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Build on experience when changing careers

(MS) — If a 2007 survey on worker satisfaction is any indication, Americans' dissatisfaction with their jobs is at its highest in 20 years. According to market information firm The Conference Board, fewer than half of all respondents were satisfied with their jobs.

Where the survey might have proven most surprising was the apparent dissatisfaction of workers age 45 to 54. Fewer than 45 percent in that category were satisfied with their jobs, a startling result when considering the assumption many people find something they'd enjoy doing for a living by the time they reach their 40s.

However, finding that elusive dream job, if it even exists, is no small task, regardless of a person's age. If you're thinking of a career change, consider the following tips before casting out your net.

- Decide if it's your career or your job you don't like. There's a difference between dissatisfaction with your career and dissatisfaction with your job. If you like the



When looking to change careers, try finding one where your strengths and past experience are both relevant and valuable. (Metro Creative Graphics)

work you do, but you feel restricted at work, don't like your coworkers, or feel there's no room for advancement, that doesn't mean you need a career change. That's more indicative of someone who needs to change jobs. You can, and probably will, be happy if you stay in the field, but you likely just need a change of scenery. If

the work itself is dissatisfying or unchallenging, then it might be time to consider a new career. If you don't ever see yourself being fulfilled or happy in your current field, then a change is best.

- Understand your talents and strengths. What you're good at should guide you into your next career. If you're a successful businessman but have always wanted to be a commercial fisherman, it's best if you're actually good at catching fish. The same goes with any career change. Simply dropping your current career and heading into professional parts unknown is setting yourself up for failure.

Ask yourself what your strengths are and where your talents lie. A successful career will be built on your strengths, so when choosing a new career look for one where those strengths are applicable.

- Try to make the transition a smooth one. Making a career change is not going to be one big bed of roses. If it were, all those

45- to 54-year-old dissatisfied workers would most likely have switched careers years ago. To make the road a little easier, emphasize your skills that transfer beyond your current career and into other fields.

Effective management is needed in every business. So if you have management experience, emphasize that as you search for new employment. Prospective employers will be far more likely to hire you into a new field if they know you're bringing transferable skills.

- Know what you're getting into. Some fields require advanced degrees, while others require certification. When choosing a new career, understand what it takes to be successful in the fields you're interested in. Success often breeds satisfaction. But if you ignore or are unaware of certain requirements, that can greatly reduce your chances of being successful, which could land you right back where you are now, dissatisfied and looking for answers.

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Career education can bolster job prospects

(ARA) — In today's competitive job market, post-secondary education can provide a viable solution to developing the marketable skills that employers look for in potential job candidates.

If you are working or looking for a job, there are steps you can take to help enhance your prospects in the marketplace. Many adults are going back to school with an eye toward bolstering the chance for promotion or studying to enter a new field.

"We're finding that our student population comes from several



Many adults are going back to school with an eye toward advancing in their current field or entering a new one. (ARA)

sources," says Denise Choquette, president of Brown Mackie College in

Tulsa, Okla. "Today's economy has presented new challenges for many single-

income families."

Program flexibility is an important consideration. "They want to see the kids off to school in the morning, and get back home in the afternoon to meet the kids at the bus," continues Choquette. "A flexible schedule helps."

Others enrolling in school are those who began an academic career earlier in life and postponed it.

"We're also seeing more high school graduates who are looking for non-traditional academic programs," says Choquette. "Many find non-residential

career schools to be an appealing option."

Enrollment is growing at Brown Mackie College - Tulsa in the health care and technology programs, with the greatest enrollment growth in health care field programs.

Inspiration to join the health care field comes in different ways. "Some of the population is dealing with an aging parent that received good care. Or they've had someone in health care reach out to them and made a difference, and they feel they want to become involved," says Choquette.



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Baby boomers can survive layoffs late in the game

(MS) — With the economy struggling to regain stability, many Baby Boomers are finding themselves in a place they never thought they would be at this stage in the game: the unemployment line.

If January, when 598,000 jobs were lost as the unemployment rate hit 7.6 percent nationally, is any indication, the 2009 projection might prove to be an understatement. For Baby Boomers, the specter of unemployment is especially daunting, as many Boomers have fallen victim to a crashing stock market that has left many reeling from retirement savings lost in investments. For those fearing their next step could be toward the unemployment line or for Boomers who have already been laid off, consider the following tips.

