The Ultimate Guide to Your 20s

Tips & Secrets for Your:

- Job Search
- Career
- Finances
- And more!
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Hi! My name is Dain Lewis from TheSmartCollegeGrad.com

In 2008, I was a year out of college, about $2,000 in credit card debt, college loans were hitting me, and I was in need of another car. Despite all this, I was working two jobs for minimum wage, just barely making ends meet. As you might expect, this is not what I thought life would be like in my 20s. As I searched for advice, I couldn't find the answers to all the questions and concerns that I had: What's the best way to find a job (and fast!), how do I find a job that I will love that fits my skills, how do you write a compelling resume, how do I get out of credit card debt, and the millions of other questions those in their 20s ask. I never wanted anyone else to go through what I went through, and if they did, I wanted to make sure they'd know where to find the answers.

That's my hope for this ebook. I contacted the top experts in the fields of job searching, career, and financial advice for those in their 20s, and got them to share their best tips & secrets with you. It is my hope that within the pages of this ebook you'll find the answers to some of the top questions you are facing. Or, at least know where to go to find the answers.
Inside this book you'll discover:

- How to plan for life In your 20s
- Resume & Cover letter tips & secrets
- Clever ways to search for a job
- How to brand yourself
- Manage your career
- Manage your finances
- And so much More!

How to read this book:
The best way to read this book is figure out what section most applies to your life currently. Do you need to find a job? Check out the job search chapter. Do you need help managing your finances? Check out the personal finances chapter. Read the chapters that most apply to you and take notes along the way.

Now, set aside about 30 minutes to an hour, find a nice quiet place to sit, grab your favorite hot drink, and read it from start to finish to get its full effect. Oh, and take action on all the great tidbits of advice!

Helping Others in their 20s
In order to watch the video click the picture below.
This ebook was recently released in January 2011. My goal is to help 100,000 people in their 20s with their job search, careers, and personal finances. And **YOU** can play a major role in helping me reach this goal.

You can help by letting others know where they can download the ebook by posting the link below on your Facebook profile and then tagging your friends. You can tag them in the post by placing an: ‗@‘ after the link and then type in your friend’s names.

Here’s the link: [http://thesmartcollegegrad.com/the-ultimate-guide-to-your-20s/](http://thesmartcollegegrad.com/the-ultimate-guide-to-your-20s/)


The easiest way to share the link is:

1. Click on it.
2. It will then open up in a new window. Just copy the link from there at the top of your internet browser.
3. Then paste and share the link on your Facebook profile.
4. Tag the friends that you think would enjoy the e-book by placing the ‗@‘ sign after the link and then typing in their names.

Thanks for helping others in their 20s and being a part of the ‘Ultimate Guide to Your 20s.’

Now let’s get started…

**Chapter 1: Life in Your 20s**

**The Importance of a plan**

“Good plans shape good decisions. That’s why good planning helps to make elusive dreams come true.”

One of the challenges that many of us face in our 20s is the: What’s next? What am I going to do with my life? I find the best way to find the answer is intentionally planning out your next steps. Plans give you a direction and a sense of purpose. You don’t see professional football teams, basketball teams, or any other professional
athletic team walk into a game without a plan. Someone would not go into battle without a plan either. But when it comes to our lives, many of us don’t plan at all. A plan directs you to the road of success and provides a head start towards achieving your dreams.

**Where to start**

*The indispensable first step to getting the things you want out of life is this: decide what you want.*

—Ben Stein

What is your definition of success? Is it to travel the world? Is it to start a business? Have a family and 2 kids?

Establish what your definition of success is, and then go from there. Remember, not everyone’s definition of success is the same. For some it will be to make lots of money in the stock market, for others it will be living in poverty helping children with AIDS in Africa. Stay true to who are. Don’t let others dictate what your definition of success is. Do what you want to do. Write your definition of success below.

**My Definition of success is:**

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Reverse Engineer Your Life

“If you want to be happy, set a goal that commands your thoughts, liberates your energy, and inspires your hopes”

- Andrew Carnegie

Now that you know what your definition of success is, it’s time to set goals. Think of a day reasonably in the future and decide where you would like to be at that point. Where do you want to be, what do you want to be, what you do you want to do, what do you want to have, where do you want to live, etc. For our purposes we’ll start about 5 years in the future. Once you've established your 5 year goals, we will work backwards from that point to the present day. We're going to reverse engineer your life. It will look
something like this:

5 years:

To become a manager at a sales agency *(Our Main Goal)*

3 years:

Take on more responsibility at the sales agency. Take on extra projects to show owners and boss that I am capable.

1 year:

Get a job at a sales agency and learn the ropes.

6 months:

Apply to two sales agencies a day while working at current job.

You should be applying this goal setting technique of working backwards from 5 years in the future for all of your goals: family, finances, job, travel, hobbies, friends, etc. You can do this by filling out the chart below. If there are any other categories you would like to set goals for, feel free to fill in more.

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**Life is a Secret Game- Author- Shane Mac**

http:www.thesquab.com/

I sit. Thinking. Smiling. Reflecting. Wondering… About all of the people, the moments, the times that have changed my life. How did my path lead to where I am? Why do I feel so fortunate for everything that I have? Why am I typing and smiling so cheesy that the coffee shop barista probably thinks I am in love with this crack box called a computer? Because it is incredible, but realize, it is a game.

A game of inspiring and enabling others. A game of doing the unexpected. **That’s it.**

**The UNEXPECTED.** Many of us do what is asked of us. That’s not a bad thing per say. Imagine if we all didn’t do what was asked of us? We try to “Crush It” in our jobs, in life, in everything for that matter. I look around and there are so many people that are all trying to do this one thing. Live. Enjoy. Create. Build. Better. But are we? Do you spend time at your job working on your tasks at hand or trying to bring everyone together to do more? Do you tell your boss that you have great ideas and they might help? Do you call your family and just say hi? Do you do things in your life that are not **EXPECTED?** That. One. Thing. Is. The. Secret. Do what is not expected. Always.
If you have a girlfriend, heck with Valentine’s Day and pick a different one. If you know someone’s birthday is coming up, be the first to call… 3 days early. Same with holidays.

Most of all (since a lot of us spend 1/2 of our awake life working) if you have a job, don’t focus on your checklist in front of you. Make sure to get it done but start doing the unexpected. Think about your company as a whole and how you think other departments, other roles, other people, could benefit from something that you use, you know, you built. Think about the small things. Do you use a checklist that helps people? Anything. Think. You probably wait to speak up when you have your ‘review.’ Ya? Why? Why not ask for 15 minutes after work and make your own review or your own I HAVE AN IDEA talk. Chances are that you are already doing it. Just not in the unexpected way. People don’t expect help. They think they should have to ask. That is crap. Everyone can use a hand. Realize that the expected only gets you the expected outcome. Also realize that this is always changing, evolving, and that the unexpected today will be expected tomorrow. Seth Godin said it recently in a blog post where he talked about a situation where the waitress remembered everything he ordered. He said that…

The first time someone does this to you in conversation (no matter how subtly), you’re going to be blown away and flabbergasted. The tenth time, it’ll be ordinary, and the 20th, boring.

So are you going for that 10% raise, the next job title, and more tasks with your new checklist or are you striving to do more? Are you trying to climb the ladder we all try to climb in the corporate world that just leads to another ladder? You must know and realize that there is no top of the ladder. Ever. It is just a climb to another ladder. Is that bad? No. Not at all. Just realize that it is not the cloud you think it is. The secret is about doing small things, the little things, the things in life that can catapult you to another level in everything you do. And guess what? It only takes…… nothing. No. More. Effort. No. More. Time. Just. A. Different. Approach.

So tomorrow, head out to make someone smile, call an old friend, or let your boss know you think you can help. Never tell, just provide questions that make one think. Enable
others to feel like they were able to see what they didn’t know existed. Just ask. Why doesn’t this work? Maybe this could work better? Why are you telling me happy birthday 3 days early? Because you care. Simple. You have to care though and if you don’t then this post is useless. Worthless. Crap. By doing these simple things you will start to get noticed, get a voice, be seen as a leader. It is such a game of being heard and if nobody knows what you are thinking then you will sit there checking the box. Feeling like you can be more. You should be the CEO. You are better than this. The truth is, you are. Not that everyone should be a CEO but we should all feel like we can be something more…and we can. It is just easy to get caught in the routine and feel like no one is listening. Speak up. Now. Right now. If you get fired because you are trying to help then awesome… you don’t want to work there. At all. Start doing what others wouldn’t expect. You could spend your life working 9-5 checking off a list or you can start doing the unexpected. You can work 9-5 checking a list AND doing the unexpected.

I am not some guy saying screw work and 9-5 is dumb. I am saying that you can kick your careers ass by doing things a little differently. A little unexpectedly (is that a word?) The unexpected is not crazy, it is appreciative. It is not jumping off a cliff rather climbing a new wall. It is not a golden ticket rather the tunnel from Shawshank Redemption. It takes time, takes humbleness, takes persistence, takes you believing in what you are doing so much that you will spend 15 years chipping away at a wall to build it. You are building a better life in this case instead of a tunnel to freedom. But that is it. You are already doing the stuff that I am talking about. The problem is that you are doing it like everyone else. You think Andy was the only person thinking about getting out of prison? Stop. Do the unexpected and kick ass in all you do from this day forward. Starting Now.

For more from Shane Mac check out http://shanemac.me/ and http://sayh ellothere.com/

20 Life Lessons from my 20’s

By Rao Srinivas from http://th eksooloflife.com/
1. **Don’t buy a brand new car:** You want to talk about a money sink, a brand new car is it. The insurance is high, it depreciates the second you drive it off the lot and it takes a nice chunk of change out of your monthly paycheck. I’ll probably never buy a brand new car again in my life. With so many certified pre-owned vehicles on the market that are in great condition, there’s no need to buy a new car.

2. **Starbucks is evil:** Well not really. The economics of drinking coffee is really ridiculous so I want to break it down for you. Over a period for about 4 years, I drank a latte and had a pastry every day. At some point I switched to regular coffee. For the sake of nice round numbers, let’s say you spend 5 bucks a day on Starbucks. 5 bucks a day X 5 times a week=25 bucks a week=100 dollars a month=1200 dollars a year x 4 years= $4800 that I spent on coffee. Even if you bought an espresso maker and brewed Starbucks coffee at home it would be WAY cheaper.

3. **Save 10% of every paycheck and don’t touch it:** This is your rainy day fund. I honestly never had one and it was really stupid. If I had done this consistently throughout the last few years I would have had much more freedom and flexibility when things got messy.

4. **Defer your student loans for 1 year:** Some people might disagree with this one. But let’s say you don’t exactly make a fortune your first year out of college. If you are stuck sending of triple digit checks to your lender, then saving for that rainy day becomes way tougher. Once you have that rainy day fund set up, then paying those triple digit checks every month won’t be as bad.

5. **Don’t buy shit you don’t need:** You really should question things you purchase that are nice-to-haves rather than needs. I bought a lot of crap in my 20’s and half of it is probably in landfills polluting the earth.

6. **Pay Cash for all your luxuries:** Credit cards are another evil that pulled me into a vicious spending cycle in my 20’s and even as late as last summer. If you want to buy anything: take a vacation, buy electronics, etc, pay for it with cash. The one exception to this is if you decide buy something like an expensive TV and the
credit card company offers a protection plan, then buy it with the card, but pay it off right away.

7. **Start your personal development:** In my first job out of college I had a 3 hour a day commute where I used to sit in traffic and curse all the other aS#$#holes on the road because they were there. Looking back I could have used that time for some serious personal development. Nowadays I spend time listening to language tapes, audiobooks, etc., anytime I’m stuck in traffic.

8. **Buy the following items at Costco:** If it’s something you are going to use on a REGULAR basis, then buy it at Costco: *Toilet Paper, Laundry Detergent, Dishwasher Detergent, Soap/Shampoo/Toothpaste/Toiletries, Paper Towels*

9. **Exercise Regularly:** One thing that I was really bad about in my early 20’s was consistent exercise. I’m not go on about the benefits of exercise, but consider it preventative maintenance on your body.

10. **Set Goals:** I didn’t really focus on setting goals till I was in my mid to late 20’s and if I had done that earlier I would have saved myself alot of hell in my mid 20’s.

11. **Don’t compromise your values in relationships because you are afraid to be alone:** It amazes me that people will stay in bad relationships or relationships where they are just not into the other person, in order to avoid being alone. I only know because I did it, TWICE. In the long run you not only hurt yourself, but the people you are in a relationship with.

12. **Buy things on craigslist:** There’s alot of things you can buy on craigslist second hand that’s in really good condition. Furniture, household items, and more that people just need to get rid off can often be found for a bargain.

13. **Don’t choose jobs only based on the money:** My first job out of college I chose over another job for 5000 dollars extra. Three weeks after I started I got a 20% paycut, and I never got paid a commission check. To add to that, it was the most hellish working environment on earth. The price of admission: a supposed extra 300 bucks a month.

14. **Get involved with your field outside of work:** The truth is that climbing the corporate ladder is a really long route and you’re going to have to do some things
outside of your office to get ahead. Get involved by attending events and networking with people.

15. **If your job sucks and is making you miserable, look for another one:** People have a tendency to stay in jobs they hate mainly out of fear. That really isn’t going to help you or the company you are working with. Don’t be afraid to cut the umbilical chord.

16. **Be a learner:** A while back I told you that you should operate from the learning perspective. It’s not uncommon to come out of college ready to take over the world. Guess what? YOU DON’T KNOW EVERYTHING. Be open.

17. **Work on your goals just a little bit every day:** What you have in your early 20’s is something that nobody can buy much more of, TIME. So, if you do just a bit every day towards any goal, you’ve got almost 10 years to accomplish it.

18. **Meet with your boss on a regular basis:** One thing I didn’t do enough of in the early part of my career was meet with my boss on a regular basis. I should have been more proactive about it. By doing this you have an opportunity to address problems before they arise, and make sure you are meeting expectations.

19. **Look for the opportunity in adversity:** In my 20’s every time something horrible happened I wallowed in my misery and did nothing. No matter how bad a situation may see there’s always something to be gained from it.

20. **Don’t buy things when they are first released:** I used to buy TV Show seasons the day they came out on DVD. My guilty pleasure was the TV Show the O.C. I would buy a season for 50 bucks, 6 months later it would be on half.com for 20 bucks.

For more advice from Rao check out his blog at [http://theskooloflife.com/](http://theskooloflife.com/)

**What are the hardest challenges facing college graduates**

Author: RedStarRésumé
Competition (too few jobs and too many graduates)

Here is the scenario... You have graduated college with a good looking degree; you feel on top of the world and ready to pick and choose your dream job. The reality however is that your one of a many in the same boat. While you feel as though you would be best suited for a particular role there can be hundreds of other people who feel the same way as you. I often tell the story about my days as a recruitment consultant where I used to recruit for graduate positions. I would post a graduate position on the job boards and by lunch time I would have 200 applicants in my inbox. So what can you do to differentiate yourself from the rest of the crowd? You need to ensure that your resume is in the top 5-10% of all resumes. A single mistake in your resume can be the difference between your resume ending up in the interview stack or in the deleted folder.

Downturn in the economy:

We are all sick and tired of hearing about the global financial situation, sluggish economic growth and rising unemployment. Unfortunately this is the situation which new graduates find themselves facing when looking for a job in 2010. My best advice is to network, stay patient and increase the effort into the job search. You are going to have setbacks and days when you feel like the whole world is against you. The real challenge will be ones of Continuing perseverance and confidence.

Lack of Real world experience:

My advice to all graduates (and those preparing to graduate) is to seek work experience. I personally hated this advice while I was at university but looking back now my work experience helped me plan out my career and gain vital experience in competitive industries. When the time came to put forward my resume, my previous work experience set me apart from many of my competitors.

Too high expectations:

Many graduates (myself included) complete university and expect to hand pick the job which they want. Furthermore in 2010, graduates have an expectation that they know
what is best and should actually be the boss rather than working for the boss. So many times I have had graduates apply for job positions which are so unrealistic and then get despondent because they are not getting interview requests. It's important for graduates to realize that they need to gain the experience before they can call themselves the boss.

**Debate between further higher education and job seeking**

Do you continue to study or start straight away with the job seeking? Many graduates don’t have a choice in this matter but for those who do continuing to study can lead to greater results long term (financial and job position) and also further help distinguish yourself apart from other graduates. On the other hand is it better to start working and get your foot in the door? There’s no better education then real life experience of learning on the job.


