MC READY MAY 1, 2018

DIG DEEP GO PRO



## TODAY'S AGENDA

1) THINGS IN PLAY



### THINGS IN PLAY



- Triday AIS Trip
  - LCC Group (11)
  - Plan B Go to MITA Building
- LCC Alternative
  - Lansing Makers Network
  - Intro. to Construction Management
- LCC Lunch Team



## TODAY'S AGENDA



#### 2) GUEST SPEAKER #1

Dan Degraaf, CEO Michigan Concrete Association

#### 3) GUEST SPEAKER #2

- Robert Engel, Lansing Office of Financial Empowerment
- 4) BEEMPLOYED. BEAN ADULT.



## PLEASE WELCOME...



Chief Operating Officer/Executive Director

**Michigan Concrete Association** 

Founder

**Michigan Construction** 





### PLEASE WELCOME...

Robert Engle

**Outreach Specialist** 

Office of Financial Empowerment

**City of Lansing** 









## MC READY LEVEL 1 TOPICS



<del>1)</del>	ATTIRE	10)	FAFSA*
<del>2)</del>	EATING HABITS	11)	EMPLOYMENT READINESS
3)	-NUTRITION	12)	DIGITAL LITERACY
4)	PERSONAL COMMUNICATION	13)	CONSTRUCTION HAND TOOLS?
		14)	FUNDAMENTAL CONSTRUCTION
5)	PERSONAL ORGANIZATION		MATH?
<i>6)</i>	TRUST BUILDING	15)	<b>5 S'S OF LEAN CONSTRUCTION</b>
7)	PHYSICAL FITNESS	16)	CONSTRUCTION MANAGEMENT
8)	FINANCIAL LITERACY		BASICS
9)	<u>RESPONSIBLE DRIVING</u>	17)	OSHA 10-HOUR & CPR/FIRST AID
		18)	WASTE DISPOSAL/RECYCLING
		19)	MICHIGAN LAWS & REGULATIONS

# CONSTRUCTION OCCUPATIONAL CATEGORIES

## CONSTRUCTION MANAGEMENT

Specific occupations include: Project Administrator, Cost Estimator, Construction Manager Supervisor, etc.





#### ARCHITECTURE, DESIGN & ENGINEERING

Specific occupations include: Architect, Civil Engineer, Surveyor Interior Designer, etc.

## CONSTRUCTION TRADES

Specific occupations include: Bricklayer, Carpenter, Plumber, Heavy Equipment Operator, etc.





## TESTING AND INSPECTION

Specific occupations include: Building inspector, Construction Material Testing Technician, etc.

#### EQUIPMENT, MATERIALS & SUPPLIES

Specific occupations include: Materials Engineer, Product Representative, Material Handlers, etc.

### BE EMPLOYED



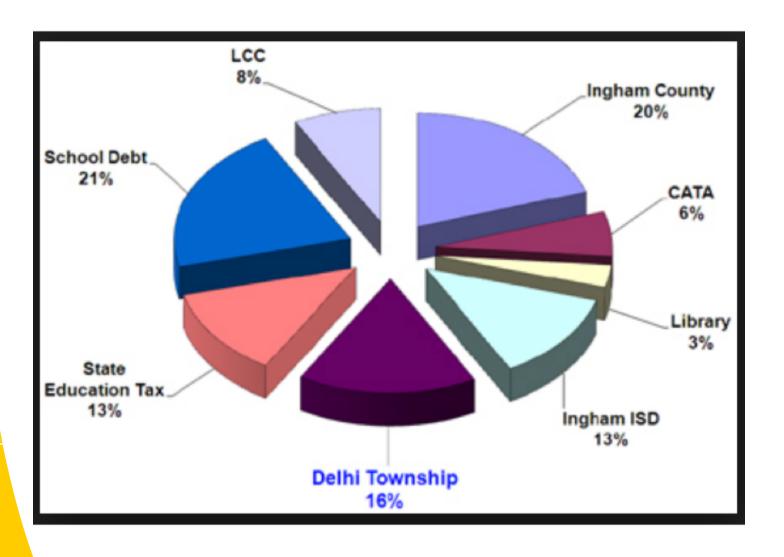
- 2. As an Employee (W-2)
  - Part-time
  - Full-time
  - Hourly vs Salary
- 3. As an Independent Contractor (1099)
  - By the Job
  - By the time period
  - For a length of time



### Where do your taxes go?

LIVE IN HOLT





### WAGE & BENEFITS

- 1. <u>O\*NET</u>
- 2. Union Scale
- 3. IBEW
- 4. Heavy Equipment Operator
- 5. Payroll Deductions
  - Federal Tax
  - FICA (Social Security & Medicare)
  - State & Local Tax
  - State Unemployment



### EMPLOYEE CLASSIFICATION

#### 1099

- Less
  Restrictions
- Terms of a Contract
- Deductible Business Expenses

#### W-2

- Employer Pays Taxes
- Worker's Comp Insurance
- Unemployment
- At Will vs. Just Cause



## BEANADULT



- House Payment or Rent
  - 35% of monthly income
  - Good credit score >450–500
- PI/TI
  - Payment on loan principle
  - Interest charged by the bank
  - Taxes Local Property Taxes
  - Insurance Homeowners Insurance
- Downpayment
  - 3-5% to Purchase
  - 1<sup>st</sup> & Last Month's Rent, plus 1<sup>st</sup> Month Rent

## **REST OF THE WEEK**



- Finish OSHA 10-hour
- Thursday
  - So you wanna be a construction worker...
  - Laws, regulations and codes
- Friday
  - Plan A: LCC Group to AIS
    - Team 2 MITA Resumes
  - Plan B: Everyone @ MITA -- Resumes



## RESOURCES



www.michiganconstruction.com

State of MI Prevailing Wage by County <a href="https://www.michigan.gov/lara/0,4601,7-154-59886-450814---">https://www.michigan.gov/lara/0,4601,7-154-59886-450814---</a>

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IBEW Local 58 Wage & Benefit Scale

http://www.ibewlocal58.org/Uploads/UploadedFiles/Member Area/Wage Rates/InsideWageEffective07311to070117.pdf

Operating Engineers Local 324 Wage & Benefit Scale <a href="https://mi-ita.site-ym.com/?RdOpENG">https://mi-ita.site-ym.com/?RdOpENG</a>





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