- Don't hide your layoff or pending layoff from others. There's no shame in being laid off. In fact, with unemployment rates rising, chances are you already know someone beside yourself who has either been laid off or is facing the possibility of a layoff.

That said, in addition to the moral support you may receive, letting others know you've been laid off could also result in others helping you with your job search. If your company has announced future layoffs but not yet determined who will be staying and who will be going, let others know you could possibly be let go. Sharing your situation with others could



Baby Boomers who have found themselves unexpectedly searching the want ads in a poor economy should not be afraid to seek support from others or try new things. (Metro Creative Graphics)

open doors you would otherwise never know about if you kept your situation to yourself.

- Ready your resume. Most Baby Boomers have been working at their current jobs for many years. While that's great from a stability standpoint, it almost certainly means you'll

need to give your resume a makeover. Revamp your resume even if you haven't been laid off. Emphasize your versatility on your resume.

- Work on your interview skills. For the majority of Baby Boomers, it's likely been a long time since their last job interview. While performing well in an interview can be like riding a bike, you'll still need to prepare. For one thing, your marketable skills now are likely much different than they were the last time you interviewed. In addition, the interview process has probably changed since you last interviewed for a job. Brush up on your skills, including what it is you have to offer and researching questions you're likely to be asked.

- Try new things. Don't pigeonhole yourself into the field you just left. Nearly every job teaches skills that extend beyond a given title's job description. For example, think of how much you had to multi-task at your previous job, and how much that multi-tasking often veered off course from your actual job description. These skills are marketable but not instantly recognizable as a product of working in a given field.

Baby Boomers facing layoffs or reentry into the job market might not be where they thought they would be 10 years ago. But an essential element for Boomers is to understand the value of their experience and how best they can parlay that into their next job.

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Considering grad school? Questions to ask

(MS) — The loss of so many jobs has understandably forced individuals to reconsider their career paths, and the idea of returning to school is an option more and more people, unemployed or not, have begun to take more seriously. But returning to school is a big commitment, and one that requires a careful examination of personal and career goals before a decision can be made.

Is a return to school right for you? Those considering graduate school need to determine if it will serve them well in their current industry if that's where they hope to remain. The financial industry, for example, is an industry that's been hit particularly hard by the economic downturn. However, the market has been down in the past and bounced back before. Therefore, those in the financial industry who have recently lost their jobs but want to remain in finance could benefit from graduate school. While you're furthering your education, the market will likely bounce

back, and that advanced degree could make you stand out when companies begin hiring again.

But graduate school can also be right for those who see their current unemployment as an opportunity to pursue a different career. If you've thought in the past of taking a different career path, unemployment can be the perfect time to begin.

Can you afford graduate school? Many students attend graduate school with the help of loans, scholarships and grants. Depending on your personal financial situation, graduate school might not be a viable option. Those without substantial cash reserves whose portfolio has suffered through the recession might want to avoid graduate school for the time being.

Can you get accepted to graduate school? Each recession since 1980 has witnessed an increase in graduate school applicants, particularly those trying to gain admission to M.B.A. programs. While schools do still

accept applicants, those applicants should not put all their hopes on gaining admission and should con-

tinue to seek other avenues as they wait out the admissions process.



Are you ready to take your résumé to a higher level?

Be very careful when choosing a résumé writing service. Most web sites are factories that outsource the actual writing services overseas. Other firms deliver nothing more than a prettier format of what you already have and others actually rate themselves as "#1" in fake Top 10 Resume Writing service lists.



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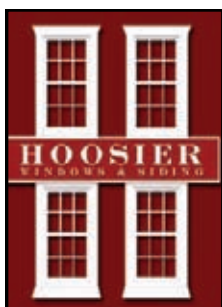
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Balancing work and school

(MS) — More students than ever before are looking for part-time jobs that can help them earn some money. Many college freshmen will be balancing work and school for the first time, as many high school students only work during the summer.

While academics should always be first on a student's priority list, the College Board, a not-for-profit association aimed at helping students be as successful as possible, offers the following tips for balancing work and school.

- Talk with parents and/or counselors. Parents might not be on board with their children working, particularly if they think it will distract them from their studies. Counselors can help to make the decision by suggesting job opportunities or offering time-manage-

ment tips to help the transition go more smoothly. Colleges with work-study programs, for instance, often offer jobs with flexible schedules aimed at ensuring students can work without sacrificing their studies.