[RedStarResume] #1 Resume Writing Service for college students & graduates

**Learning to Love Being Alone by Stephanie at Twenty-SomethingTravel.com**

Here's a story I don't think I've ever written about before:

Studying abroad in London was the first time I’d ever been abroad on my own. It wasn’t really that scary; I’d been to London before and it didn’t take me very long to meet lots of awesome new people. With all my new friends I rarely needed to go anywhere by myself. Whether I wanted to get some pizza or visit Amsterdam someone always wanted to tag along.

Late in the semester (it was Thanksgiving weekend, my first one away from home), I took a weekend trip up north to St. Andrew’s University in Scotland. I went up there to visit some friends (alright, alright, it was to see a boy), but things didn't really work out
like I’d hoped. The people I was with were far more interested in exploring the great diversity of pubs than seeing and of the sights. Nobody wanted to check out the castle and cathedral with me, so I got directions and reluctantly set out by myself.

It was a windy November day and the sun was starting to set, so I had the cathedral ruins all to myself. They are really beautiful: St. Andrew’s was once this massive medieval cathedral. All that’s left are ragged bit’s and pieces. The dusky light made the impressive spires and crumbling walls particularly dramatic.

Sitting in that ruined church, watching the sun set over the North Sea, I’d never felt so alone or so exhilarated. It was my first tiny taste of solo travel and a major epiphany- I could be anywhere, by myself, and I would be okay. The boy I was visiting turned out to be completely forgettable, but what started there was an even bigger life-long love affair.
I learned a really important lesson that evening: **being alone is not the same thing as being lonely**. I think this is something many forget in their rush to fill their lives with people and activity. When you learn to feel comfortable without all the distractions, you discover that being alone can be pretty awesome - it’s about keeping company with yourself.

Over time I’ve learned that I’m actually pretty great company: I always want to do the same things, I laugh at my jokes, and I can be pretty interesting when I take the time to listen to me. That sounds pretty narcissistic, but while I love other people to death, I really need alone time as well to feel whole and energized.

Part of that is my introverted nature (nobody ever believes them when I tell them I’m an introvert but I swear it’s true), but the ability to be alone is an important skill for anybody
to have. There’s serious strength in self-reliance and you opportunities just multiply when you are comfortable with your self.

Travel taught me the importance of being alone, and now I’m using that knowledge to further my travels. I’m planning this epic RTW trip, by myself, and everyone keeps telling me I’m so brave (by the way, do boys get that reaction too?). I don’t really feel brave though. I feel powerful. I’m doing the things I want most to do, and I’m not waiting around for anybody. If that means watching a few sunsets alone, well it turns out that’s not so bad after all.

For more from from Stephanie and traveling in your twenties check out her blog @ http://www.twenty-somethingtravel.com/

**Standing at a Crossroad: Am I Still a Millennial?** By Ryan Paugh co-creator of

http://www.BrazenCareerist.com/

Because of blogging, my life took a complete one-eighty in less than a year. One day I was working in a cubicle, the next I was part of a startup. And as much as that whole scenario blew my freaking mind, I didn’t change via startup alone. The biggest changes actually occurred from within.

Events in our lives have a way of shifting our attitudes about certain things. Sometimes that’s bad, but then sometimes that’s really good. In my case, let’s just say that I’m a more seasoned millennial than I used to be.

And I think that’s a good thing. Because while I inherently see the world through the eyes of my generation, I’m starting to understand what Gen-Xers and Boomers are talking about.
No, I don’t think we’re a bunch of narcissistic brats all of a sudden. But I do understand why we’re sometimes misunderstood. Because as life takes its toll and we all grow up, I think we all find that our virtues mature.

Here are a few things that have matured with me during the past year.

I’m not as idealistic.

When I first read the cover of Strauss and Howe’s *Millennials Rising: The Next Great Generation*, I think I tricked myself into believing that we’re already just as stellar as my grandfather’s generation who kicked butt for all of us during World War II. But let’s face it, we haven’t proven anything yet.

I do still believe our generation has the potential to be great. But I’m pretty sure now that it’s going to take a lot more work than I originally thought.

A year ago I would’ve said that Generation Y is going to change the world and social media is going to be the vessel. Today, while I still believe that social media is a powerful ally, I’m not as naïve.

It’s going to take a lot more than tech savvy for Gen Y to make change the way we talk about changing things. We need hands-on action. And while a few critics pointed me to some great examples of millennial leadership, I still haven’t seen enough.

But maybe I’m demanding too much. Maybe we’re on the right track and just too young to take the reigns of leadership. That would be just fine with me. But in the meantime, I’d rather demand more than be satisfied with less.

I’m more skeptical.

When I first heard Barack Obama speak, I said to myself, “Wow, there’s the guy who’s going to save this country.” I was completely blown away. And looking back on it all, I kind of get mad at myself. I want to be smarter than that.
I no longer **believe in the hype**, I believe in results. Words like *hope* and *change*, used to give me goose bumps. Now when someone tells me they’re going to do something all I can say is “We’ll see.”

And that may sound like I’m lacking in hope, but I’m not. I’m very hopeful. In fact, I voted for Obama in the primaries, and probably will vote for him in November too. But I realize that actions speak louder than words, and I’ll definitely give the guy a hard time if he makes it into the Oval Office but doesn’t live up to all he promised.

The problem I’ve seen in myself and in my generation thus far is that **we’re a lot of talk**. And sometimes we believe in things without asking for proof.

But maybe that’s all we can do until we gain more momentum. I’m sure anxious to see how we turn out, but until then, we’ll see...

*I’m not as bold.*

When I started blogging, I used to run my mouth too much. I’d take something **preposterous** that someone said about my generation and respond with something equally, if not more preposterous. While shock and awe is typically a lot of fun, it’s better to be taken seriously.

Today I think things through. When I get a nasty comment from someone who calls me an amateur, sometimes I don’t say anything at all. It’s not always worth it to stoop to their level.

*Why does this matter?*

It matters because I refuse to give Gen-Y dissenters exactly what they want — proof that I’m a hack. Some people feed on their ability to fire people up. And as soon as we lose our cool, they get exactly what they want.

My new motto: Stay cool. Backlash is always going to suck, but as soon as I give into the hate I lose my leverage as a reputable voice.
I’m more myself than I’ve ever been.

For about a year after graduating college, I was depressed. Between leaving long-time friend behind and searching for a new meaning for my life, it was a rough spot in my life. Then things started to fall into place.

Over the past year I’ve experienced the ups and downs of a first job, endured startup stress, and learned a lot about myself. And I don’t want to toot my horn too much, but it feels awesome.

And at the same time, while all this awesomeness surrounds me, I wonder if I’m staying aligned with the values of my generation. Do I need a reality check? I’m really not sure.

Maybe I’m just opening up a new chapter. Maybe other members of my generation are starting to feel this way too. With all the garbage channeled our way via media campaigns, politicians and marketers there’s no doubt that we’re all getting a little nauseous.

So maybe I’m not alone. Are others breaking the stereotypes too? I’d really love to know, because either I’m losing touch or just headed down a different track.

For more from Ryan check out his blog @ http://ryanpaugh.com or connect with him and other Gen-Y’s at http://brazencareerist.com/

Chapter 2: Job Hunting

One of the biggest challenges we face in our 20’s is finding a job. This chapter will give some great advice for finding that dream job of yours, especially this next piece from Charlie Hoehn. He was kind enough to submit his ebook “The Recession Proof
From first grade to my senior year of college, my record had remained virtually **flawless**. My overall GPA had landed around 3.8. My SAT and ACT scores were high, I had been on the honor roll, belonged to several clubs, etc. I was the cookie-cutter student that counselors tried to mold other students into. And while I was truly sad that the most fun years of my life were coming to a halt, I wasn’t too worried. Sure, the economy was bad, but I’d done exactly what everyone had told me to do. I had a stellar academic record, great recommendation letters ready to be deployed, and a hungry attitude that employers would swoon over. I was ready for the working world. Yet here I was, less than three months after graduation… I was lying on my bathroom floor, pulling my hair out in frustration, and on the verge of a breakdown. *I’d been turned away or completely ignored by every single company I’d applied to over the course of 12 weeks (I was even rejected by a company I’d done a three-month internship with).*
I had done everything "the right way."

Well, I take that back. There were actually two companies that had been interested in me. The first was a staging company, and their only job requirements were: be a chain smoker, and embrace herniated discs. The second company turned out to be a pyramid scheme. Thanks, CareerBuilder! What the hell had happened? I thought employers would be beating down my door just to get a chance to interview me. I felt like I deserved at least a $40,000/yr starting salary wherever I was hired, especially after doing so well in school all these years. I'd done everything they (i.e. teachers, counselors, parents, society) had told me to do. So why was this so difficult? Why wasn't I on the path to becoming successful?

WHY WOULDN'T ANYONE HIRE ME?!

My friends and I were dealing with the same awful job market. All of us had gone to college, done pretty well academically, and had solid track records. Yet none of us could find any decent prospects. Our inboxes were full of emails from our parents, containing listings from CareerBuilder and Monster with job titles that we didn't want. All the good jobs seemed like they were being snatched up by recently laid off 35-year olds who were desperate and willing to take a cut in pay. The college grads were left to compete for jobs that barely required a pulse.

"You gotta take what you can get in this market"

became the mantra of my peers. I stood in shock as someone who I'd partied with months prior proudly exclaimed that they'd been hired in sales at Verizon, and how excited they were to move up to middle manager in a few months... What?!

Is this what we'd spent the last four years preparing for?
Did our degrees really count for nothing? Were we doomed to lame 9-5 jobs and hating our lives right out of college? Not one professor had taught us how to buoy ourselves through a recession. And I had no idea what to do, except linger in unemployment and continue eating Hot Pockets twice a day.

**Not one professor had taught us how to buoy ourselves through a recession.**

**Fast-forward eight months.**
I was shell-shocked, realizing for the first time how far I’d actually come. In less than a year, I had worked with four New York Times best-selling authors, a Hollywood producer, and several entrepreneurs. Venture capitalists and billion dollar companies had approached me with job offers. I no longer had to send out my resume; employers came to me first now. I had actually reached a point where I was turning away work. And the best part was that I was working on projects I actually cared about, with people I wanted to learn from. I was growing, and taking on jobs that typically were not reserved for people my age. **This was not the norm for a 22-year old in the heart of a recession.**
What separated me from the recent graduate, sitting at home, unemployed for the last six months and no prospects on the horizon? Or, what did I do different compared to the graduate who got a job and already hated their life less than a year into work? Well, not much.

**Anyone my age could have done what I did.**
I’m not special or unique, and none of those jobs were handed to me. The only thing that still separates me from everyone else is that I know something they don’t. **The recession is not the obstacle.** The obstacle is to abandon conventional job-hunting methods. I had taken all the advice everyone had given me and ignored it. I did things differently, and it paid off.
Everyone is doing it all wrong, but I have a method that works.

Billion-dollar companies had approached me with job offers.

Sound good? My name is Charlie Hoehn. I'm 23 years old, and I made myself recession-proof within a year of graduating college.

I’m going to show you how to make yourself recession-proof.

Apply the principles I used, and you'll soon find yourself with more opportunities at your feet than you ever thought possible.

Being "recession-proof" means:

• The economy won't dictate what kind of job you think you can have.
• You aren't forced into soul-sucking work that causes you to hate your life in your early 20's.
• You can work with people who are a lot smarter than you and actually continue learning and growing.
• You can work on projects that you truly care about.
• And most of all, it means you have greater control over what type of lifestyle you ultimately want to create for yourself.

Make yourself recession-proof.

“It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is most adaptable to change.” – Charles Darwin
The principles I’m going to lay out in this book are not really being taught by anyone. I had to figure them out as I went along (sucks for me, great for you). So I have to make something very clear before you read on:

**DON'T expect anyone else to understand these new rules for job hunting.**

Your family and friends won't get what you're doing, and they will encourage you to stick with the **old method** –

**shotgun blasting your resume to dozens of companies you couldn’t care less about.**

They'll offer outdated advice to you because *it's what they did*, and it will justify all of their past decisions. You can listen to them if you want, but don’t be surprised when you’re working a job you don’t care for two years later.

**The new rules aren’t being taught by anyone.**

**Most of you will do absolutely nothing during that first month after college.** You'll want a break from the four years of higher education you just had, so go right ahead and enjoy some time off. Your friends will do the same. A few of them might take two or three months off. But after that first one, all of you will be acutely aware that you're unemployed and broke. So begins the job hunt. But, where does one find these jobs? More importantly, where does one find a *good job*?

"**It's a recession – there are no good jobs, LOL!**"

**First of all, there are good jobs.** In fact, there will *always* be good jobs. You’re just looking in all the wrong places. Second, if you use the term "LOL," you deserve to be unemployed until you stop being a 13-year old girl. Saying "LOL" is the universal admission that you listen to the Jonas Brothers. As I was saying: Career Builder and
Craigslist are the sites most graduates will use to search for jobs. And, what a shock, none of the offerings look very interesting.

That's because these sites are where mediocrity thrives.

Anyone who expects great results from these websites is an idiot (admittedly, I was one of these idiots for a few weeks) **Boring companies with unattractive offers lure stupid graduates like us into applying for their lame jobs because it seems like there's nothing better out there.** The truth is that these sites are intended for the masses --they have crappy listings by default.

**There will always be good jobs.**

Any promise of a halfway decent job will result in that company receiving *hundreds* of resumes. Even bad listings will consistently get dozens of applications. And because your resume looks like everyone else's (white paper, portrait layout, Times New Roman 12-point font), you better have some insanely great credentials on yours. **But you won't BECAUSE YOU'RE A COLLEGE GRAD!** "Excellent communication skills"? Give me a break. You do realize you're competing with people who've just been laid off with 10 years of experience and are willing to take a cut in pay, right? You're not going to win. **Job posting sites are like city bars.** There are typically only a few really hot "offers" in the huge crowd, while the rest are fairly lackluster. And no matter which one you're looking at, there are a bunch of other guys with Ed Hardy shirts competing for them. It's exhausting, so you need to rethink your strategy. And then you remember: "I have friends!" Congratulations, most of us do. But yes, your group of friends (i.e. your network) is actually a much more solid route for finding a job. In fact, this is your best strategy for getting a job with the least amount of effort on your part. **If you really need to get a job right out of college, look for offers through your network.**

**Don’t compete with 35 year olds.**
Building a portfolio to get a job

I quickly figured out that the most important thing to do in college was to not focus on getting great grades, but to get out of the classroom and start working for people to build a solid portfolio. I now work for a great startup business and I use everything I learned in those hustling days to market a business that I truly care about. My friends laugh at me because I wake up to go to work at 11am. The part they don’t see is that I never mind going to work, or working until 2am, because I am still learning and loving life every day.

- NICK MILLER of http://myrender.com

Not only do the people in your network know and trust you (unlike job posting sites where you’re a faceless resume), they will actually want to help you find something decent.

Decide on what kind of work you're interested in, and TELL PEOPLE about it.

Ask your parents to talk to their friends. Ask your friends to talk to their parents. Then follow up with them on a regular basis to see if they’ve heard of anything interesting. I guarantee you that someone knows somebody who’s looking for extra help, even in this economy. You now know how to find a job with relatively little effort on your part, but you're still left with a glaring problem: finding work that you'll actually care about.

What about finding work that you’ll actually care about?

Choosing your own path

I was frustrated by the set assumptions that there was one path to take after college. And, in the market we're in now, the common path is to “wait it out,” which is foolish because it's a golden opportunity to act entrepreneurial. Practicing what I preach, I decided to start a business. The benefits have been that I'm working on something I love that's intellectually stimulating, building an incredible network, and I'm "self-employed" in a period when most of my friends are "unemployed" (aka sitting on their couch all summer). The only rule is that there are no rules. No one is going to question a lapse in a resume for the next 3 - 5 years. My recommendation would be to use this time to create a story for yourself --business, philanthropic, or otherwise.

- ALEX MANN of http://alexjmann.com

Sometimes our network can present us with awesome opportunities, but that's not always the case. So how can we find something that's both intellectually challenging and spiritually sustainable? Well, I'll get to that in a bit.
There are other paths you can take after college, of course. A lot of people go to grad school, which is painfully stupid in 95% of all situations. They will put themselves in 6-figure debt, and their earning potential will not go up substantially because they didn’t attend a top-tier school. Two years and $100K down the drain. Most people considering grad school would be better served watching lectures on Academic Earth and reading books on the Personal MBA list for the next two years. Other people travel after they’re done with college. This is great, and I fully support anyone who chooses to do it, but most of us don’t have the funds to pull off expensive trips right away. A tiny percentage of graduates try to start their own companies when they’re done with school. Again, I think this is great if you have the emotional fortitude, but not everyone is cut out to be an entrepreneur.

