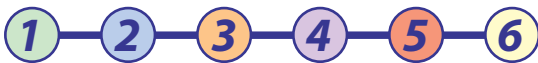


## The Graduate's Guide to Career and Finance

**Congratulations!** You have (or will soon have) your diploma in hand and you're looking at a bright future with promising job opportunities, favorable salaries, and for now, plenty of free time to explore all of your options. Yes, it can be scary, exciting, confusing, overwhelming, and more. So, how do you get your professional life started? To help get you navigate the rocky waters of your school-to-real world transition, follow these tried-and-true tips for success:

### Six Steps for First-Time Job Hunters



#### 1 Step 1: Pinpoint Your Direction.

Consider all of your strengths, weaknesses, likes, dislikes, and interests when thinking about your career plan. Are you happier dealing with people, or sitting behind a computer screen? Do you find fulfillment in crunching numbers or creating a marketing plan? Focus on positions and fields that match your talents and your passion.

#### 2 Step 2: Do Your Research.

Be open-minded about opportunities in companies and industries you might not have thought of before. Learn as much as you can about the companies that interest you and target them.

#### 3 Step 3: Assemble Your Toolkit.

The tools for your job search include a resume, cover letter, and a portfolio of your work. Take the time to develop these by conveying your strengths and experience. Focus on your abilities, accomplishments, and results, rather than descriptions of experiences. A functional resume, which highlights your abilities rather than your work history (which is probably limited), is a great choice for first-time job seekers.

#### 4 Step 4: Network.

In the job market, it's what you know and who you know that will determine how successful you are in your search. Take advantage of all of the resources you may have, including your school's placement office, friends who are already working, friends and acquaintances of your family, former teachers, and neighbors. Call or send e-mails to ask if your contacts know someone who can help you get in the door where they work.

#### 5 Step 5: Play the Part.

A famous communicator once said, "Perception is everything." If you want to join the professional world, you need to act – and look- the part. Buy a business suit and wear it to all of your interviews. Make sure your email address and voice mail greeting are appropriate. Be prepared for a phone call or a phone interview at any time.

#### 6 Step 6: Don't give up.

Rejection is part of the job of looking for a job! Set realistic expectations and recognize that you will need to handle rejection (probably a lot of it) before you land the great job you have been looking for. Be proactive, persistent, and confident.



Now that you've got a resume in your briefcase and a new suit on your back, check out the:

### Top 5 Items Hiring Managers Look For When Evaluating a Candidate:

#### 1. Relevant experience

Your ability to relate your experience to the job you are interviewing for is the most important factor in the hiring decision. Don't underestimate the experience you have gained through internships, part-time jobs, extracurricular activities, and even volunteer time.

#### 2. Fit within the company "culture"

The trait employers most want to see in a candidate is their ability to fit in with co-workers and the company. Looking good on paper isn't enough. Make sure that even your pre-interview small talk with the interviewer is appropriate and never offensive in nature towards any group, minority, or institution.

#### 3. Educational background

Since a good percentage of hiring managers place the most emphasis on your educational background, make sure you clearly indicate the institution you attended, major, minor, and degree earned. You should also include courses taken and completed projects if they are relevant to the job. If your grade point average (GPA) is 3.0 or higher, promote it – and indicate if this is your overall or major GPA.

#### 4. Enthusiasm level

Rev up the enthusiasm when asked by an employer "why do you want to work here"? Focus on the strengths of the company and the challenge of the position, and never the job perks. Passion for the job is one of the top characteristics that employers look for in a candidate.

#### 5. Preparedness

Come in for the interview primed to discuss how your qualifications can specifically contribute to the success of the company. The ideas you bring to the table and the questions you ask can have a very positive impact on the interviewer. Do a little pre-interview research on the company: become intelligent about their products, services, and company background. A few minutes doing a Google search can pay off big-time.

