

## **Official working “+ “**

- Working conditions are set exactly by the contracts, guaranteed
- Social guarantees (pension, health insurance)
- Wages are guaranteed
- Working schedule according to laws and legislation
- Vacation pay
- Pension fund
- When losing job you are paid by unemployment insurance fund
- If company bankrupts or a person will be unemployed (reducing) payment from unemployment insurance fund are paid (according to working years at that company)

## **Unofficial working**

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- Possibility to earn extra money. Salary may be higher when taxes are not paid
- No contract, no insurance, no reassurance
- Working hours might be longer as you wish
- An employer may fire you without noticing
- Getting salary untimely
- Money doesn't sum up on your pension fund
- No opportunity to complain when your salary is lower
- Salary is paid in cash (not on your bank account), no possibility for housing loan (for young families), your incomes are not seen
- Cannot get money from health insurance fund when employment injury has happened. Money for living?
- Cannot get payment for these days when you have been ill because your employer has not paid taxes
- We all wish that government had done better services (medical care, free education, better roads etc.)

“+”

- You still can get some work experience
- New contacts and acquaintances
- Improves your communication skills
- Possible that you can choose your working hours