**We all want to wake up excited for our work.**

**Self-education**

I learned more from my Google Reader than I ever did in graduate school. I spent weekday evenings digesting what I read and crafting my own blog posts. I was essentially teaching myself an additional skill set, one that none of my classmates would have. Did it pay off? My CEO never saw my resume, yet here I am playing at the intersection of two of my greatest passions: sports and marketing. In a terrible economy where some of my peers (with masters degrees, mind you) are working miserable jobs that they hate, I’m working for a company with clients like Shaq, Danica Patrick, and ESPN. But I don’t know. Maybe I should have paid more attention in class.

-Ryan Stephens of http://ryanstephensmarketing.com/blog

I’d like to believe, however, that all of us want to work on things we genuinely care about and live a life that isn’t being held back by a job we hate, right? **We all want to wake up excited for what we’re about to work on, and go to sleep at the end of the day with a sense of pride and accomplishment.**

**Now pay close attention to what I’m going to say next, because I’m about to mess you up with the truth.** In terms of rapidly advancing your career path and finding work that you actually care about, there is one option that stands above the rest. That option is…**Free work.** You might be thinking,
"I've done free work. It's called an internship, guy. That's no secret."

Well... not quite.

**Free work: zero competition, projects you love, and no dead-ends.**

An internship is typically something you compete for with other applicants, much like a job. And what’s more important to note is that you apply for an internship the same way you apply for a job. You send in a resume, do an in-person interview, and if you secure the internship, you’re given menial work from 9-5. Enjoy grabbing coffee and filling out spreadsheets for the next three months, sucka. And by the way, there are no guarantees for a full-time position after the internship ends. Sorry! Free work is a different approach altogether. It allows you to work in whatever industry you want, and work on any projects you’re interested in. On top of that, there are no dead ends. If you follow the steps I lay out at the end of this e-book, you will be greeted with more opportunities than you would have ever had if you’d taken the traditional career approach.

While free work is great, and can quickly advance your career, there’s another part to this equation.

**The free work can and should be done virtually (a.k.a. remotely), so you can work with people who are in other parts of the country / world.**

There are many reasons for this. The most important reason is that it removes nearly all of the risk for the potential employer. Employers worry about wasting their time and money whenever they hire someone. With free work, you obviously remove the risk of money, but with virtual free work, you remove the risk of wasting their time.
“I’d like to work on Project X for you, for free.”

If you’re not in the same office as them, they don’t have to spend a lot of time training you -- they don't even really have to think about you. In fact, when you’re setting up a deal for free work, you can even say to them: "I'd like to work on Project X for you. I'll work on it for the next two weeks, and send you a brief email every other day with an update on my progress. You don't have to spend any time training me; just give me a little direction upfront, and some occasional feedback on my email updates to make sure I'm on the right track. If you don't like my work at the end of these two weeks, you can scrap it and move on. No money lost for you, and no hard feelings from me. But if you do like my work, I’d like to discuss setting up some more work for me to do."

Do you know how tempting that deal is for any employer? If you actually do quality work and stick with it long enough, they'll want to continue working with you (and eventually hire you). There's something extremely remarkable about a person who can consistently and quickly complete tasks on their own, when they're in another state / country, without the looming pressure of a boss a few feet away. From a psychological standpoint, free work is extremely powerful. This is because the employer’s expectations are always going to be really low:

**Rescue your employer from a sea of mediocre job seekers.**

If you don't deliver, they will not be surprised or upset – they almost expect it to happen.

**You can use this dynamic to your advantage and dominate.**

Don't believe me? Consider this: Businessmen are positively delighted when they outsource a spreadsheet to Vietnam (or some other country), at a few bucks an hour, and the remote assistant emails them back with a completed assignment a day or two
later. Now imagine the impact you can have if you do really high quality work, for absolutely free, on something more valuable that requires a creative flair. They will be beyond ecstatic. You will suddenly seem like a golden god, and they will praise you for rescuing them from the sea of mediocre job seekers.

**Unproven college grad**  
+ Working remotely  
+ Zero pay  
**REALLY low expectations**

Contrastingly, if you had approached them expecting a high-paying gig right off the bat, they would have been slightly wary and approached the situation as a clear-cut business transaction. They would draft up a contract, and maybe even an NDA (those are the kind of documents you want to deal with after you earn their trust, not before it). And now there’s pressure and the expectation that you will deliver greatness, no matter what.

They will be highly critical because you're working on their dime. You're no longer in control; they are. Lame.

**A high-paying gig or free work?**

**Graduate school vs. Free work**

“Free work” = valuable, relationship-building apprenticeships in fields that YOU target, doing a job that YOU engineer. To most people, it’s a bad deal to put in a few months of free work (costing you about a few thousand $$’s worth of earnings) in exchange for an experience that YOU design and connections that can completely change your career. Yet, it’s somehow a good idea to write a $100,000 check to a grad school in exchange for a piece of paper and a few more years of your life where you don’t have to think about the hard stuff.

- SUSAN SU of http://susansu.com

The goal of free work is not so much to become friends with the person (although that can happen), but rather to build a healthy relationship and earn their trust. It's harder to do that if you approach them with a sales pitch right away. **Virtual free work** also allows you to work in an environment you're comfortable with, so you can solely focus on producing quality work.
When you do the free work remotely, you communicate with the person you're working for via email and the occasional phone call. Then you're given free reign to work at your leisure. You don't have to wake up at 6am. You don't have to eat lunch in a suit. You can work in whatever environment you're most comfortable in. The only things your employer wants are for you to do the work quickly, consistently, and correctly. **Finally, virtual free work enables you to work as much, or as little, as you want.** You can mitigate your risk by doing virtual free work for several people, instead of just one or two. And trust me: you'll want to work with more people than less -- one of them may not work out, but most of them will pay off if you stick with it long enough. Like I said, the people you're working for will have low expectations. If you realize that the work isn't a good fit, you can walk away. No contracts broken, no money lost, and you're right back where you started.

**Throw away your resume, you won’t need it anymore.**

Just be careful when you think about virtual free work in terms of how easy it is to walk away. In my experience, most people flare out after one task or a single week's worth of free work. They lose interest, fail to see the long-term benefits, or would rather have any job that pays.

**The goal here, though, is not to be making money right away.**

At this point, you're just trying to build a foundation that will justify you making a lot of money over the course of your entire career, all while crafting the lifestyle you desire. Understand that it can take time to build that foundation. Even if you aren't making much money right away, you will eventually. Which leads us to the fun part. Throw away your resume because you won’t need it anymore. I'm going to teach you how to make yourself recession-proof.
STEP 0) Stop acting like you're entitled to a paycheck. This is step zero, because it shouldn't be a step at all. For some reason, a lot of people our age think they deserve a hefty paycheck immediately just because they have a college degree. We feel as though we are worthy of a great, highpaying job the second we throw our graduation cap into the air. Perhaps this is because we've been given trophies our whole lives just for showing up. This mentality is toxic-

We are not all winners, nor do we deserve to be treated as such just for existing. You have to prove your worth. You need to understand that college degrees are not given to unique snowflake children.

They're given to the people who can afford them (generally speaking), and those who can pull off decent grades, averaged out over the course of four years You may have earned your college degree, but you haven't earned the right to be paid a lot of money, yet. You have to prove your worth first. That's where Step 6 will come in.

STEP 1) Choose a few areas you'd like to work in (and a few people you'd like to work with). This is the first real step, and I know a lot of people struggle with it. Many of us get out of college and realize that we majored in something we don't really even care about. Because we've been labeled with that major, we feel like we've been pigeonholed. That doesn't have to be how it works, though.

You can sidestep your way into almost any industry if you meet the right people and work with them. What kind of lifestyle do you want to create?
The real challenge, I think, is finding out what kind of lifestyle you want to create in addition to what fields you are genuinely interested in. Those two areas should overlap, because you're probably going to be miserable if they don't. For example, if you need to have a flexible lifestyle where you can travel a lot and work your own hours, then you shouldn't become a doctor or a lawyer. Conversely, if you absolutely need structure in your workday and a steady paycheck, then you shouldn't quit your day job to become an entrepreneur.

**Stay true to yourself, and be mercilessly honest about what you really want.**

If you know the career path you're walking on will eventually squelch your interests or desired lifestyle, just move on. You only get one life, and you are far too young to succumb to misery. Fight for what you want while you're still in your early 20's, so you can have the lifestyle you dreamed of before you're in your 30's. The older we get, the more responsibilities and financial obligations will drop into our laps. **Now is the time to begin creating the life you desire... before it's too late.**

**STEP 2) Get some skills under your belt.**

If your skill set on your resume consists of "Proficient in Microsoft Office," then you have no marketable skills. Knowing how to create a document, format a PowerPoint, or organize a spreadsheet are not things you can brag about -- those are things every employer expects, like knowing how to pronounce your own name, or remaining continent during office hours.

**Get yourself some skills.**

You need to have actual skills that are both in high demand (in your desired industry) and slightly difficult to learn. You'll be extremely valuable if your skill is both rare and in high demand.

**The importance of skills**

David Ogilvy, the father of advertising, once asked a copywriter what books he had read about advertising: "He told me that he had not read any; he preferred to rely on his own intuition. 'Suppose,' I
Nine months ago, I realized that I became the same employee that Oglivy hated. My dream was to create Internet marketing campaigns, but my resume peaked at "Proficient in Microsoft Office," a paltry qualification to dazzle employers. After several months of HTML to PHP tutorials, I've realized the immense power of mastering a technical skill-set. With the abundance of tutorials and resources online, it's a sad fact that few people have the drive to teach themselves the rudiments of their craft. And just like Oglivy, employers will respect those with the passion that do.

-MATT DANIELS of http://mdaniels.com

Seriously, if you want to be making six figures right after college, go learn how to put out huge oil fires in the Middle East. Is it miserable? Yes. Is it a skill that's both rare and in high demand? Absolutely. More realistically, iPhone app developers are cleaning up right now because it's a young industry with a high demand for people who know how to create good apps. There are a lot of versatile web developers who haven't learned the iPhone app coding language yet, so it's somewhat rare to find a developer who's both proficient in Cocoa and experienced in the app market. Is Cocoa a difficult language to learn? Sure. Is it a highly valued skill right now that will lead to multiple offers? Indeed. You don't have to become an expert in one particular area -- you just have to get really good at a few things.

You don't have to be an expert, but you do have to be good.

I'm not an expert in video editing, or web design, or online marketing, but I'm solid at all three. Luckily, they are not mutually exclusive skills -- they complement each other and companies value them as a package deal.

Think in terms of what skills your desired industry values, then start your learning.

You can teach yourself new skills with books and hands-on experience, or you can sign up for a class at a community college. You can even find someone who has the skills already and beg to shadow them at work (this is how I learned Photoshop for free).
Having in-demand skills is what employers really value. Tons of experience is a bonus, of course, but it's not nearly as important as you might think.

**STEP 3) Build your online presence.**
There's a simple fact that everyone who is graduating needs to come to grips with:

**You will be Googled.**

No matter whom you're going to work for, they will enter your name into Google and see what comes up. If you typed 'Charlie Hoehn' into Google a year ago, you would have seen that two of the top five results were pretty terrible. One was a video I submitted to CollegeHumor of my friend drunkenly riding a bicycle down a flight of stairs. The other was from an article in my school newspaper, where I'd been inaccurately quoted making fun of anti-abortion radicals who were protesting on campus. That's right: 'drunk' and 'abortion' in my top five results. Not good, and far from representative of Charlie Hoehn: the man, the patron... the saint.

**You don’t have to be an expert, but you do have to be good.**

Now, when you Google my name, it's nothing but rainbows and sunshine. I was able to effectively bury my bad results with good ones by having a blog, signing up for various social networking sites, and putting out content that reflected pretty well on who I am as a person. It took a few months of work, to be sure, but it was a great investment of my time. There aren't a ton of Charlie Hoehns in the world, so I was able to own the top 10 Google search results for my name pretty easily. Unless your name is something like John Smith or Megan Fox, you can usually own your top Google results within a few months.

**There are a lot of ways to own your search results, but my favorite method is through blogging.**
Unless you absolutely hate the act of writing, or are just an objectively terrible writer with no intentions to improve, you can really benefit from having a blog. You can use it to write about what you’re learning, or jot down your ideas, or post travel pictures, or even videos where you talk about the latest project you’re working on.

**There are absolutely no rules to what you can put on your blog.**

You just need to give people something positive to read and look at when they Google your name. Why?

**Your blog gives people something positive to read when they Google you.**

**The value of a blog**

Since I started blogging on my own I've been cited or linked to by other bloggers like Robert Scoble, Steve Rubel, Tom Peters, Lifehacker, etc. Some individuals find this to be the end game (“I have 1,000 followers”, “I've been on the homepage of Digg”). I argue that while connecting with fellow bloggers is certainly valuable, it's also your means to build momentum. I'm not saying you're "using" people to build your presence, I'm suggesting that the Internet is much like everyday life: it's about who you know. As you gain attention and build new connections you'll see your opportunities snowball. I went from a no-name blogger to a trusted source, which ultimately landed my dream job. Just over a year ago I reached out to a fellow Denver blogger and WordPress guru, Alex King. We had a quick lunch together, our first encounter offline, and by then he already felt he knew me through my online presence. Within a few weeks, he created a new position and hired me.

**-DEVIN REAMS of http://devin.reams.me**

**Because it can help establish trust before employers ever talk to you.**

**a) Go to Wordpress.com and click "Sign up now."** Some people use Blogger, others use Tumblr, but I've found Wordpress has the cleanest look and most flexibility for customization. [Note: If you want a blog that’s really easy and even simpler than Wordpress, use Tumblr or Posterous. Those two are the user-friendliest of all the different platforms.]

**b) Pick a domain.** You can choose any name for your blog, but I highly recommend setting your full name as the domain address (the benefits to this are obvious). To do this, enter your name as the username in the Sign up process. So if your name is Phil Sampson, have your user name be 'philsmampson.' This will set your blog's address to
philsampson.wordpress.com, which you can easily convert into philsampson.com with a $15 payment. Obviously, if your name is very common, you probably won't be able to own that domain and will have to choose something else.

c) Start blogging. You can post about anything you want.

**How to get started with your own blog.**

The main point is to create a website that puts you in a very employable and positive light (unlike your Facebook account, which has pictures of you taking beer bongs to the face). If you want to use your blog as a way to get employers interested in you, I suggest you write about things that they'll find valuable and relevant. So you can write about your past experiences in a particular field, things you're learning about, current projects you're working on, etc. Just be honest and don't over-inflate your accomplishments. An important thing to keep in mind, though, is the quality and frequency of your posts.

**Above all, you need to focus on putting out good content.**

A half-assed blog is more of a liability than anything. And I don't think it's super important to post really often -- you just need to make it into a hobby you'll enjoy. If that means writing one long post every two weeks, so be it. Just make it a regular part of your routine while you're searching for work.

I've had several people offer me work after they read my blog. Many of them have flat-out said "I trust you" the first time I speak with them, and they're willing to pay me a higher rate simply because they already understand my thought process. Believe me when I say: **having a blog can be a powerful thing.**

**STEP 4) Find a way to pay the bills, and cut costs.**

For most people who want to pursue the free work route, I recommend working during the day at a temporary job that pays the bills. Either that, or find a way to make a lot of
money in sporadic bursts. At the end of the day, you need to find some way to make enough cash to cover your expenses. Doing free work is great, but as the name implies, you won’t be making money from it for a while. You’ll need to find one or more sources of income. This is where the skills you have will come in handy. **Even if you have a boring day job, you can make extra income on the side by using the skills you’ve learned.** For me, I do online marketing consulting, occasional website design work, and freelance video/audio editing.

**Brace yourself because it’s not easy.**

As an aside: If you decide to take the freelancing route right out of college, then you better brace yourself because it’s not easy.

**You have to cut down on nearly all of your immaterial costs because there will be weeks, or sometimes months, where you won't make much money at all.**

Big clients will sometimes bail on you or decide they don't need your help for the next several months. That can be devastating if you don't have a bunch of other clients lined up.

I’m telling you all this because, well, doing free work can be financially straining. It’s not easy to see your friends buying multiple rounds of drinks for a bunch of people at the bar because they’re getting a consistent paycheck each week. At some point, you will want to stop with the free work and just get a normal job like everyone else. Ignore that temptation.

**When you're young and broke, money is a siren.**

It’s alluring because you can have it right away if you get a run-of-the-mill, uninteresting 9-5 job, but you’ll probably compromise your happiness over the long run. **Doing free work will be tough on your bank account for a brief period, but you'll make huge gains in the future and will simultaneously advance your career path in the**
direction you want it to go. Ultimately, it’s your decision.

Postpone getting paid now, for amazing opportunities later.

Do you want a steady paycheck at a job you’re not crazy about, or are you willing to temporarily postpone payment in order to have access to amazing opportunities that will pay off big in a year or two?