# FIRST JOB SURVIVAL GUIDE



**Yes, you can survive those first gut-wrenching, mega stress-producing months on the job! Take some advice from Susan Morem, author of the book "101 Tips For Graduates" (Checkmark books).**

- ★ **Dress the dress.** Get acquainted with your company dress code and buy a few basic pieces to get you started. Then, continue to build your work wardrobe a few pieces at a time, buying the highest quality clothing you can afford.
- ★ **Just ask.** Don't assume anything and don't be unsure. Not asking questions is one of the top mistakes new grads make during their first 90 days on the job. Ask questions and avoid potentially embarrassing and career-harming mistakes.
- ★ **Live by the clock.** Be on time and get back to someone when you promise to do so. Take traffic delays and bad weather as a given – plan ahead, even if it means being early!
- ★ **Throw procrastination aside.** Yes, tasks can be daunting, difficult, and even unpleasant. But, rather than put them off, break them into little manageable chunks instead and tackle them one by one until the entire task is completed.
- ★ **Under-promise and over-deliver.** Don't promise your boss you'll have a project done when you're already overextended. Instead, set a more reasonable deadline and work hard to finish ahead of schedule.
- ★ **Go to work every day as if it were the first day.** Give your all every day and adapt the attitude you had on your first day of work – eager to take on any challenge, excited to be there, and looking every part the professional.

## Here are some great resources:

For an online version of a print brochure designed to help you manage monthly expenses and balance your budget, visit:

Access the "Financial Facts Toolkit" from the U.S. Securities and Exchange Commission:

Also from the U.S. Securities and Exchange Commission, facts on saving and investing:

For information on choosing and using credit cards, visit the Federal Trade Commission's site at:

From the Internal Revenue Service, valuable information on understanding taxes:

[http://www.pueblo.gsa.gov/cic\\_text/money/almanac/calmanac.htm](http://www.pueblo.gsa.gov/cic_text/money/almanac/calmanac.htm)

<http://www.sec.gov/investor/pubs/toolkit.htm>

<http://www.sec.gov/investor.shtml>

<http://www.ftc.gov/bcp/online/pubs/credit/choose.htm>

<http://www.irs.gov/newsroom/article/0,,id=108021,00.html>

## Managing Your New Money

**Now that you're on the payroll and no longer on the Mom and Dad gravy train, it's time to learn to manage your new finances. This means setting up a budget, managing credit, learning how to invest, and paying taxes.**

**About budgets...** You should learn how to create and use a monthly budget based on your needs. Budgeting will balance your income and expenses and help you avoid running out of money before the end of the month. Most important, knowing how much money you have and how you plan to spend it puts YOU in control. Without a realistic budget, your spending can easily control you. Keep track of your expenses by accounting for every item you buy, saving receipts, and keeping an accurate check register.

For a complimentary budget lesson and review, call a Certified Credit Counselor at A New Horizon at 1.800.556.1548, and get on the right track from day one.

**About credit cards...** Being aware of how easy it is to get into debt with credit cards is the first step to preventing this problem. Not being able to pay your bills can easily ruin your credit and credit rating for a long time. To make sure your credit card spending does not get out of hand, get into the early habit of using it only in emergencies and pay it off as soon as the bill arrives. If you use it often or for "wants" instead of "needs," it soon becomes a habit and the monthly minimum payment goes up and up – not to mention the principal. Remember, with the high interest rates banks are charging today, paying the monthly minimum DOES NOT go very far towards decreasing your balance!

**Tips for success...** Don't get discouraged! On average, people spend 10% more than they make. Make your spending plan and be committed to sticking to it. Learn to pay cash and don't rely on credit. If you don't have the funds readily available, then don't make the purchase – except in emergency situations.

**Where to go for help...** If credit card debt or financial woes get you down, there is always someone to talk to who can help. Contact a Certified Credit Counselor at A New Horizon Credit Counseling Services at 1 800 556-1548. All calls are strictly confidential and we are here to counsel and help you.

A New Horizon's website at [www.anewhorizon.org](http://www.anewhorizon.org) contains important information, hotlines, resources, and web links to assist you. Below are several others:



**For more information on this topic,  
call a Certified Credit Counselor at 1.800.556. 1548  
or visit our Learning Center at  
[www.anewhorizon.org](http://www.anewhorizon.org)**