- Schedule classes and work as far ahead of time as possible. If students know what their time commitments will be far in advance, they can find a suitable job that meshes well with their class schedule. The longer a student waits to schedule classes, the less likely he or she is to get a class schedule amenable to working.

- Use your commute. Commuter students who take public transportation to school should use their commuting time to catch up on studies or homework. Oftentimes, successfully balancing work and

school comes down to simple time management, so any free time that is routine, such as that during a daily commute, should be optimized.

- Be sure to schedule relaxation time. Burnout is common for students who work too hard, whether they're engrossed in their studies, taking on too many hours at work, or a combination of both. Semesters are long and tend to get more difficult as they go on, so students need to recognize the need for relaxation time throughout the semester.

- Take it easy at first. For college freshmen who didn't work during the school year when they were in high school, adapting to classes and working can be tough. Because the first year of college and the freedom that comes with it is tempting on its own, stu-



Many college freshmen will be balancing work and school for the first time this fall. (Metro Creative Graphics)

dents should start slowly and see what they can handle. Students should take it easy at first, and

then add more hours if they can effectively manage it.

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7 tips for job seekers in rough economy

(MS) — You can still find a great job in a poor economy; you just may have to change your strategy a bit to do so.

1. Target your search: Instead of blanket e-mailing your resume or applying for any and all jobs you find, now is the time to really sit down and research the possibilities that have the best chances for coming to fruition. You also want to explore the jobs you'll be most interested in. Make a list of companies and inquire about jobs — even if the company currently does not have any openings.

2. What's in it for them: When jobs are plentiful, you may be able to pick and choose among companies based on what advantages they may offer you. However, in an economic downturn, you should think in lines of what you can offer a company. Explain how you can be an asset and what results you can bring.

3. Focus on growth or recession-proof industries: A quick search on the Internet can yield information on what industries are

most likely to weather the economic storm, and which might struggle.

4. Results, not skills, may sell: Today employers are more interested in what results you can bring — most notably, how cost-effective you will be as a new hire. Don't be caught up listing all of the minutiae of your skills. List the ways you'll bring results and give solid examples of how you've done it in the past.

5. Don't forget personal touches: There are many people out there looking for jobs. Rather than submitting carbon-copy resumes and cover letters, be sure you personalize each to the skills and qualities the company is looking for. Make sure you follow up any interviews with a prompt thank-you note or e-mail.

6. Money talks: A job applicant who is flexible in his or her salary or benefit requirements, and can also illustrate ways that he or she will be able to further save a company money could be hired above others.

7. Stay positive and flexible: If something doesn't come your way immediately, keep looking. Options such as freelancing or

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Does having a college degree really matter?

(ARA) — As the economy shrinks, Americans spend more and more time thinking about how to keep the job they have or how to find a new job after losing one. It's no secret that employment is harder to find today than in the past.

April 2009 findings from the U.S. Department of Labor Bureau of Statistics show the fewest number of job openings available in the U.S. since December 2000. What's more, each year a new batch of new high school and college graduates enters the job market.

It is a personal choice whether one seeks employment with or without a college degree. But, does a degree really matter?

Sheryl Decker, director of career services at Brown Mackie College - South Bend, says, "A



Earning a college degree has both tangible and intangible benefits. (ARA)

degree is the most important investment you can make in yourself. America is not a manufacturing society anymore, and education is key to obtaining employment in today's increasingly competitive marketplace."

Martha Schottelkotte, director of career services at Brown Mackie College -

Cincinnati, concurs. "At every orientation session, we challenge students to look at education as an investment in future earnings and income potential," she says. "Their success depends on how they decide to invest in themselves.

"The earning potential over a lifetime is vastly dif-

ferent with each level of education achieved," says Schottelkotte. "It translates to a potential of an extra \$300 to \$400 a week, which goes well beyond keeping a cell phone turned on. Students begin to think in terms of paying off loans, taking a vacation or saving for a down payment on a house. It speaks to a difference in lifestyle that a degree offers."

A bigger paycheck is not the only reason for getting a degree. Both Schottelkotte and Decker note additional benefits a degree offers. "A degree enriches their lives," Schottelkotte remarks, "and self-esteem grows from the sense of accomplishment."

The college experience opens doors to more than book learning. "Our students get hands-on laboratory experience in our

many different programs," says Decker. "Challenges are built into the coursework. Students are exposed to experts in their field of study, and given excellent networking opportunities."

Student enrollment across the country reflects the diversity in the workplace itself. "We're seeing kids out of high school in class with some who have worked at a factory for 30 years," Decker notes.