STEP 5) Research your target, and reach out to them.
Picking good targets to do free work for is arguably the most important step in this whole process. The key thing to keep in mind is that you want to aim high. Find people who are seemingly unreachable to a recent college graduate, and go after them.

Because you’re willing to work for free, your qualifications will matter less.

You can approach the “high-hanging fruit” that no other graduates will be going after. Less competition means a better chance of you getting work.

In my opinion, a person taking the free work route should try to work for a successful entrepreneur who is still on the upswing. There are many reasons for this. First of all, entrepreneurs tend to move at a breakneck pace compared to the corporate world. They are not interested in pushing papers; they want to get things done fast and make change happen. These are the people you want to be around, because you will begin to absorb their attitude and work ethic. Secondly, there are a lot of entrepreneurs but only a fraction of them are successful. The ones who are unproven are much riskier for you, because they may never succeed. Not only are they too poor to pay you, but there’s also a decent chance that they will always be too poor to pay you. When you work with an entrepreneur who has already achieved success and now has their sights set even higher, you’ll have a much better chance at being involved in a future success of theirs. The best way to determine a person’s future
behavior is by looking at their past behavior. So work with people who have already achieved some degree of success.

**Pick your target.**
Before you reach out, however, you need to do a lot of research on them.

This will ensure that you don't sound like an idiot when you introduce yourself, and will prove that you are extremely familiar with who they are and what they value. I prefer reaching out to people with a large online presence, because so much of who they are and what they’re working on is available to me through a quick Google search. I'll often spend hours researching someone before I email him or her. [For instance, here’s how I used Delicious bookmarks to research someone who ended up hiring me.] Now you have your target picked. They’re working on a project that you are interested in, and you've done your research. You know you can benefit them in a big way... but how should you contact them? **Simple:** just send them an email.

**Write them an email that goes something like this.**
1. **Greeting**
2. **Courteous introduction** that shows your genuine interest and delicately alludes to all the research you’ve done on them
3. **Several specific examples** of free work you could do that will have a measurable impact on them
4. **Your call-to-action:**

   “If you like these ideas, I’m happy to do them. I’d also love to talk to you about the possibility of doing more projects with you in the future. Can you talk this week?”

5. **Sign off**
Doing free work is about building healthy relationships with people you want to learn from and work on projects you’re interested in. So be genuine.

Whatever ideas I propose will somehow be tied to skills of mine, but phrased in a way that’s beneficial to the person I’m emailing. I make sure to explicitly say why the ideas would improve their current efforts, and why they need me to execute those ideas. Even if the person thinks my thought process is slightly flawed, the email will still be very hard to turn down.

Very few job seekers take the time to actually put themselves in the shoes of the people they want to work for. Yet this is one of the best ways for you to differentiate yourself and stand above the crowd.

Propose ideas that are valuable in the employer’s terms. I make sure to propose ideas that are valuable in the employer’s terms. I DON’T just say

"Hey, I've got these skills, you should pay me for them."

Write emails to a few people you want to work for with this mentality:

"How can I frame my skills in a way that’s highly valuable to this person?"

You’ll be surprised at how people respond to you.

If you want a detailed script for emails like this, sign up for the Recession-Proof Grad mailing list here.

Finally, before you set up a deal for doing long-term free work, you have to lay down a deadline for when the "free work" transitions to "paid work." If three months is your limit, say that you want to either transition to paid work by then, or have them help you move towards even more challenging and lucrative opportunities.
through connections they have in their network. It's important to lay down these expectations after you've done some work and gained the person's trust. Otherwise you'll condition them to expect free work indefinitely. Not good.

**Be appreciative at the opportunity they're affording you, but make it clear that you're also in a financially tight spot.**

**Free work becomes paid work.**

Let them know that at some point, you'll need to switch to some form of reimbursement for your hard work.

**People will not take advantage of you unless you let them.**

Be assertive and don't get into a long-term deal with someone unless you're both comfortable with the agreement. If you're truly valuable and work hard, they'll have more to lose by not taking care of you then you will by working for free.

**And that, my friends, is how you become a recession-proof graduate.**

**EMAIL** charhoehn@gmail.com
**Charlie Hoehn**
I’m going to focus on what I believe to be the three primary factors that job seekers should use when deciding what type of job to go after. Many, many job seekers — especially less experienced ones like many of those using CollegeRecruiter.com — don’t fully appreciate that their choice of a career path or a job within that career path should not be determined by how much money they can make or even what they’re good at. Rather, their decision should be driven by three factors:

1. **Competencies** – What are you good at?
2. **Interests** – What do you like to do?
3. **Values** – What is important to you?

Too many job seekers look for work in an area that lines up well with one or perhaps even two of the above but not all three. When that happens, the result tends to be failure.

The job seeker may end up failing on the job because their skills don’t line up well with the work. In short, they just aren’t competent at what they’re trying to do. I’m taller than the average guy, but at a shade below six feet one inch and not terribly well coordinated, I’m in no danger of playing in the National Basketball Association. So even if I really love playing basketball and playing at the highest possible level is important to me, I’m not going to succeed if I were to try out for an NBA team.

Having a strong interest in your career path is equally as important. Someone who has immense talent (competencies) and values the contributions they can make on the basketball court may make an NBA team and perhaps even play well, but they’ll likely be frustrated and quickly disillusioned by their chosen career path if they don’t like the game.

Similarly, it is also important to value your career path. You may be highly competent and interested in playing in the NBA but if you don’t value the contributions that you make to the game or that the game makes to you then you’re going to be bored and quickly looking for the next best thing. You sometimes see this in young athletes that quit their game far too early. Many fans scratch their heads and wonder how someone with so much talent and who performs at such a high level can just walk away from all
that fame and money. The reason is they don’t value that fame or money. Other things in life are more important to them and they should be given credit for recognizing that life is too short to spend years working at something that just doesn’t matter.

So when you’re looking at a job opportunity or even a career path, don’t just focus on your skills or what you like or what you care about. Focus on all three. It is often said that three’s a crowd but when you’re talking about competencies, interests, and values, three is a necessity.

-- Article courtesy of http://www.CollegeRecruiter.com, the leading job board for college students searching for internships and recent graduates hunting for entry-level jobs and other career opportunities.

Where the Jobs Are for Young Grads

By Lauren Bayne Anderson from

If you’re young and fresh out of college, you’re unlucky enough to be graduating into one of the toughest job markets in history.

But one economist aims to answer the question so many recent college graduates have: where can people like me find a job?

Mike Mandel, the chief economist at Visible Economy LLC, compiled the data from analysis of the Current Population Survey – the same survey that the government uses to calculate the unemployment rate. He looked specifically at where young college graduates (aged 25-34) have found jobs over the past year.

What did he find? Some places are better than others—way better. At the top of the list? Hands down: Government jobs, which provided 107,000 new jobs for young graduates over the previous year. In second place is “technical services”, which includes such industries as law, accounting, computer systems design, and management consulting.
Mandel writes on his blog that government jobs are good for a number of reasons—not just because they’re hiring.

“Government has been the main hirer of young college grads over the past year. And why not?” he said. “Government jobs are safer, they pay well, and have better benefits than the private sector.”

But Mandel says it’s not that these industries are necessarily hiring more workers, they’re just hiring better educated workers. “These industries as a whole have not been expanding, or expanding only slow—but they have been shifting towards better-educated workers,” Mandel said.

What’s the WORST place to look? Finance, Insurance and Real Estate has lost 70,000 jobs for young graduates over the previous year, and manufacturing has lost 46,300.

But what may be even more distressing is another category that is picking up young college graduates like crazy: hotels and restaurants. An indicator that many college graduates are only finding work outside of their chosen career paths.

“We hear anecdotes about young college grads being forced to work as wait staff in restaurants, and here’s one indication that might be more common than we would like,” Mandel said. “The number of young college grads working in hotels and restaurants is up 33K over the past year.”

For more on your job search and life in your 20’s check out

http://www.monstercollege.com/
7 Cover Letter Mistakes You Make When Applying via E-mail

How many times have you replied to a job ad via e-mail by shooting them a copy of your resume and cover letter? I’m going to venture a guess and say at least 20 (but more likely hundreds of times) if you’ve been searching for any significant length of time. Here are some of the most notorious mistakes we’ve seen—and what you can do to greatly improve your chances of being noticed.

**Attaching the cover letter to the e-mail.**

What’s wrong with that, you ask? Most hiring managers aren’t going to open the cover letter and read it. They’ll go straight to the resume instead. Want to ensure your cover letter gets read? Copy and paste it into the body of the e-mail. Whoever received the e-mail will be much more likely to read it if it’s already right there in front of their face.

**Writing your whole life story in the body of the e-mail.**

Don’t go overboard with details; keep it short. The hiring manager won’t be willing to invest a lot of time reading your e-mail. Keep it short and to the point.

**Providing information not relevant to the position.**

Here is a great example. When I want to bring an additional resume/cover letter writer on staff, I’m not looking for someone with technical writing expertise, article writing skills, or journalism savvy. Those forms of writing aren’t relevant to what we do here. I want a writer who has extensive expertise and certification in resume writing. If someone goes on and on in their cover letter (or in the body of the e-mail) about all their other writing experience, they will lose my interest. Instead, I want them to tell me about their most relevant experience as it relates to my needs. I want them to tell me about
any resume writing experience they have. Give the hiring manager a brief overview of the most relevant experience you have, appropriate to the position they are trying to fill. This will pique their interest—rather than lose it.

**Excluding information they've specifically asked you to include.**

Depending on the position, the employer may ask you to submit a sample of your work, portfolio, hours of availability, or even salary requirements. Whatever it is they've asked you to include, make sure you include it in your cover letter. If not, you will most certainly be removed from consideration for failing to follow instructions. Following instructions and acknowledging everything the employer has asked you to address in the job ad not only saves the employer time but makes you look good. I can tell you this from experience because 9 out of 10 applicants will fail to address every stipulation the employer has listed. It happens to us all the time.

**Not using a cover letter at all.**

We've received e-mails from applicants, and the body of the e-mail provides either little or no information whatsoever. Some simply state, “Here is my resume for your review.” You are selling yourself short by not including at least a brief introduction. Especially if the employer outlines specific requirements. Take the time to write, “I see you need someone with availability to work nights and weekends; I would enjoy working these hours and am available to do so.” Or, “I have included a sample of my work for your consideration along with my resume. If you have any questions, please do not hesitate to contact me.”

**Forgetting to tell them why you're the best fit.**

Let me tell you about one of THE BEST cover letters I've ever seen: I could tell this person put effort into it—and she took the time to specifically and meticulously review our job requirements. She scrutinized our requirements and detailed in her cover letter how she had experience meeting those needs. It was applicable, relevant, and attention
getting. It was probably one of the only cover letters that actually made us want to read the corresponding resume.

**Using a boring closing statement.**

Instead of using the same old boring line, spice it up a bit. One of the more daring cover letter closings I have read closed with, “*Call today, don’t delay.*” I applauded her boldness and had to call her. The closing was confident, feisty, and it certainly grabbed my attention. Not to mention the entire cover letter addressed everything she brought to the table as a potential employee and how these elements were relevant to meeting our needs.

What I am trying to get you to see is boring the hiring manager with details not relevant to the opening—or not making the most of the space and time you’re getting is really to your detriment. Instead, take the time to write something catchy, relevant, and targeted to the position for which you are applying. Sure, it may take a few extra minutes—but in the end, if you get the interview, won’t it be worth it?

For more on cover letters, job search, and career advice check out [http://www.careerealism.com/](http://www.careerealism.com/)

**Top 10 Resume Mistakes**

**Author:** *RedStarRésumé*

**Resume Killers**

*My philosophy is simple: Stick to the facts. If in doubt, leave it out!*

- **Abbreviations**

Avoid abbreviations! They are unprofessional and not universally accepted. Trust me; nothing looks
worse on a resume than seeing sentences resembling the following: “duties included answering the fone and going 2 c clients.” This is a resume, not a text message. Make sure you use correct words and proper sentences.

- **Personal Information**

Leave off anything related to hobbies or personal interests. If it doesn’t relate to employment it doesn’t belong on a resume. Information such as weight and height is irrelevant (unless of course you’re trying out for basketball team). I have seen resumes where people include their eye colour and comments about their skin (“glowing skin”). Do not give the reader a reason to eliminate you because of your personal characteristics. Again, stick to the formula – if it does not relate to the job it doesn’t belong on the resume.

- **Graphics / Artwork**

People feel that in order to be noticed they need their resume to look like a piece of artwork. This perception is wrong and has the opposite effect of appearing unprofessional and amateur. At the end of the day, the employer only wants to see skills, duties, and achievements. He or she is not interested because your resume is shaded yellow with a butterfly in the top right-hand corner.

- **Negativity**

Never, never, never be negative on your resume or cover letter (and most importantly, in your interview). If you left your previous job because you hated your boss, keep it to yourself. Do not try to explain this on your resume because you cannot explain those reasons in writing. Remember, a resume’s job is to promote and sell. Do not get eliminated immediately for being negative.

- **No Dates**
DO NOT MAKE THE READER HAVE TO GUESS! This is such a killer on any resume. INCLUDE DATES. What years did you go to high school? How long did you go to university? When did you graduate? How long did you work at your current job?

Do not make the person reading your resume have to ask these questions. The minute this happens, your resume is going to one place—the trash bin! Make sure your resume flows and you have no gaps in your dates. If you took a year off to go travelling, include this. When you include dates DO NOT just include years. For example, “I worked at McDonalds from 2006-2008”—what does this mean? Did you work for 3 from January 2006 to December 2008, or for a little over 1 year from December 2006 to January 2008.

- Long-winded

Long long long long long resumes are boring!!!! If an employer sees an extremely long resume, they will immediately develop a negative frame of mind. Remember, resume readers tend to have little patience, especially when they need to read 100 resumes. You do not gain extra brownie points for writing the longest resume—enough said!

- Lack of achievements / highlights

I never understand how people get this wrong, but so many times people fill up their resumes with irrelevant information, and they leave off the most vital part of a resume—showing off your highlights and achievements. Think about it—most people who apply for the same job can all do the standard day to day duties. So what separates the good resume from the bad resume? It’s the one that includes achievements and highlights. It includes how they were an asset at their previous job. Employers want to see not that you just worked and did a good job, but that you added value to the company. Leaving off your achievements is the best way to get your resume tossed in the bin. Alternatively, including value-added achievements is the best way to get your resume put on the top of the list.

- Irrelevant information
Everyone is proud of achievements they have accomplished throughout their life. Finishing second place in the 100 metre sprint final in my first year of high school was a great thrill, but is it relevant on my resume? Does it add value to it? Use common sense when including “extra information.” Receiving your CPR certificate is relevant when you’re applying for a job that requires this, such as a lifesaver or swimming instructor. It isn’t so relevant if you received your CPR certificate 10 years ago, and now you’re going for a job as a CEO.

- **Grammar mistakes and typos**

People read this point and think, “Obviously my resume isn't going to have spelling mistakes and typos.” I can tell you from experience that 1 in 5 resumes will make this vital mistake. When an employer has 100 resumes, the first 20 are eliminated because of grammar mistakes or typos. These mistakes are glaringly obvious on a resume. Make sure you use spell-check, but more importantly, re-read your resume. Even give it to someone else to read over.

- **Trying to sound “Too Clever”**

You may think that using words such as “meticulous,” “scrupulous” or “industrious” to describe yourself may make you sound smart, unfortunately they can have the opposite effect. Your resume is a representation of you. Don’t forget this!


RedStarResume® #1 Resume Writing Service for college students & graduates

**An example of a personal job search website**

We all know that there are more options than just applying online to gain attention from target companies. Twitter has become one of the most talked about resources, which sits right up at the top of the list with Linkedin. Some people resort to mailing in their applications & resumes along with their electronic submissions. Some folks create Facebook advertisements targeting specific companies they'd like to work for. Some get creative with Google AdWords.

Your job search method these days can now almost become a reason for companies to hire you. When your search is innovative and reflects the position or industry you target, it can certainly put you ahead of other candidates who simply apply online. Your innovative tactics may also push you ahead of a candidate that has more experience than you. It’s your ideas that the company wants to hire. If your ideas already blow the company away before an interview, think about what that does for you.

One job search method that should grow in popularity is personal job search websites. Websites like these will most likely fit best for social media, marketing, and PR job seekers, but other professions can find use for them. They aren’t too difficult to create, and there are web developers around who will work with you on a price.

I wanted to quickly show off and review a friend’s personal job search website. She was working in Florida in a job that just wasn’t suiting her, and her goal was to move to NYC and work in a social media position. It worked. She landed a job as Social Media Manager with MTV News.

