEDIATE NEED FOR ATTORNEYS, PARALEGALS, AND LEGAL ASSISTANTS

##### DOCUMENT PREPARATION/LEGAL REVIEW/LOAN CLOSINGS

**Attorneys/Paralegals** review and close SBA Disaster Loans. Real Estate experience is a plus. Individuals waiting on bar results may apply. Attorneys must be current and active members in good standing of the bar of a state, territory of the United States, District of Columbia, or Commonwealth of Puerto Rico, and eligible to practice law.

**Recent college graduates** with a Bachelor's, Master's, PHD, JD, LLB, LLM degree in law, legal studies, finance or related business area of study are encouraged to apply even if they have no prior lending environment experience.

**Legal Assistants** type, data enter, proofread and assemble loan documents. Data entry, customer service and phone skills are a plus.

These positions will pay a base hourly rate: \$18.03 - \$22.34 (overtime rate of \$27.05 - \$33.51) for Legal Assistants and \$27.32 - \$33.06 (overtime rate of \$40.98 - \$45.14) for Attorneys/Paralegals.

Please submit resume via [USAJOBS.GOV](http://USAJOBS.GOV)

Attorneys apply to Vacancy Number 10780285

Paralegals apply to Vacancy Number 10831401

Legal Assistants apply to Vacancy Number 10755841

Loan Assistants apply to Vacancy Number 10755914

Loan Specialists apply to Vacancy Number 10780420 or send resume to [PDCHR@sba.gov](mailto:PDCHR@sba.gov)

EOE/Veterans must submit DD-214

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