COMMUNITY CONNECT RI

Employment and Income Stability Guide

A practical workbook for finding work, preparing for the workplace, understanding income, and building stability.

Employment is more than getting hired

A stable plan connects your strengths, schedule, transportation, benefits, health, family responsibilities, and long-term goals. Start with the page that fits your next step.

PLAN YOUR WORK. WORK YOUR PLAN.

Prepared September 2026

START HERE

Use this guide one step at a time

This workbook is educational and does not guarantee employment, benefits, wages, or legal outcomes. Confirm deadlines and requirements with the employer or agency involved.

Choose one goal

Job search, better hours, training, advancement, income tracking, or workplace stability.

Build from strengths

Experience can come from paid work, volunteering, caregiving, recovery, school, community service, and life.

Protect personal information

Do not place Social Security numbers, banking details, passwords, or full benefit IDs in this workbook.

Track every step

Keep job leads, applications, interviews, pay records, benefit notices, and follow-up dates together.

MY MAIN GOAL RIGHT NOW

- ☐ Find a job
- ☐ Return to work
- ☐ Increase hours or pay
- ☐ Enter training or an apprenticeship
- ☐ Keep my current job
- ☐ Start or organize self-employment

MY DIRECTION

What does a workable job look like

A good match considers more than the job title. Be honest about what will help you arrive, perform, and stay employed.

WORK PREFERENCES

Schedule

- [ ] Day
- [ ] Evening
- [ ] Overnight
- [ ] Weekends
- [ ] Flexible

Work setting

- [ ] Indoors
- [ ] Outdoors
- [ ] Remote
- [ ] Team
- [ ] Independent

Job type

- [ ] Full-time
- [ ] Part-time
- [ ] Temporary
- [ ] Seasonal
- [ ] Self-employed

MY NON-NEGOTIABLES

Hours I can reliably work

Transportation range

Childcare or caregiving needs

Physical, health, or recovery needs

Minimum income needed

Other boundary or requirement

Aim for a sustainable match

A job that fits your actual schedule and support needs may be more stable than one that only looks good on paper.

Skills, experience, and strengths

Employers look for both technical abilities and dependable work habits. Use examples from every part of your life.

Work habits

- [ ] Reliable
- [ ] On time
- [ ] Organized
- [ ] Follows directions
- [ ] Takes initiative

People skills

- [ ] Listens
- [ ] Communicates
- [ ] De-escalates
- [ ] Supports others
- [ ] Works on a team

Practical skills

- [ ] Driving
- [ ] Cooking
- [ ] Cleaning
- [ ] Customer service
- [ ] Technology

Growth skills

- [ ] Learns quickly
- [ ] Accepts feedback
- [ ] Problem-solves
- [ ] Stays calm
- [ ] Adapts to change

MY PROOF: ONE EXAMPLE OF A STRENGTH IN ACTION

Situation - what I did - result

LICENSES, CERTIFICATES, LANGUAGES, EQUIPMENT, OR SPECIALIZED KNOWLEDGE

PLAN SUPPORTS

Barriers are planning information

A barrier does not define your ability. Naming it helps you decide what support, backup, or job condition is needed.

Transportation

Route, fare, ride, license, vehicle, or backup plan

My next step or backup

Schedule

Childcare, appointments, supervision, classes, or family care

My next step or backup

Documents

ID, Social Security card, work authorization, license, or certificate

My next step or backup

Technology

Phone, email, internet, computer, online application help

My next step or backup

Health and recovery

Appointments, medication timing, stress, sleep, or support

My next step or backup

Work history

Gaps, references, justice involvement, or limited recent experience

My next step or backup

THE FIRST BARRIER I WILL WORK ON

PREPARE ONCE

Application master sheet

Keep one accurate source for applications. Store sensitive numbers separately and enter them only on legitimate, secure forms.

Name used for applications

Professional email

Phone and voicemail ready

City and state

Target job titles

Highest education or training

License or certification and expiration

Transportation statement, if useful

WORK AND EXPERIENCE HISTORY

Employer / organization	Job or role	Dates	Main duties and results

REFERENCES - ASK PERMISSION FIRST

Name	Relationship	Phone / email	Confirmed date

TAKE ACTION

Job search and follow-up tracker

Quality matters more than sending the same application everywhere. Match your resume, answer accurately, and follow the employer instructions.

MY WEEKLY SEARCH RHYTHM

Days and times I will search

Places I will look

Number of focused applications

Person who can review or encourage me

APPLICATION TRACKER

Date	Employer / role	How applied	Follow-up	Result / next step

Protect yourself from job scams

Be cautious if a job asks you to pay upfront, deposit a check and send money back, buy gift cards, share banking passwords, or communicate only through an unfamiliar messaging app.

Interview preparation

Prepare a few true examples. You do not need a perfect speech - you need a clear connection between your experience and the job.

THREE POINTS I WANT THE EMPLOYER TO REMEMBER

1. ______
2. ______
3. ______

PRACTICE USING SITUATION - ACTION - RESULT

Situation What was happening or needed?

Action What did I personally do?

Result What improved, changed, or was completed?

QUESTIONS I CAN ASK

- [ ] What does success look like in the first 90 days?
- [ ] What is the schedule and how far ahead is it posted?
- [ ] What training and support are provided?
- [ ] What are the next steps and timeline?

Workplace communication scripts

Clear communication can prevent small issues from becoming larger ones. Follow workplace policies and document important conversations.