Take a look at SocialJenny.com, and then come back for my review.
**What does Jenny do right?**

**Home Page** – I wanted to put in a picture of the home page above. She not only makes her goal very clear, but she adds in a few fun links to show real proof of who she is. She not only says this is what she wants and who she is, but proves it through what she’s done already in social media. While what I’ve stated already is a must, she also adds in a nice cartoony image of herself in NYC. It’s not a must, but it’s a wonderful touch.

The last thing I’ll talk about on the home page is how Jenny provides a course of action to visitors. See how she clearly states to folks that if interested they should check out the links at the bottom. Nicely done.

**Bio/About Me Page** – I thought that what she did in this section was very creative. She answered her bio like it was a phone screen, covering basic questions like, What is your social media philosophy?, Why NYC?, and What is your ideal company to work for? Perfect for a personal job search website.

**My Work/Resume Page** – Not only does Jenny leave a more open format style review of her experience, but she includes a link to her online resume.

**Ideas** – Companies hire us mostly for our ideas. Jenny leaves some brain wisdom on how she’d handle a few situations. This gives a potential employer a clear view into how she thinks and what she can add to their organization.

If you’re going to take a stab at a personal job search website, make sure you have clear goals and ideas before jumping right in. Know what position you target, the kind of company you’d like to work for, and know the value you can bring to those organizations. It’s not something that should be put together in a couple days, but it should be a well thought out process, and it needs to be done correctly.
Don’t tell me about your butt

by Rich DeMatteo http://www.cornonthejob.com/

The Story

OK, so back when I worked as a technical recruiter, I used to interact with some pretty wild job seekers. And by wild, I mean that some crazies told me way too much about their personal lives.

I’ve had job seekers send me pictures of their newborn babies, their weddings, their vacations, and their pets. They’ve told me about the people they date, how poor they are, how sick they are, and have even told me gross personal secrets about their hiney.

While all of it is unwanted, this one story sticks out in my mind most clear.

One of our clients had a 3 week deployment project in Minnesota, and they needed 2 or 3 people to work the gig. I came across a resume that looked perfect for the work, so naturally, I sent an email and left a voicemail. The day ends, and I get nothing back from the candidate.

The next morning I receive an e-mail that goes something like…

I’m sorry for not getting back to you sooner. I had to go to the doctors yesterday to get a cyst in my butt lanced. Ouch!

Yes, the person really did say “Ouch!” , and no, I didn’t send their resume to my client.

The Lesson

Be friendly, and outgoing, and witty, but don’t tell your recruiter or hiring manager about your butt. In fact, don’t tell them about any body part. They want to know if you are qualified, and they want to help you get a job. They do. They really do.
See them as a business partner, not your best friend. If you get hired to work for their company or their client, then maybe you can keep in touch and share a few drinks. At that point, possibly bring up the person you are dating, the babies you have, the vacation you’ve been on, or even a crazy story from a bachelor party. Just please… please god… don’t ever talk about your butt.

For more from Rich and other job searching tips check out: http://www.cornonthejob.com/

Networking is not for me… or is it?
Post by Mary Colomba from

When you hear the word networking, what picture comes to mind? Attending some event in a room full of people wearing business suits? Awkward small talk with strangers? Perhaps you’re thinking of the notorious social networking site LinkedIn.
Well whatever your thoughts are, I often hear people say: “networking is not for me”. I too, jump on that same vein of thinking. Why is that? There seems to be this idea that networking means you’re using people to achieve selfish goals. Let’s not forget to mention that going up to a complete stranger is utterly intimidating. I mean, what the heck do you say? Especially if you haven’t been working in the real world for very long.

The truth is, networking is about making connections, building relationships, and utilizing them for professional advancement. It doesn’t have to be a fake conversation in hopes to get hired. Instead, it can be a genuine conversation about industry trends... and yes, talking about job openings that match your career interests. Now tell me, what’s so wrong with that? After re-reading that sentence, I’m beginning to re-think my views of networking. It’s a great way to learn about what’s out there—and definitely not the worst way of getting your foot in the door. With that said, I was curious to know if anyone I knew had any success stories with networking. Sure enough, after asking around, I found a few people.

**Meet Nancy** …

She hired a boatload of college students from the Northeastern University Co-op program for The Boston Globe. One of Nancy’s former interns called and asked if Nancy could be her reference. Nancy told the former intern to connect with her on LinkedIn and to let her know if she was interested in connecting with companies in her network. A week later, the young job seeker sent Nancy a note stating that she had an interview with one of Nancy’s LinkedIn connections. That particular connection happened to be Nancy’s best friend and the CEO of the company. Nancy then called her best friend and when the job seeker showed up for the interview, the head of HR greeted the intern, saying “You come VERY well recommended!”

Guess what happened….

She got the job.

**Meet Robbie**…

According to Robbie, networking has been his ace in the hole. During his sophomore
year of college, he joined the SIFE Club (Students In Free Enterprising) because he was passionate about its cause; not knowing that it could further his career. This past summer, Robbie received an email from a former club member regarding a job opening at a company where he had done an internship. It turns out that this club-mate thought Robbie would excel in the position, so he sent Robbie’s resume to the company and it was set at the top of the pile. Sure enough, he got the internship, and ever since, he’s been a firm believer in networking.

Meet Kim…
She was out walking dogs for her dog-walking business in the city and bumped into her future CEO. Kim’s casual conversation with the CEO about her business, her experience living in Boston, and her past work experience in Sales, landed her a job as a National Account Manager.

Now what?
After listening to these stories, I’ve realized a few things… networking can take place in your natural environment and is not always planned or exclusive to organized events. It can be a recommendation given to a future employer based on a peer’s experience working with you on a school project or even just an informal meet-and-greet on the street.

So, how do you get started? I feel a Google search coming on! Besides just being open to sharing who you are wherever you are, start by joining a professional association. All you have to do is type your industry of interest, the phrase “professional association”, and the state where you live. Some professional associations have free monthly meetings while others require a fee. Who knows, something might be going on tonight and you can pop-in. You can just sit there and listen OR ask people what they do. Be a detective and pick their brains. Even if you’re still “figuring it out”, don’t be embarrassed to say that; you’re not some loser just because you’re seeking advice. I find that people actually want to help and will offer guidance.
There are so many other ways to start networking, but since this blog is getting long, I'll leave it at that. So remember, networking is not a dirty word. It's simply a way of sharing who you are and learning how your strengths can help another individual or company. So get on out there and don’t be shy!

For more networking & job search tips check out http://experience.com/

**Think Differently. Act Differently. Get Hired.**

*Guest article by Kevin Donlin, author of the Instant Job Search System*

You read a lot these days about how depressed the average person is about the labor market, or that the average person can take up to 17 weeks to find a new job.

But where is it written that YOU have to be average? When did Congress pass that law?

Good news: You don’t have to be average. Thankfully, this is one area that the politicians haven’t decided to “help” us with (yet).

Instead, you can get radically better results in your job search — starting today — by doing two simple things differently.

Here’s how …

1) **Think Differently**

Let’s face it: Most of the news you read, hear or see on TV is bad.

And most of it has little to do with your life, if you think about it. For example, what can you do with the “news” that a car bomb has exploded in Iraq or that a house was gutted by fire on the other side of town? Nothing. Not one thing.
You could let all that bad news get you down, like most people do. Or you could tune it out. You could think differently.

Here’s why.

No matter what the news — good or bad — every company wants to increase revenues and profits. And every company wants to control costs and save money.

If you can get in front of the right employer and show him or her that you can either make or save more money than you’re asking for in salary, that employer will either hire you for an existing job or create a job for you.

Read that last paragraph again. It holds the key to every successful job search!

And, to repeat, it doesn’t matter what the economy is doing, or how much the talking heads on TV are bemoaning layoffs, outsourcing, off-shoring, or any other economic "news." All that counts is your ability to do exactly four things:

1. choose a specific job you want to do;

2. choose a company you want to work for;

3. meet with a hiring authority at your target company;

4. demonstrate exactly how much money you can make or save for them.

It all starts when you refuse to go along with the crowd and let outside events influence your inner attitude. In fact, you may just start to laugh at bad economic news, because it can cause other people to stop looking for jobs, leaving less competition for you.

2) Act Differently

Once you start thinking differently and more opportunistically, it’s easy to start acting differently and more effectively.
Here’s how one California man did just one thing differently in his job search — and how it made the phone ring with interview offers for the first time in months …

First, some background.

I’ve written before that you can pique employers’ curiosity by writing them a letter in which you offer to send them a report to help improve their business.

It need be no more than 2-3 pages, describing the best, most valuable things you’ve done on the job, and their specific value. (Google my article, “Can You Write a Simple Report? You Can Get Hired” to learn more.) One reader, Michael Schwab from Los Angeles, California, not only read that advice, he acted on it. And he struck pay dirt.

Michael was smart. He took the time to ask his network of contacts about the target company and learned enough about their products to tailor a letter that got attention.

He says: “I wrote a letter yesterday offering to send a report and got an email from the recruiter an hour later — they want to interview me. In my original email, I proposed two options: (1) helping with their existing product areas, and (2) helping build out a new area of practice involving different software products.”

So, next time, instead of sending a resume, why not try something different? Write a letter offering specific ways to improve your target employer’s business. Because, while few employers get up in the morning wanting to get a resume in the mail, every employer wants to increase profits. All you have to do is show them how.

When you offer solutions instead of a resume, you’re not acting like a typical job seeker. You’re acting like a star employee. And you’ll have little or no competition for your next job when you do.

It all starts when you think and act a little bit differently.

Kevin Donlin is contributing co-author of “Guerrilla Marketing for Job Hunters 2.0.” Since 1996, he has provided job-search help to more than 20,000 people. For a free Guerrilla Job Search audio CD, visit www.MyNewJobHunt.com
What do you do if you graduate during the worst American economic recession in a generation? Simple: Leave America. Just because your options for employment have been limited by the highly competitive job market doesn’t mean that the world is out of jobs, it just means you need to broaden your horizons. MonsterCollege has compiled a guide for international job opportunities that will help you navigate the foreign waters of global employment.
1. Teaching

Teaching Abroad

You know all of that English you’ve been speaking your entire life? It is actually a highly valuable asset in the global job market. People all over the planet are working hard to master your native tongue. This means that you can find an array of teaching positions in a wide variety of countries from Asia, to Europe, to Latin America.

There are many private and government programs that recruit English teachers to come and live in their country for a year or two. Examples include:
French Cultural Services: This French Ministry of Education program places 1,500 Americans into English assistant posts in French schools anywhere from large cities to small villages. You are required to have some knowledge of French and to work 12 hours of conversation classes per week in exchange for a monthly salary. These positions are available from Oct 1- April/June. You should be between the ages of 20 and 34-years-old.

For more information visit the Official Website.

The Fulbright English Teaching Assistanship: Institute of International Education places recent graduates in schools in Germany, Hungary, Korea, Taiwan, Turkey, Luxembourg, Belgium, and France. The program is highly competitive. Please visit the Official Website for more information.

The JET Program (Japanese Exchange Teaching) is a program administered by the Japanese Ministry of Education that is the world’s largest English teaching program. The position for ALTs (Assistant Language Teachers) does not require any previous Japanese experience. For people who do speak Japanese, there are positions for Coordinators of International Relations and for Sports Exchange Advisors. The JET program draws teachers from a variety of countries including: the U.S., Canada, Ireland, Scotland, England, South Africa, Australia, New Zealand, France, and Sweden. Applicants should be under 40-years-old and hold a bachelors degree.

The JET program is highly competitive. Many applicants that don’t gain admission to this program seek alternative employment at private English companies like: Nova, Peppy Kids, Aeon

A great general resource for global teaching opportunities in Korea, China, Thailand, Latin America etc, can be found at Dave’s ESL Café
Created by President Kennedy in 1961, the Peace Corps is one of the largest work-abroad opportunities for U.S. citizens. Offering a plethora of jobs, it is a great way to volunteer in developing parts of Africa, Latin America, South Eastern Asia, Eastern Europe, and former Soviet states. While popular, teaching is far from the only volunteer experience available with the Peace Corps. Other popular jobs include working on: Youth and Community Development, Health, Business Information & Communication Technology, Agriculture, Environment, HIV/AIDS programs, and Food Security.
3. Healthcare

Americans certainly aren’t the only people that want quality healthcare from dedicated professionals. Why not pack your scrubs and give travel nursing a shot? There are many advantages to taking your career on the road. Learning a new language and culture, a complete change of scenery, higher salaries, and a buffed up resume are all potential boons of paying it forward with your passport. If diversity is the spice of life than you’ll have plenty of medicine with nursing and healthcare jobs peppering the map from the UK, to the Middle East to the antipodal shores of Australia and New Zealand.

- Check out our sister site NursingLink for more details on nursing and at AllHealthCare, finally, look for international jobs for healthcare workers here and in for international nursing jobs here.
4. Office Jobs

Who said that Sales, HR, IT, Admin, and Accounting had to take place in boring office parks scattered around suburban enclaves? The fact is, these jobs are plentiful in international business. Every company operating in a competitive global market has to have a fairly similar strategy and infrastructure which means that all of these departments are going to need professionals working in every far-flung branch from Berlin to New York to Sydney to Tokyo. Many global companies like Coca-Cola, Monster.com, Google, and Intel have operations running in dozens, if not hundreds of countries. Sure, you could play it safe and work at Coke in Atlanta, or you could run with the bulls and work from their Spanish office. Joining a financial team as an accountant or auditor, keeping the logistics smooth as an administrative assistant, hiring and firing new employees in the HR division and closing million Euro deals on the road from Athens to Amsterdam as a sales executive are just a few of the international career paths available to you after college.
As you may have noticed, advertising is a very international phenomenon. No need to dive right into Madison Avenue, why not spend a few years in a foreign ad shop? There are jobs for Art Directors, Creative Directors, Copywriters, Designers, Account Executives, Traffic Coordinators, Supervisors and Digital Media Managers in every single advertising agency whether you’re in Dubai, Istanbul, or Johannesburg. The best part about working in a global ad agency is that you will likely be familiar with the products and clients you are marketing, advertising and branding. The T-Mobile account in Munich will have certain similarities to the one being run out of Seattle. Global brands like Nestlé are hoping to maintain consistency from sea to shining sea, your job is to make sure they do so in a voice that is impactful for the culture of your country.
Countries like New Zealand are in a unique situation wherein they have a small population of around 4 million people, many of whom love to travel after university. This creates a vacuum where many of their young qualified professionals are gone for several “gap years” traveling and working in Australia, the UK and the United States. With a constantly mobile work force they recruit young professionals from America and other English speaking nations to help them fill the holes left by their traveling population. New Zealand is a beautifully country with a diversity of employment needs with jobs ranging from: Film Animation, IT, Electronic and Civil Engineering, Project Management, Anesthesiology, Audiologist, Dietitian, Construction, Architecture, Lab Research, Radiology, Agriculture, Viticulture, and Horticulture. Doesn’t look like a bad place to spend a year or two does it?

For more on your job search and life in your 20’s check out

http://monstercollege.com/
Recruiters have one job: Find the right person for the position. Their performance is evaluated on how efficiently and effectively they match top talent to job requirements. Ironically, in the current economy, recruiters are finding their jobs harder than ever. I’m serious. There’s too much talent for them to weed through. What used to be ‘finding a needle in a haystack’ has now become ‘finding a needle in ten haystacks.’

As a result, recruiters have to determine a candidate’s marketability much quicker. Translation: candidates must pay even more attention to the power of the first impression factor. People skills, attire, etc. all become more important when competition amongst talent is this fierce. Reality check: Those who are failing to make a good first impression get put in the ‘no’ pile and are never contacted again. So, if you aren’t getting called back by a recruiter after either an in-person meeting or talking by phone, there’s a good chance that, in addition to the fact you didn’t have the right skills, you also might have displayed one or more traits on the ‘I can’t market them’ list. Now, most recruiters won’t tell you what you did wrong. Why? For one reason, they aren’t paid to give you the bad news. Second, they don’t want to burn a bridge. And third, as I mentioned, they just don’t have the time.

And yet, how are you going to fix the problem if you don’t know it exists?

I’ve put together the most common reasons why a recruiter writes a candidate off. You may not like what you read, but the good news is with a little attention and practice, all of them can be improved upon. So, ask yourself, “Am I guilty of the following?”

Top 10 Things a Recruiter Won’t Tell You
1. Your interview attire is outdated/messy/too tight/too revealing/too flashy.
2. Your physical appearance is disheveled/outdated/sloppy/smelly/overpowering (i.e. too much perfume).
3. Your eye contact is weak/shifty/intense.
4. Your handshake is limp/too forceful/clammy.
5. You say ah/um/like too much.
6. You talk too much/use poor grammar/say inappropriate things (i.e. swearing) when you answer interview questions.
8. You talk too fast/too slow/too loud/too soft.
9. You giggle/fidget/act awkward/have facial tics/lack expression.