Schottelkotte adds, "Our students are real people with real-life commitments looking for the means to take their lives to the next level. An associate's degree can be affordable, in both financial investment and time commitment. They come to college to increase their marketability, raise their chance for promotion and, of course, to earn more money."

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Preparation, performance key to interviews

(MS) — While you may not be able to eliminate job interview stress, there are ways to boost your confidence. And the more confident you are entering an interview, the less likely you are to be a bundle of nerves before and during the interview. The following tips should help boost your confidence for your next interview and might help you land that dream job.

Preparation

- Research the company. Extend your knowledge beyond just the job for which you're interviewing. The more you know about the company, the more informed your answers will seem to the interviewer and the more you can tailor those answers to the company's goals.

- Ask yourself what questions you would ask. Interview questions, particularly for entry-level positions, are often predictable. After an interview is scheduled, think of the questions you're likely to be asked, and then think of thoughtful answers to those ques-



Focus on both preparation and performance when faced with a job interview. (Metro Creative Graphics)

tions. While it's good to think of answers ahead of time, make sure your answers focus on ideas instead of actual answers, as you won't want your responses to seem rehearsed.

- Write down what you bring to the table. Regardless of the position you're almost certain to be asked how your past experience applies to it. Your response to this

question should be a home run, as there must be a reason you mailed in your resume, feeling as if you and the job were a good match.

- Bring your own questions. Have an extensive list of questions available, and if they are answered during the course of the interview, simply check them off your list. If you don't have a list of thoughtful questions, it will give the impres-

sion you're indifferent about the position.

Performance

- Arrive at least 10 minutes early.
- Have your own pen in case you're required to fill out an application.
- Make eye contact with the hiring manager when both of you are speaking.
- Don't sit until you're offered a chair.
- Project energy and don't slouch.
- Ask for an extensive job description early on in the interview.
- Answer with more than just a "yes" or "no."
- Leave salary, benefit and vacation inquiries for the follow-up interview, not the initial interview.
- Don't make negative comments about current employers or co-workers.

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Financial services: A timely career choice

(ARA) — It may strike some as ironic that during a time when the financial markets in general have experienced so much volatility, sales positions in financial services are actually experiencing expansion and growth. Opportunities exist for motivated, success-minded individuals who want to attain more than a new job.

Personal qualifications vs. experience

If you've never worked in financial sales, the prospect might sound intimidating at first. But the fact is, for those people who are dedicated, willing to work hard and are persistent, a career as a licensed financial professional can absolutely be the right decision.

There are many qualifications and transferable skills from other occupations that can give you a leading edge in the financial services field. Someone with a background in network marketing or public relations, for example, may have key relationship-building skills. Those with a customer service or sales background could also be a good fit. Even fields that don't seem obviously compatible like teaching and counseling could give an individual the kind of excellent listening skills needed to succeed as a financial professional. And since employers typically look for a staff of professionals that mirrors the communities they



Even at a time when financial markets are experiencing volatility, the financial services field is experiencing expansion and growth. (ARA)

serve, the field is wide open to people from a variety of diverse backgrounds.

A timely opportunity

The timing for entering the financial sales field has never been better. According to the Bureau of Labor Statistics, the employment field for personal financial advisers is projected to grow by 41 percent, which is much faster than the average for all occupations. For one thing, increasing numbers of advisers will be needed to assist the millions of workers expected to retire in the next 10 years.

“As more members of the large baby boom generation reach their peak years of retirement savings, personal investments are expected to increase and more people will seek the help of experts,” says John Greene, president, agency distribution with The Prudential Insurance Company of America. “Plus, since many companies have replaced traditional pension plans with retirement savings programs, more individuals are managing their own funds, creating jobs for advisers.”

What motivates you?

Everyone wants to feel that their work has meaning and that they are somehow making a contribution to the greater good. Embarking on a new career as a financial services sales professional can offer significant rewards as you help others achieve their financial goals. Planning for retirement; saving for college; purchasing life and disability insurance; estate planning — these topics are all on the forefront of nearly everyone's mind right now. Training for a career in financial services sales is an opportunity to meet a marketplace demand that will only increase in the coming years. If you are looking for a rewarding, career with the potential for long-term growth, a sales position in financial services may be just what you've been looking for.

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Want to teach? Federal grants may help

(ARA) — If molding young minds is your dream, you may be able to get federal help in fulfilling it.