Clarify

Could you show me an example of what a completed task should look like?

Prioritize

I have these three assignments. Which should I complete first?

Schedule

I am confirming my scheduled hours for ____. Is that correct?

Feedback

What is one thing I am doing well and one thing I should improve?

Problem

I want to address this early. Here is what happened and what I have already tried.

Support

Who should I contact if I need help completing this correctly?

Time off

I need to request time off on ____. I am following the required notice process.

Written record

Could you please provide that instruction or decision in writing?

A CONVERSATION I NEED TO PREPARE FOR

KNOW THE OFFER

Understand pay, hours, and benefits

Ask questions before accepting when possible. Keep the offer letter, employment notice, handbook, schedules, time records, and pay stubs.

Pay rate

Hourly, salary, commission, tips, piece rate, or another method

Pay schedule

Weekly, biweekly, semimonthly, monthly, and first expected payday

Hours

Guaranteed, typical, variable, overtime, on-call, or seasonal

Benefits

Health coverage, retirement, paid leave, training, transportation, meals

Costs

Uniforms, tools, union dues, parking, commuting, childcare

Status

Employee or independent contractor - this affects taxes and protections

QUESTIONS BEFORE I SAY YES

Expected start date and schedule

Gross pay before deductions

When benefits begin

Who answers payroll or HR questions

What I need in writing

Keep your own time record

Record dates, start and end times, breaks, and corrections. Compare your record with each pay stub.

Paycheck and income check

Gross pay is earnings before deductions. Net pay is what you receive after taxes and other deductions. Review every pay period.

PAY PERIOD DETAILS

Employer / income source

Pay period dates

Pay date

Regular hours and rate

Overtime, tips, commission, or bonus

Gross pay

Taxes and other deductions

Net pay received

QUESTIONS TO CHECK

- [ ] Do the hours and rate match my records?
- [ ] Are overtime, tips, or differentials included?
- [ ] Do I recognize every deduction?
- [ ] Is accrued leave shown correctly, if applicable?
- [ ] Do I need to report this income to a benefit program?

If something looks wrong

Write down the issue, save the pay stub and time records, and ask payroll or the employer for an explanation or correction. Rhode Island DLT Labor Standards handles certain wage complaints.

Build stability around real income

When hours vary, plan from the lowest dependable income rather than the best recent month. Treat extra income as a chance to catch up, save, or prepare for future costs.

MY DEPENDABLE MONTHLY PLAN

Category	Needed	Planned	Actual
Housing			
Utilities / phone			
Food			
Transportation			
Childcare / family			
Health / recovery			
Debt / legal			
Savings / other			

IRREGULAR INCOME RULE

My lowest dependable monthly take-home

Amount I will hold for future bills

Amount I will set aside for taxes, if self-employed

My first expense to reduce if income drops

Start with a small buffer

Even one bill, one week of transportation, or a small emergency amount can reduce the chance that one setback disrupts work.

Employment and public benefits

Starting work or changing income can affect some benefits. The rules, deadlines, and income measures differ by program, so ask each program what must be reported and when.

Do not assume that work ends every benefit

Ask how wages, changing hours, self-employment, tips, or a new household situation affect your specific case. Keep proof of what you reported and the response.

BENEFITS AND INCOME CHANGE TRACKER

Program	Change	Reported date	Method / proof	Response / follow-up

QUESTIONS FOR THE AGENCY

- ☐ What change must I report?
- ☐ What deadline applies to my case?
- ☐ Do you use gross, net, or another income amount?
- ☐ What proof is accepted?
- ☐ How do variable hours or self-employment get counted?
- ☐ When will I receive a written decision?

For Rhode Island DHS programs, use the official change-report process or HealthyRhode portal and keep your confirmation. This is general information, not eligibility or legal advice.

Gig work and self-employment

Driving, delivery, freelancing, creative services, online sales, and other side work can create opportunity - but income, expenses, taxes, insurance, and benefit reporting still need attention.

RECORD EVERY WEEK

- ☐ Payments received, including cash and app payments
- ☐ Fees, refunds, and platform charges
- ☐ Business miles and transportation records
- ☐ Supplies, equipment, phone, and other expenses
- ☐ Receipts, invoices, contracts, and tax forms
- ☐ Income changes reported to benefit programs when required

SIMPLE WEEKLY RECORD

Date	Work / income source	Money in	Expense	Net before tax

Tax reminder

The IRS says gig income is taxable even when it is part-time, temporary, paid in cash, or not reported on a tax form. Keep complete records and ask a qualified tax professional about filing and estimated taxes.

MY PLAN

30 / 60 / 90-day stability plan

Choose actions you control. A useful plan connects employment progress with transportation, schedule, support, income, and follow-up.

NEXT 30 DAYS

One action I will start now

Support I will use

Review date

NEXT 60 DAYS

One skill, routine, or support I will build

Support I will use

Review date

NEXT 90 DAYS

One employment or income result I want to strengthen

Support I will use

Review date

RHODE ISLAND EMPLOYMENT RESOURCES

RI DLT Jobseeker Resources

EmployRI job and training portal

RI DLT Labor Standards

HealthyRhode benefits portal

IRS Gig Economy Tax Center

Resource information checked September 2026. Community Connect RI provides practical education and resource navigation. It does not provide job placement guarantees, tax advice, legal advice, or benefits determinations.