So, how do you fix these?

Well, given 93% of communication is non-verbal, I can tell you that many of the negatives above can be improved by focusing on one thing: attitude. If you are angry, fearful, or confused, it’s going to show. You must find a way to feel good about yourself and your ability to contribute. This comes from knowing your strengths and embracing them. It also comes from doing your homework on a company so you can articulate clearly and with enthusiasm why you would be a great fit for the job. I realize this is easier said than done, but it can be done. Here are a few things I suggest:

- Watch the FREE webinar (below) where I expand on each of the above in far more detail.
- Improve your self-knowledge with these FREE online tools.
- Get answers to your job search and career questions from approved-experts.

I hope I’ve convinced you to take a hard look at the 10 reasons above and to commit to finding a way to improve your first impression factor. It’s your career. Own your actions and take control of your professional development. I promise, recruiters will take notice.

For more on cover letters, job search, and career advice check out http://www.careerealism.com/
Before Your Interview

Research the Facility

The potential employee needs to show knowledge of the facility they are interviewing with. Information such as a hospital’s size and location, who owns the facility, if they are a not-for-profit organization, what the organization’s goals in terms of providing care are, etc. These things can usually be found in a mission statement accessible from the organization’s homepage.

When scheduling the interview:

* Ask for a copy of the job description
* Ask who will be conducting the interview: the recruiter, the nurse manager of a specific unit, a team of managers, will there be multiple interviews occurring that same day?

Prepare Your References

* Compile a reference sheet that has your name at the top and list the names, titles, addresses and phone numbers of your references. See sample reference sheet.
* Remember, it is important to contact your references prior to submitting their names to potential employers.
* Recruiters usually ask for three references. Sources may include prior supervisors, unit managers, faculty, etc.
* Carry extra copies of your resume with a list of references to your interview.
* Have your letters of recommendation and the contact information of past employers and professors available at the time of your interview.

Know What Benefits Are Important to You

Before you go into an interview you should anticipate being offered the job. This demands having a working knowledge of the benefits included in an offer. While this may seem overly confident, you will be doing yourself and your education a disservice by neglecting this aspect of the process. Within the Salary Guide (page 13) of this
To a large measure, your likeability will lead to success or failure. It often trumps skill levels in surveys of HR people who are asked to name the most important characteristic of job candidates and employees. Other than “don’t be an jerk,” what can you do to increase your own likeability? Is it really possible to change? Or, do you believe your likeability has been set by some cosmic forces, and if people don’t like you as you are, so what? BTW, being rich or good looking is not on the list.

Here are 10 characteristics of likeable people, who can pass the no-jerk test, or the always reliable would-you-fly-across-the-country-with-them test.

**Number 1. No Left Turns.**
Years ago, someone wrote about his 90-year-old parents’ Secret to a Long Life. He thought they would reveal the “secret” as eating right, exercise and wine with dinner. But their answer? “No left turns,” said the old man.

When he asked “why left turns?” his parents said they read more elderly people die from car accidents than heart attacks. Old people often turn in front of oncoming traffic and with their deteriorating depth perception, accidents happen. So, they resolved to never make left turns again. They make three right turns to get them going the right way. Some days, they would lose count and have to make seven right turns. If they lost track again, they just went home, they said. After all, they reasoned, there wasn’t that big of a rush to get there anyway.

Such a simple solution to a big problem: No left turns.

Same thing with how to make yourself more likeable. There is one simple thing, every likeable person has—a positive attitude. But we all have positive attitudes; especially during good times. It is easy to have a positive attitude then.

What’s more differentiating and difficult is how to have a positive, optimistic attitude when things are not going so well. If you can conjure up a positive attitude when things are bad, people will be drawn to you.

Here are some tips for you to help you develop your own positive attitude.

First, develop the skill of self serving illusions. When suffering from negativity, think about something good that has happened to you recently in a similar situation. Chances are, you were able to solve it. Get good at drawing on these success stories in your mind. We all need to remember these little jolts of optimism and positive energy. The more you do it, the better you will get at it.

Next, realize you can control your thoughts. Most of the negative people you encounter choose to be that way. I have never seen a birth announcement that says Mary and Bill Jones had a beautiful, but negative, baby daughter last night at 10:52 pm. We learn
negativity, and it can be unlearned. Distract yourself from it, think about other things, and move on. Don’t dwell on it. After all, ‘stinkin thinkin’ decreases your creativity (scientifically proven!) and hampers your ability to solve the issue. Like my friend Roger Larson used to say, “the more you stir it, the more it stinks.”

Lastly, positive people know most setbacks can be attributed to external causes which can be challenged, fixed or changed, not them. Negative people tend to think these are self afflicted, deserved, and permanent wounds.

I understand becoming positive is a life changing process for people, and it is not quite as easy as this. There are books and books about this subject.

But again, no left turns. Some times the solutions are easier than you think.

Set a goal for yourself. A simple goal—try to be positive for 30 days. Think about it and act upon it. Nothing can be more worthwhile. Can you imagine how powerful this one little change might make in YOUR life?

“In everyone’s life, at some time, our inner fire goes out. It is then burst into flame by an encounter with another human being. We should all be thankful for those people who rekindle the inner spirit.” [Albert Schweitzer]

**Number 2. Be Engaged, Passionate.**

Every strength taken to excess is a weakness. Which is basically why some philosophers and parents counsel moderation: don’t get too high or too low. Don’t expect too much, don’t go overboard.

Let me explain that first sentence a bit better. I had a boss once who was very articulate. He was actually a college national debate champion. Speaking well was a definite strength, he could literally mesmerize an audience. My boss was no cult leader, but being so good at debate, he could literally win almost any argument inside the company. One time we were figuring out a clever way to announce an event to our 100 sales people across the country.
He said, “Here’s what we do, let’s get 100 homing pigeons, tie the note to their leg, and send them out to their homes. Can you just imagine the impact it will have to have a carrier pigeon delivering our sales meeting notice?” After looking around the room to see who would be the first one to throw cold water on this idea, I said, “I don’t think carrier pigeons work that way, map reading is not one of their skills.” But, he was such a good debater, he wanted to go on and convince me that indeed it would be possible. Strength to excess.

But we do like people who are engaged in life, who have that sparkle in their eyes when they talk about what they do. The more passionate you are, the better. Just don’t go all Jim Jones on us.

It is easy to find passion. You can have passion about your kids, your hobbies, your convictions. The more engaged you are, the more interesting you are, and the more we want to be around you.

If you are one of those who keep looking for that one job where you can have passion, you might be wasting your time. Every job deserves your passion. I believe every job has something about it that should make you proud of it or the company, if you give it a chance. Sometimes it takes a willingness to commit to showing passion before you feel it.

Once at a family gathering, I asked a younger relative about his job. Talk about showing passion, he said, “Can I tell you why I have the most exciting job in the world?” What a great line! And he believed it, too. He worked in a feedlot, by the way. And literally shoveled manure all day. He loved what he did, and more to the point, he was unconcerned with my preconceived ideas about HIS job.

If you are like me, you want to be around people like that, instead of the people who are always searching for that one, stimulating job that gives them passion. You give passion, you don’t take it.

Sure, you can go overboard with the passion stuff. But I will still like you.
**Number 3. Be of Good Humor.**

This is so easy to do, but we often get all wrapped around the axle of professionalism. We lose sight of the fact we all love to laugh. Those people who make us laugh are the ones we want to hang with.

I have written before about the power of smiling. I am amazed at how serious people can be inside a business. For Cripes’ sake, smile a little.

Someone recently told me his work environment was different, it was “old school,” very professional and extremely serious. So serious that people didn’t greet each other in the hallway, even. I told him chances were good the people wanted it to be more interesting and fun. And he should lead the way. Changing the culture takes one person at the lowest level to get it all started. Company CEO’s don’t change the culture even though they take credit for it, people do.

Here are a few baby boomer tips to practice improving your humor. Watch *The Office*, *Boston Legal*, and *Jon Stewart*. And then talk about it the very next day with someone at work. Example: What was your favorite Denny Crane line? My favorite? James Spader’s character was describing the new hot girl and commenting on her beautiful neck. “Denny,” he said, “you should see her neck.” Slight pause for effect, he repeats for emphasis, “her neck.” Then the Denny Crain (William Shatner) line, “she has two necks?”

Generally speaking, most of us already have good humor. We laugh with our friends. Simply, use it more, even look for ways to use it more. Tell a joke, however badly, then laugh at yourself, if it is THAT bad.

The world is serious enough without all of us contributing even more. I choose to like people who are of good humor.

**Number 4. Assume Goodwill.**
First, an assume-goodwill story. Years ago, I managed distribution centers for my company. There were twelve of these centers spread across the U.S., and my job, circa 1980, was to make sure they served our distributors with timely and positive service. Service had gotten so bad it was all the distributors/dealers would yell about, not how much more they could sell, but how terrible our service was. For those of you familiar with third party sales channels, when your distributors are angry, it gets ugly fast.

So, I got the job of fixing them. I had zero warehouse, inventory, or operational-type experience. Zilch. I was told the DC managers were so bad, so non-customer service oriented, that I should just start over. I had free rein to do so.

Instead, I called a meeting for all the DC managers at the home office. Most had never been to the home office before. They had not drunk the kool-aid yet. They arrived thinking the new guy (me) was about to fire them all. They were scared, defensive and angry, too.

Even though they were uniformly described as malcontents and sloppy representatives of the company, chances were pretty good, I thought, that they had simply been ignored. In short, I believed they wanted to do better but someone had to show them how.

Once they understood I was not going to fire them, I assumed they wanted to fix this common, not-just-them problem, we all buckled down and fixed it within a few months. They even proudly wore the uniforms I strongly suggested they wear while working at the DC. Of course it helped everyone in top management stopped by our meetings IN UNIFORM.

My takeaway lesson was we should always assume goodwill in other people, instead of jumping on some out-of-control, negative, ain’t-they-awful bandwagon.

This works in almost all situations. If you are thinking negative thoughts about someone’s actions, let your first thought instead be to assume goodwill on their part.

Number 5. We All Like Compliments.
This is a dicey one, because it is very easy to overdo handing out compliments. I’m just saying people who feel comfortable complimenting others and, who give them sincerely, are more likeable. Honestly, I have noticed paying even untrue compliments has a positive impact.

Many people are starved for compliments, and many spend entire lives without hearing something positive or complimentary. Please look for a way to compliment a co-worker or a customer. It is really quite easy.

Obviously, you must do this carefully. Just because you call a pig a horse, doesn’t make him one. But there are plenty of ways to compliment on something he just said, compliment on a recent completed project, without saying how you would have improved it.

I believe people like being valued, and a well placed compliment shows them you value them. Other compliment-rich areas include: anything about their kids, their thoughtfulness, their thinking process, their departments, teams, company, their skills, even their voice.

**Number 6. Control Your Insecurities.**

I know someone who is constantly saying things like, “well, it’s not what you are used to,” or “I know you would never buy this, but it is ok for me,” stuff like that.

Maybe he means well, and perhaps is trying to show a bit of humility, but to me, it comes across as being incredibly insecure. Admittedly, we all have a bit of insecurity, it is only normal and natural. But communicating your own insecurity often is a turn off to a lot of people. Therefore, to make yourself more likeable just watch how you communicate yours.

We all do this, I understand. And, thankfully, we have people who are close to us who understand these moody comments and can help assuage our insecurities. But co-workers might be different.
Number 7. The Trick to Listening.

Since grade school, we have been taught, or told, to listen better. Trouble is, this is where most advice ends. So, when we hear listening skills are important in all relationships, we don’t really do much differently, other than get a new, I am intensely listening—now look on our face.

Good listening is more than that.

Here are some more tips to better listening. Listen, acknowledge and add something of value. One can’t simply listen with a vacant look in your eyes, you have to acknowledge what is being said. This is more than "uh-huh, uh-huh." Say something back that lets the person know you were actually listening and thinking.

Not too hard, you say? Sure it is, because you will be more concerned about your part of the conversation, than actually listening. The more confident you get and the better you listen, you will find you are worrying less about what you will say, and you will listen harder to what they are saying. After you acknowledge them, you will become a lot more likeable if you add something as long as it is relevant and on topic.

We have known people who apparently listen but have that what-I-am-doing-here vacant look in their eyes. By training yourself to listen, and acknowledge, and then add value, you will be a better listener than 90% of all adults.

By listening better, even if you don’t get to say too much in a one-sided conversation, people will think you are quite smart for taking such an active interest in what they are saying.

Number 8. Flexibility.

This has nothing to do with doing the splits or some yoga move. Peace out.
People who are willing to do new things, consider others’ viewpoints, or learn some new skill are generally more interesting and likeable. There are some people who won’t try a new restaurant or a new food or a new type of entertainment. We are all different, sure. I don’t like opera music on the radio. But if someone invited me to attend a local opera, I would go. Ok, I might not. We all have likes and dislikes.

But the more you are willing to accept change and are viewed as flexible and adaptable, you will be obviously more likeable.

Duh.


Some think having good manners is outdated. Far from it. People with good manners are most definitely likeable, if nothing else, most of us like being around people who have good manners. Just remember what you learned in kindergarten, or what Mom ragged on you about all the time. Say please and thank you, write prompt thank you’s, stand up when a woman enters the room, take your ball-cap off indoors, use the right utensil, say excuse me, open doors and let others go first. Better yet, buy a manners book and work hard on improving yours.

I have noticed some people have poor grooming skills. You would think this is an adult type skill, but perhaps no one ever took the time to explain these facts. Wear clean clothes, shower or bathe daily, don’t overdo the cologne, brush your teeth. Seriously, how hard is this? If you choose not to do any one of these things, watch how people avoid you.

Personally, I like people who have good language skills. It’s not that I dislike people who have trouble with subjects and verbs, I just notice is all. But even more than using proper grammar, I find myself avoiding people who use toxic language, swearing excessively, showing a temper, complaining or whining. And, gossip. If you are a gossiper, just be aware people will eventually migrate away from you. If you talk about others, the reasoning goes, you will get around to me, and THAT I don’t like.
Number 10. Humility is Endearing.

Genuine humility is very appealing to others. The issue is how do you attain it without being false or fake. All of us have known someone who fakes humility, “Oh no, I couldn’t have hit all those home runs without my hitting coach and his advice,” as a way of generating even more compliments for their achievements or actions. This fake humility is transparent and communicates more insecurity than humility.

How can you make yourself more humble? Here a few ideas: Stop comparing yourself to others, old classmates and/or co-workers. Who cares what they are doing, instead of how are you doing on your own path? Next, acknowledge your own faults. Trust me, you are not perfect. There is always someone better, who has more skills than you. Next, defer to others. Sometimes other people have better ideas than you. Review your past, ask yourself how you got to where you think are. Was it as a result of your own natural born charisma? Or perhaps just luck?

For more on interviewing, cover letters, job search, and career advice check out http://www.careerealism.com/

15 Toughest Interview Questions (and Answers!)

1. Why do you want to work in this industry?
Bad answer:
“I love to shop. Even as a kid, I spent hours flipping through catalogues.”

Don’t just say you like it. Anyone can do that. Focus instead on your history with that particular industry, and if you can, tell a success story.

Good answer:
“I’ve always loved shopping, but my interest in retail marketing really started when I worked at a neighborhood boutique. I knew our clothes were amazing, but that we weren’t marketing them properly. So I worked with management to come up with a marketing strategy that increased our sales by 25% in a year. It was great to be able to contribute positively to an industry I feel so passionate about, and to help promote a product I really believed in.”

2. Tell us about yourself.

Bad answer:
“I graduated four years ago from the University of Michigan, with a Bachelor’s in Biology – but I decided that wasn’t the right path for me. So I switched gears and got my first job, working in sales for a startup. Then I went on to work in marketing for a law firm. After that, I took a few months off to travel. Finally, I came back and worked in
marketing again. And now, here I am, looking for a more challenging marketing role.”

**Instead of giving a chronological work history, focus on your strengths and how they pertain to the role. If possible, illustrate with examples.**

**Good answer:**
“I’m really energetic, and a great communicator. Working in sales for two years helped me build confidence, and taught me the importance of customer loyalty. I’ve also got a track record of success. In my last role, I launched a company newsletter, which helped us build on our existing relationships and create new ones. Because of this, we ended up seeing a revenue increase of 10% over two years. I’m also really interested in how companies can use web tools to better market themselves, and would be committed to building on your existing platform.”

3. **What do you think of your previous boss?**

**Bad answer:**
“He was completely incompetent, and a nightmare to work with, which is why I’ve moved on”

**Remember: if you get the job, the person interviewing you will some day be your previous boss. The last thing they want is to hire someone who they know is going to badmouth them some day. Instead of trashing your former employer, stay positive, and focus on what you learned from him (no matter how awful he really was).**

**Good answer:**
“My last boss taught me the importance of time management – he didn’t pull any punches, and was extremely deadline-driven. His no-nonsense attitude pushed me to work harder, and to meet deadlines I never even thought were possible.”