Jobs will always be available in the field of education, and the prognosis for the next several years is that demand for teachers will grow an estimated 12 percent through 2016, according to the U.S. Bureau of Labor Statistics.

The BLS goes on to report that most job openings will result from the need to replace the large number of teachers expected to retire during the next seven years. Subject areas with the highest demand include elementary education, math, science, bilingual education, reading, special education and foreign languages.

In order to help fill the need for new teachers, the federal government created the Teacher Education Assistance for College and Higher Education (TEACH) grant program offering undergraduate and graduate students up to \$4,000 per year for tuition. Students who receive the TEACH

grants sign an agreement to serve as a full-time teacher for four years at a low-income school in a high-need field once they're finished with school.

"Teaching is a perfect second career for me," says Chastity McGraw, 35, of Charleston, W.Va. McGraw received a TEACH grant through Grand Canyon University in Phoenix, where she's pursuing a master's degree in elementary education.

TEACH grants require applicants to be a U.S. citizen or eligible non-citizen and enrolled as an undergraduate, post-baccalaureate or graduate student in an educational institution that is participating in the program.

Once she graduates, McGraw will be required to serve four out of eight years — not necessarily consecutively — at a public or private elementary or secondary school designated as a high-needs area. But she isn't concerned about the commitment.

"Our entire state is full of eligible schools, so there's no worry

of not being able to serve in a high-needs area," she says.

For more information about

GCU and the TEACH grants, visit www.gcu.edu or call (877) 860-3951.

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Social networking sites can help or hurt job search

(MS) — While social networking sites such as Facebook and MySpace continue to grow in popularity, many job seekers are finding out there's a downside to uploading your life for all the world to see.

In a 2008 survey of hiring managers, employment Web site CareerBuilder found that nearly one in four hiring managers (22 percent) are checking MySpace and Facebook to help determine if prospective employees are up to snuff.

The hiring managers admitted scanning the pages for signs of excessive drinking, drug use, whether or not applicants have spoken ill of past employers or coworkers, and a host of other behaviors that would raise red

flags. While 22 percent might not seem too prevalent, consider that the figure from a year earlier was just 11 percent, indicating that prospective employers are increasingly looking to social networking sites as a way to judge character.

Social networking sites can also be beneficial to applicants, and there are certain guidelines to follow to get the most out of such sites.

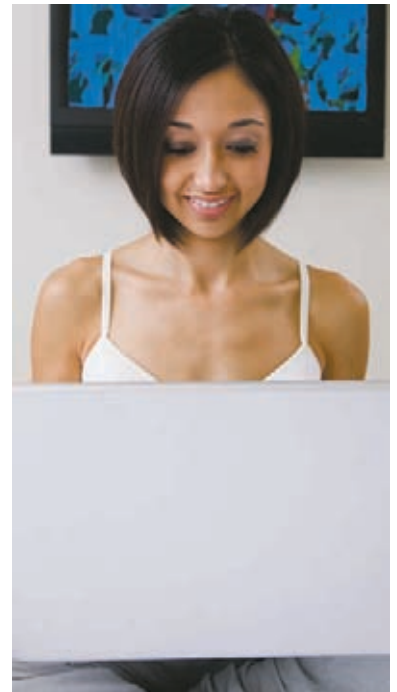
- Employ the grandmother rule. College students, in particular, many of whom grew up with MySpace and Facebook as part of their lives, are more inclined to share anything and everything about their lives on these sites. Unfortunately, certain material is inappropriate and should not be broadcast to the world. In general,

if it's something your grandmother would not approve of, it's something prospective employers would likely frown on as well. If Grandma would give the go-ahead, then go for it.

- Use it to promote yourself. Instead of posting pictures of yourself from the weekend beer bash, instead post images of you doing positive things. If you've done charity work, post images of you participating in such activities.

- Don't mug for the cameras. Images of you can pop up on other people's sites. One can never know when photos or videos will come back to haunt him or her. Ask friends and family members to limit photo postings of you on their pages.

- Keep your opinions to yourself. Many Facebook or MySpace users feel prospective employers have no right to use their personal pages to gauge their worthiness as a prospective employee. While it might be an invasion of privacy, it's one that's growing increasingly common. Regardless of how strongly you feel about politics,



What you post online may affect your current or prospective employment. (Metro Creative Graphics)

religion or any other topics that might invite controversy, keep these opinions to yourself, or at least off the Internet.

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