4. **Why are you leaving your current role?**
Bad answer:
“I can’t stand my boss, or the work I’m doing.”

Again, stay away from badmouthing your job or employer. Focus on the positive.

Good answer:
“I’ve learned a lot from my current role, but now I’m looking for a new challenge, to broaden my horizons and to gain a new skill-set – all of which, I see the potential for in this job.”

5. Where do you see yourself in five years?

Bad answer:
“Relaxing on a beach in Maui,” or “Doing your job.”

There’s really no right answer to this question, but the interviewer wants to know that you’re ambitious, career-oriented, and committed to a future with the company. So instead of sharing your dream for early retirement, or trying to be funny, give them an answer that illustrates your drive and commitment.

Good answer:
“In five years I’d like to have an even better understanding of this industry. Also, I really love working with people. Ultimately, I’d like to be in some type of managerial role at this company, where I can use my people skills and industry knowledge to benefit the people working for me, and the company as a whole.”

6. What’s your greatest weakness?

**Bad answer:**
“I work too hard,” or for the comedian, “Blondes.”

**Good answer:**
“I’ve never been very comfortable with public speaking – which as you know, can be a hindrance in the workplace. Realizing this was a problem, I asked my previous employer if I could enroll in a speech workshop. He said “yes.” I took the class, and was able to overcome my lifelong fear. Since then, I’ve given lots of presentations to audiences of over a 100 high level executives – I still don’t love it, but no one else can tell!”
7. What salary are you looking for?

Bad answer:
“In my last job I earned $35,000 – so, now I’m looking for $40,000”

If you can avoid it, don’t give an exact number. The first person to name a price in a salary negotiation loses. Instead, re-iterate your commitment to the job itself. If you have to, give a broad range based on research you’ve conducted on that particular role, in your particular city.

Good answer:
“I’m more interested in the role itself than the pay. That said, I’d expect to be paid the appropriate range for this role, based on my five years of experience. I also think a fair salary would bear in mind the high cost of living here in New York City.”

8. Why should I hire you?

Bad answer:
“I’m the best candidate for the role.”

A good answer will reiterate your qualifications, and will highlight what makes
Good answer:
“I've been an Executive Assistant for the past ten years – my boss has said time and time again that without me, the organization would fall apart. I've also taken the time to educate myself on some of the software I regularly use (but didn’t really understand the ins and outs of). I'm an Excel wiz now, which means I can work faster, and take over some of what my boss would traditionally have had to do himself. What’s good enough for most people is never really good enough for me.”

9. What is your greatest failure, and what did you learn from it?

Bad answer:
I never finished law school – and everything that’s happened since has taught me that giving up, just because the going gets tough, is a huge mistake.”

You don’t want to actually highlight a major regret – especially one that exposes an overall dissatisfaction with your life. Instead, focus on a smaller, but significant, mishap, and how it has made you a better professional.

Good answer:
“When I was in college, I took an art class to supplement my curriculum. I didn’t take it very seriously, and assumed that, compared to my Engineering classes, it would be a walk in the park. My failing grades at midterm showed me otherwise. I’d even jeopardized my scholarship status. I knew I had to get my act together. I spent the rest of the semester making up for it, ended up getting a decent grade in the class. I learned that no matter what I’m doing, I should strive to do it to the best of my ability. Otherwise, it’s not worth doing at all.”
10. How do you explain your gap in employment?

Bad answer:
"I was so tired of working, and I needed a break," or “I just can’t find a job.”

Employment gaps are always tough to explain. You don’t want to come across as lazy or unhireable. Find a way to make your extended unemployment seem like a choice you made, based on the right reasons.

Good answer:
“My work is important to me, so I won’t be satisfied with any old job. Instead of rushing to accept the first thing that comes my way, I'm taking my time and being selective to make sure my next role is the right one.”

11. When were you most satisfied in your job?

Bad answer:
"I was most satisfied when I did well, and got praised for my work."

Don’t give vague answers. Instead, think about something you did well – and enjoyed – that will be relevant at this new job. This is an opportunity for you to share your interests, prove that you’re a great fit for the job and showcase your
enthusiasm.

**Good answer:**
“I'm a people person. I was always happiest – and most satisfied – when I was interacting with customers, making sure I was able to meet their needs and giving them the best possible customer experience. It was my favorite part of the job, and it showed – I was rated as “Good or Excellent” 95% of the time. Part of the reason I’m interested in this job is that I know I’d have even more interaction with customers, on an even more critical level.”

**12. What did you like least about your last job?**

**Bad answer:**
"A lack of stability. I felt like the place could collapse around me at any time."

**Try and stay away from anything that draws on the politics, culture or financial health of your previous employer. No matter how true it might be, comments like these will be construed as too negative. Also, you don't want to focus on a function that might be your responsibility in the next role. So think of something you disliked in your last job, but that you know for sure won't be part of this new role.**

**Good answer:**
“There was nothing about my last job that I hated, but I guess there were some things I liked less than others. My previous role involved traveling at least twice a month. While I do love to travel, twice a month was a little exhausting – I didn’t like spending quite so much time out of the office. I’m happy to see that this role involves a lot less travel.”
13. Describe a time when you did not get along with a co-worker.

Bad answer:
"I'm easy to get along with, so I've never had any kind of discord with another coworker."

Interviewers don’t like these types of “easy out” answers. And besides, they know you are probably not telling the truth. Think of a relatively benign (but significant) instance, and spin it to be a positive learning experience.

Good answer:
“I used to lock heads with a fellow nurse in the INCU ward. We disagreed over a lot of things – from the care of patients to who got what shifts to how to speak with a child’s family. Our personalities just didn’t mesh. After three months of arguing, I pulled her aside and asked her to lunch. At lunch, we talked about our differences and why we weren’t getting along. It turns out, it was all about communication. We communicated differently and once we knew that, we began to work well together. I really believe that talking a problem through with someone can help solve any issue.”

14. What motivates you?

Bad answer:
"Doing a good job and being rewarded for it."

It’s not that this answer is wrong – it’s just that it wastes an opportunity. This
question is practically begging you to highlight your positive attributes. So don’t give a vague, generic response – it tells them very little about you. Instead, try and use this question as an opportunity to give the interviewer some insight into your character, and use examples where possible.

Good answer:
“I’ve always been motivated by the challenge of meeting a tough deadline – in my last role, I was responsible for a 100% success rate in terms of delivering our products on time and within budget. I know that this job is very fast-paced, and deadline-driven – I’m more than up for the challenge. In fact, I thrive on it.”

15. How would your friends describe you?

Bad answer:
"I'm a really good listener."

While being a good listener is a great personality trait, your employer probably doesn't care all that much. It’s unlikely that they’re hiring you to be a shoulder to cry on. You’ll want to keep your answer relevant to the job you’re interviewing for – and as specific as possible. If you can, insert an example.

Good answer:
“My friends would probably say that I’m extremely persistent – I’ve never been afraid to keep going back until I get what I want. When I worked as a program developer, recruiting keynote speakers for a major tech conference, I got one rejection after another – this was just the nature of the job. But I really wanted the big players – so I wouldn’t take no for an answer. I kept going back to them every time there was a new company on board, or some new value proposition. Eventually, many of them actually said “yes” – the program turned out to be so great that we doubled our attendees from the year before. A lot of people might have given up after the first rejection, but it's just not in my nature. If I know something is possible, I have to keep trying until I get it.”
Are you looking for a job or waiting for a job
By Kevin Donlin

Are you looking for a job -- really looking? Or are you simply waiting for employment to fall into your lap?

If you're like about 75% of the job seekers I've met over the past nine years, you're probably doing too much waiting and not enough searching.

Stop.

Now.

Instead, here are two ways to be more proactive -- and much more effective -- in your job search.


Here's a real estate analogy that directly relates to your job search. (Trust me.)

Where would you rather buy a 3-bedroom house, in Japan or the United States?

Considering the price would be about $2 million in Japan vs. about $200,000 in the US, you'd likely opt for an American home. And why is Japanese real estate so pricey? Mainly because only about 15% of Japan is habitable. The remaining 85% of land there is too mountainous to build on. So prices are driven into the stratosphere by the intense competition for prime real estate.

Well, the traditional employment market is just like Japanese real estate.
Advertised job openings -- those listed on the Internet or in newspaper classifieds -- are only about 15% of the market. Yet, this is where about 80-90% of job seekers spend most of their time looking … so the competition is fierce. And, like Japanese real estate, you are far less likely to find what you want.

It's far better to spend most of your time looking for jobs that are not advertised, since you'll have less competition.

And how can you find unadvertised job leads? The two best ways I know are:

1. Calling employers to ask for an interview (explained in a prior article of mine, here - http://www.gresumes.com/marky-stein-clients.htm)
2. Networking more effectively

Since so many people get networking so wrong, I'll tackle that one next …

2) Stop waiting for people to hand you job leads. Start networking right.

Here's a recent email from an unhappy job seeker with a common -- and completely wrong -- negative attitude about networking:

Past experience has shown that most people will only help you when it directly benefits them, such as when there is an incentive hiring plan. For many years, I have tried to keep in touch with numerous people I knew very well. Most refuse to even answer. No returned emails, calls, etc. If people won't even answer, they certainly will not help you. I would speculate that 98% of the time when I contact past acquaintances, I get the cold shoulder.

Jim, Pennsylvania

Like most job hunters who network unsuccessfully, Jim is asking the wrong questions. And getting the wrong answers. And not getting hired.
Instead of, "Why won't anyone return my calls or give me job leads?" Jim (and you) should ask, "How could I give people a reason to contact me with job leads?" This simple change in mindset will make all the difference. Try it and see.

Here are more questions to ask yourself if your networking is not panning out.

- How can I make networking a two-way street, and do something that benefits the people I want job leads from?
- What news/tips/advice/suggestions could I give to people in my network FIRST, which would ethically obligate them to help me in return?
- Who else could I be networking with?
- How many new people have I met this week who could give me job leads AFTER I help them out in some way?

I've said this before, and I'll say it again: Networking is like skiing. If you give up and say, "It didn't work for me," it's because you weren't doing it right. Period.

Here's hoping these two ways to uncover job leads and network better will help you get hired fast. Now, go out and make your own luck!

Kevin Donlin is contributing co-author of “Guerrilla Marketing for Job Hunters 2.0.” Since 1996, he has provided job-search help to more than 20,000 people. For a free Guerrilla Job Search audio CD, visit www.MyNewJobHunt.com

**Chapter 3: Your Career**

**Creating a Professional Development Strategy**

*Note: This is an excerpt from Jenny’s upcoming book, Life After College: The Complete Guide to Getting What You Want.*

My philosophy on career growth is that, if you are not actively learning, you are obsolete. To succeed in your career you need to take an active role in your learning and professional development. No one else will do it for you.
This is a topic I feel strongly about and one that is close to my heart as a life coach and Career Development Program Manager at Google. My role is to help people grow and take ownership over their lives and career, and to make sure I’m setting a good example by doing the same.

So how do you set a professional development strategy? Just like companies and teams set quarterly growth targets and business development goals, set aside some time to take a holistic look at where you are now versus where you want to be 6-months to 1-year from now.

Working through the areas below will give you focus, help you be more proactive about setting your own career direction (instead of waiting for a manager or company to do it for you) and will make you an incredible asset to any team. Grab a piece of paper or use my handy Professional Development Strategy Template and let’s get started!

**Step One: The Vision**
Before getting into specific tactics and details, spend time with the big picture. Whether you are self-employed or work for someone else, think about what really excites you (see previous post: Career Exploration – Taking a Fantasy Job). What 2-3 key improvements would truly put you ahead of the pack? What key development areas, if you were to make significant progress in, would make you most excited and engaged with your work and add value to your team or company?

**Step Two: The “What”**
There are four key categories that your professional development strategy should focus on: knowledge, skills, talent and experience. Only the first two are within your direct control, but all four are worth exploration.

**Knowledge** – Knowledge is directly within your control. Learning more about a subject takes time, but it is generally a very straightforward process. Blogs, books, podcasts, videos, interviews, classes – the resources available to you are vast and largely free. Commit to learning and being a sponge for knowledge; it will set you apart and make you an invaluable resource to any team.

**Key Questions:** What will it take to become an expert in your field, or in one specific area of
your field? What 2-3 topics of focus would be most beneficial to you? What knowledge or expertise do you want to have one year from now?

**Skills** – Skills are defined as “the learned capacity to carry out pre-determined results often with the minimum outlay of time, energy, or both.” In English: skills are things that you are good at; things you have picked up over time that transfer to job-related success. Some examples of general skills include time management, project management, and prioritization. You may also have specific skills related to your job or industry, such as marketing, sales or web development. While some skills may come more naturally to you than others (see talents), you can generally improve your skills through repetition, attention, self-awareness and feedback.

**Key Questions:** What skills do you already have? Make a list of ten. What new skills would take you from average (or above-average) to absolute rock-star?

**Talents** – Talents, or gifts, are skills that come naturally to you. Talents light you up, give you energy, make you feel like you are “in the zone” when you are fully utilizing them. You may be talented at organizing information. Someone else might be talented at singing. I am talented at motivating people and simplifying complex problems. Tapping into your talents and your natural strengths will make you infinitely more successful in your role, happier and more engaged. There are several online assessments that will help you uncover your natural strengths; two free ones I like are [Myers Briggs](https://www.myersbriggs.org) and [Via Signature Strengths](https://www.viasignaturestrengths.com).

**Key Questions:** What skills or tasks come naturally to you? When do you feel most “in the zone”? What talents are you under-utilizing today? How can you better use your talents in the job you have now?

**Experience** – Experience is tried and true on-the-job learning, and unfortunately you can’t manufacture it. Particularly for young employees, “lack of experience” can be an exasperating reason for not landing a job or position you want. Even without years of experience under your belt, you can work to understand what types of experiences you will need to be successful in the future. If you want to be a manager, look for opportunities to drive a strategic project with multiple stakeholders. Schedule lunches (see my previous post on [informal interviews](https://example.com)) with people who have the experience you need or want. Ask what they have learned in their role, what surprised them, and what you can do to build prepare yourself for opportunities in the
future.

**Key Questions:** What job-related experience are you lacking and how can you develop those skills another way? What aspects of that experience can you learn from others?

**Step Three: The “How”**
If you haven’t yet written down your answers to the questions above, have no fear! I’ve created the following [handy template](#) which you can copy and use to record your answers. I’ve said it before and I’ll say it again – write them down! This strategy is nothing if you can’t refer back to it frequently.

Now we get to the how – time to write some measurable goals and come up with a plan for how you’ll research and achieve those goals.

I suggest the following five steps:

1. **Choose three key areas of development.** Make sure they are broad and aggressive; don’t sell yourself short or let yourself off easy! Stretch, think big, aim for the stars.

2. **Write a mini one-year vision statement for each area.** Write as if you have already achieved success or made significant progress; for example, “Time Management: I am extremely efficient. Each morning I focus on completing my biggest task before answering emails. I prioritize my work on a daily and weekly basis, and make sure that 80% of my time is focused on the top 20% of my job in terms of strategic importance.”

3. **Set benchmarks for yourself.** If the development areas stretch over one year, what do you hope to achieve six months from now? Brainstorm a list of resources or action steps to reach your benchmarks. This may include any of the following:
   - Resources (blogs, books, videos, podcasts)
   - Trainings/Education (classes – online or in-person, formal education)
   - People to Talk to (Mentors, others strong in this area)
   - Other (journaling, scheduling weekly time for reflection, etc.)

4. **Develop a system to track your progress** or use the [sample template](#) I created (I figure third time plugging this is the charm that will get you to put your plan to paper!).
5. **Engage others.** Ask for feedback regularly, partner with someone who also wants to develop in one of the areas you have chosen. See my previous post on creating peer support networks.

“I am defeated, and know it, if I meet any human being from whom I find myself unable to learn anything.” -George Herbert Palmer

Jenny Blake has worked at Google for almost five years, and is currently a Career Development Program Manager and internal coach. She is the author of the upcoming book, *Life After College: The Complete Guide to Getting What You Want* (Running Press, 2011) and blogs at LifeAfterCollege.org, where she provides simple, practical tips about life, work, money, happiness and personal growth. Jenny's goal is to help people focus on the BIG picture of their lives...not just the details. http://www.lifeaftercollege.org/blog/speaking/jenny-blake-bios/

**Ask Yourself: Why do I hate my job?**

If you happen to hate your job and want to leave it, check out this interview below of Ryan Paugh co-creator of Brazencareerist.com

Just click on the click below.

http://ryanpaugh.com/hate-job-video/

For more from Ryan check out his blog @ http://ryanpaugh.com or connect with him and other Gen-Y's at http://www.brazencareerist.com/
Why the 8 Hour Workday Doesn’t Make Sense
By Rao Srinivas at http://www.theskooloflife.com/

The 8 hour workday is one of those things that seems be something in place largely because it’s just the way we have done things for so long. I know there are exceptions to the idea that the 8 hour workday doesn’t make any sense. There are certain industries and certain jobs that are required to operate in the structure of an 8 hour day in order to function. I recognize and respect that. But as we move from industrial age to an age of information, it’s time to realize that the system is kind of an efficiency clusterfucj3$. Let’s look at the flaws of an 8 hour work day.

- **Commuting:** Making people commute to work has to be one of the worst things we do. Traffic for the most part stresses people out. As much as I’ve found ways to pass time sitting in traffic such as audiobooks, I still think that it can’t possibly good for our performance at work to spend an hour in traffic each day. Call me crazy, but spending an hour each day in conditions that irritate the hell out of you doesn’t seem like it’s going lead to the most productive day at work. But thousands, if not millions of people commute to work every single day.
• **Inefficiency:** I've said before that most people suck at managing time. You don’t need to blame yourself for that. You should blame the system that forced you to work within the structure of the 8 hour work day. The inefficiencies of the 8 hour work day are vast. A while back I talked about productivity, flow states and how I write 5 blog posts 2 hours. At the root of all this inefficiency is the fact that nobody is productive for 8 hours a day. In fact, I’m willing to bet that most people aren’t doing anything for 40% of the working week. Because we’ve given people 8 hours to work with they’ll find ways to fill that time and call it work. **It’s not a lack of time that’s the problem, it’s too much time.**

• **Unhappiness:** It seems that the typical 9to5er is living for the weekends. Radio stations say things like “it’s hump day, you’re almost there.” Almost where? Why are we constantly trying to get a destination other than where we’re at? How much anxiety is that really causing? Why do companies not even ask questions like this? Within the confines of the 8 hour workday people eagerly anticipate the weekend because they will finally be free, even if is for just for 48 hours. **You really have to wonder how much of a person’s full potential is being reached when they are viewing their working environment like this. If every week you go to work anticipating the opportunity for your once a week escape, then it’s clear that the 8 hour work day is flawed.** I had a boss a few years back who seemed insistent on measuring face time. If I left the office at 4:30 on a Friday, I would receive a phone call at 5 asking why I left early. Let’s just say if it was socially acceptable I would probably kick this guy in the balls and punch him in the face if I saw him again. Mark Lawrence at Lifestyle Ignition even wrote about the amount of fake work that seems to be pervading the corporate world. Escaping the 9 to 5 is a mission that more and more people seem to be on these days.

• **Stifling Creativity:** At the root of all 8 hour workday issues is this. The 8 hour work day is a creativity killer. Today, human creativity is at an all time high because less and less people are working in offices. People are finding ways to make a sustainable living by tapping into their own creative potential. This is the beginning of what I think will be a creativity revolution. The technology platforms
in place today have removed the barriers of technical knowledge and opened up possibilities to everybody. The 8 hour workday is the kiss of death to these possibilities. Unfortunately, office environments are not particularly inspiring, with rare exception (Google, Facebook, etc). It's interesting to note that an inspiring office environment seems to be common to some of the greatest corporate success stories of our time. What’s amazing is that if we started to rethink the 8 hour workday in terms of a person’s creative capacity, instead of the number of hours they work, we may possibly tap into the best work that every individual has inside of them. It’s even possible that they would work more than 8 hours because you’ve allowed them to define the structure of what works best for them and given them the freedom to operate.

Despite all of this, people will still work 9 to 5 and even search for 9 to 5 jobs. The corporate world has done such a good job conditioning us into this that people fear the idea of operating outside of the 9 to 5. I’m going to go out on a huge limb and say that at some point the 8 hour work day is going to be the demise of corporate America and the very system that has kept things running like clockwork for years is going to be what causes it to fall apart. The digital nomads, the netsetters, and all of us who are taking part in this creativity revolution are just the beginning of a movement where an entire generation is going to give corporate america and the social matrix the finger.

For more advice from Rao check out: http://theskooloflife.com/
Chapter 4: Your Finances

Why Most Budgets Fail (But Yours Doesn’t Have To)

By David Weliver http://www.moneyunder30.com/

My first time wasn’t until I was a college freshman.

I was 19.

I could tell you that I wanted everything to be perfect, but honestly, I just wanted it to work. I knew what I had to do, but I had no idea how to do it.

I’m talking, of course, about my first budget.

When I finally sat down at my dorm room desk to scrutinize my spending, I was already in debt. And little did I know, I would stay in debt for the better part of ten years. Clearly, I shouldn’t have waited so long.

You see, when I arrived in college, I had a few thousand dollars in my bank account from a summer job. After I purchased textbooks and a few dorm decorations, I had maybe $1,500 left. And within a month or two, I had spent it on pizza and bus tickets to see my girlfriend. I was smart enough to realize that I was spending money I didn’t have, but I wasn’t disciplined enough to stop. I wrote a budget, but month after month, I blew it out of the water. Soon, my first credit card maxed out, and I was on to cards two and three.

Why my budget—like most—was failing.

I think budgets often fail for two reasons:

- They lack an accurate record of past spending.
- They lack well-defined goals that are attainable.

When you think about it, a budget is nothing more than a spending goal. When you write a budget, you’re telling yourself, “I will not spend more than X dollars on this type
of thing within this time frame.” And that, my friends, is a goal. No different than a goal you might set when you’re trying to lose weight or set a personal best 5k time. And if you’ve ever had experience setting goals, you’ll know that goals need to meet certain criteria to be effective. I like the SMART mnemonic. Goals need to be:

- **Specific**: “I will only spend $200 on going out this month and put $200 extra into savings” instead of “I’ll spend less than I bring in this month.”
- **Measurable**: Budgeting doesn’t work if you can’t measure what you earn and what you spend. Period.
- **Attainable**: If you pay $600 in rent and $200 in utilities, it’s going to be awfully hard to keep your total monthly spending under $1,000.
- **Relevant**: Why are you budgeting? Is it to get out of debt faster? Meet a specific saving goal? Test your willpower? Be clear about why you want to budget up front.
- **Time-bound**: Basically, you need a deadline. For most of us, it’s the end of the month. But setting daily and weekly budgeting goals may be more effective.

Again, I think most budgets fail because they aren’t attainable and they aren’t measurable (or, more precisely, we fail to measure accurately). Now, I’m going to talk about why this is, how we can do better, and Mint, the popular and free monthly budgeting tool, can help.

*Full disclosure: Mint’s parent company, Intuit, is an affiliate advertiser on this site. I like Mint—and am happy to recommend it, after all, it’s free—but it’s certainly not the only budgeting tool out there. Here’s a list of other monthly budget tools for comparison.*

**Your budget needs well-defined and attainable goals.**

Certain nerds aside (many of whom—ahem—may also be financial bloggers), most of us don’t budget because we enjoy numbers and spreadsheets. We budget because we want to achieve a financial milestone. For example:

- We want to stop spending more than we earn and, inevitably, going into debt.
- We want to pay down existing debt faster.
• We want to find extra money every month to save for a home, emergencies, or retirement.

Although these are all worthy goals, they are not specific enough to motivate a really good budget. An example of a specific goal would be: “I need to find an additional $200 a month to pay off my credit card debt by the end of the year. I know I spend too much on going out with friends and clothes shopping, so I’m only going to spend $150 a month on each.” When your goal is specific, you’ll know exactly where you need to watch your wallet and what you’re going to do with the savings. As you see your progress toward your big-picture goal, it will motivate you to stick to your budget on a daily basis.

Finally, I’m a proponent of focusing on one thing at a time. Although a good budget lets you see the whole picture of your monthly spending, setting out to curb your spending in every category at once is risky. Instead, take baby steps. One thing at a time. If you spend too much on going out, try to spend less on going out for a week or two. Then, add a shopping goal. Etc.

Your budget needs an accurate record of past spending.

You can’t manage what you don’t measure.

If you don’t know how much you spent on eating out last month, how do you expect to spend less on it this month? Budgeting begins with figuring out how much money you’ll have for a month, and what you want to do with it. But that’s the easy part. Anybody who got through fifth-grade math can sit down with a pay stub and divide it up. The hard part is tracking where that paycheck actually goes.

This is why the **envelope method** of budgeting is unquestionably the best. (With an envelope budget, you take the cash you have to spend for a week or month and divide it into envelopes for different things like rent, gas, groceries, etc. When you spend the money in each envelope, you can’t spend any more on that category). For somebody who has had difficulty with other budgets in the past, I’d still recommend trying an all-
envelope system. Unfortunately, many people simply don’t use cash anymore, and it can be inconvenient.

**Tracking and categorizing transactions in Mint:**

![Image of Mint interface](image-url)

Although [credit cards](https://www.mint.com) and debit cards make tracking your overall spending easy (you get a statement each month with a tidy list of all your purchases), you still need to sit there and categorize the purchases. It’s tedious. It’s time consuming. And unless you’re one of those spreadsheet nerds, you’re probably not going to do it. Hey, no judging. That’s where budgeting tools like Mint come in. Mint—and others like it—can aggregate and categorize transactions from all of your bank accounts and credit cards. The categorization still takes some manual effort, but Mint learns from you. As soon as you tell it that $1.98 purchases from your corner convenience store are for coffee, Mint will correctly assign these future transactions. And Mint doesn’t lie. When we track our own spending, we may “fudge” a bit. We may not include the $100 in cash we took out of the ATM one Saturday night and blew mostly on cover charges and tequila shots. With a budgeting tool, that cash needs to be accounted for.
Predefined goals in Mint:

Budgeting tools like Mint make measuring your spending easier, which makes budgeting easier. When Mint’s categorization is working well, you can set text or e-mail alerts to notify you if you exceed spending in a certain category. (I recommend setting the alerts about 25% under your monthly goal amounts, because credit card transactions can take a couple days to post). Finally, Mint’s new goals feature allows you to set long term goals and see your progress. When you choose from predefined goals (like buying a car or getting out of debt), Mint guides you through some questions like when you want to reach your goal, what existing assets you want to use towards your goal. Then Mint shows you how much you’ll need monthly to reach your goal so you can tweak your budget accordingly.

To learn more about Mint, read my brief overview or open an account…it’s secure and free.
In conclusion...

Budgeting is a bit like counting calories. Figuring out your goal consumption (or spending) is easy. Diligently tracking every calorie eaten or dollar spent, not so much. Budgeting tools like Mint eliminate the pain of tracking every penny and can help you set attainable goals, increasing the chances your budget will succeed. I just wish I had that kind of help 10 years ago.

Credit Card Debt: Eight Ways Out
By David Weliver http://www.moneyunder30.com/

It’s never a good time to be in credit card debt, but I’ll be honest: the nasty economic climate makes it an even worse time to be in debt.

Creditors are jacking interest rates and employers are slashing jobs—a combination that could land any of us between a rock and a very hard place. If you haven’t taken action on your unpaid debt yet—or have slipped from your plan—reread these eight fundamental ways to dig out from under your credit card debt.

1. Pay more than the minimum payment

I don’t think going into debt—even credit card debt—is, by itself, a financial sin (if you have a good reason). What is sinful—and dangerous, too—is going into credit card debt and then only paying the minimum monthly payment. No matter what your total credit card payment, if you only pay the minimum every month, it will take you more than 10 years—possibly 20 or 30—to totally pay off your debt. Plus, you’ll have paid your credit card company thousands in interest for the privilege.

If you do nothing else to start digging out from debt, pledge to pay more than you minimum payments. Try to double your payments if you can. If that breaks your budget, look for ways to cut back, and up your minimums as much as you can—even if it’s only be $10 or $25 dollars each.

2. Snowball your credit card payments
Snowballing is about paying down the credit cards with the highest interest rates first as fast as possible, then moving onto the next credit card, and the next. There are dozens of calculators out there to show you how snowballing can work for you, but the premise is simple:

- Determine how much you can pay monthly on your debt
- Determine your highest interest credit card
- Each month, pay all your minimums, then pay the rest on the highest rate card
- When that card is paid off, repeat until all debts are paid

Of course, at any time during your snowball, you get the chance to swap a high rate card for a 0% APR or other low interest rate (see balance transfer credit cards for some options), do so, and again move your monthly payments to the next card with the highest APR.

3. Cash out your savings

Nobody wants to cash out your savings account to repay credit card debt, but if you have a savings account or investments, you’re one step above those in debt without savings of any kind. If you’re paying 15% or 18% on your credit cards and earning 3% or 5% on your savings, it doesn’t make much sense not to pay down the credit cards. Of course, you’ll be out an emergency fund for a while, but you can save that back up. When it comes to touching retirement accounts like your 401(k) or an IRA, however, think twice: you’ll pay 20% taxes and a 10% early withdrawal penalty to cash out your retirement. In most cases, it’s not even worth doing so to pay down high interest credit card debt.

4. Turn to family

It’s tough to ask family for money, but you may be surprised how willing a loving family member may be to help if you’re sincere. Whenever you turn to family or friends for a loan, however, insist on a written arrangement. Borrowing money from family or friends is risky business if you stop paying,
5. Get a home equity loan

If you own your home, you can tap into the equity you’ve accumulated through years of paying down the principal. (Assuming you’ve owned the home long enough—and in a favorable enough market—to have built up equity).

I recommend a home equity loan (HEL) rather than a home equity line of credit (HELOC) because you won’t be tempted to add new debt on top of the credit card debt you’re already trying to repay. (Also, do NOT use those credit cards again once the balance is transferred to the home equity loan!)

If you qualify for a home equity loan, you may be able to swap credit card debt at 15% or 18% interest for a 7% loan. Plus, home equity loan interest is tax deductible, effectively reducing the interest rate you’re paying on your debt. LendingTree Mortgage Loans can help you compare home equity loan rates online from different lenders.

6. Take a 401(k) loan

If you have exhausted nearly every other option, you may be able to tap into your 401(k) retirement savings to repay credit card debt without paying the early withdrawal penalty. How? With a 401(k) loan. (Note: This is different than cashing out your 401(k), which you shouldn’t do).

The benefit to repaying credit card debt with a 401(k) loan is that you repay interest to yourself, not a bank. The downfalls of 401(k) loans are that you loose out on any returns you would have earned and, if you leave your employer before your loan is paid off, the remaining balance is treated as a taxable dispersal that is subject to the 10% early withdrawal penalty. In general, I wouldn’t recommend a 401(k) loan, but it could be an option.

7. Negotiate with your creditors

If your savings are dried up, relatives can’t loan you money, and you don’t have a retirement fund or home to borrow against, it’s not time to file bankruptcy…yet. Before
you even think of the “B” word, try calling your creditors and negotiating with them one on one. The trick? Threaten bankruptcy, even if you’re far away from considering it.

Nothing scares creditors more than a customer filing bankruptcy and many will do whatever it takes to help you avoid it—and help themselves to continue to collect money. They may offer to lower your payments, cut your interest rates, possibly even reduce the amount you owe. Everything is negotiable, but it will take time, and a lot of patience.

If you don’t feel like doing it yourself, you might consider enrolling the help of a debt management agency, but be forewarned, these agencies do charge a fee, and may not negotiate as good terms as you would be able to on your own.

8. When other options are gone, file bankruptcy

When we take on debt, we have a moral responsibility to repay it. Sometimes, however, repaying that debt (while still putting food on the table) simply isn’t possible. When you’ve reached that point, it may be time to declare bankruptcy.

But be prepared for bankruptcy’s nasty consequences. You’ll have a hard time getting new credit for up to 10 years, may be forced to surrender much of your personal property, and will have to pay filing and attorney’s fees in the hundreds or thousands of dollars.

Final notes

Credit card debt is like financial cancer. Left untreated, it will grow and grow and choke your financial livelihood. With care and attention, even big debts are beatable, but it’s not easy. So suck it up, hunker down, and prepare for a long battle. Good luck!

For money financial advice check out David’s blog at http://www.moneyunder30.com/
5 Ways to Make Money Now

Whether you’re having trouble finding a steady job, need extra cash to make ends meet, or simply like being your own boss, there are ways you can make quick cash with little or no start-up costs.

From home-based small businesses to jobs you do here and there, these money-making ideas allow you to set your own schedule and bring in the extra cash you need — starting today.

**Freelancing**

**Tell me more:** Freelancing can take many forms, but some of the easiest (and most plentiful) freelance jobs to get are in web and graphic design, and writing.

**What does it entail?** Jobs can range from large to small and can include: designing flyers, designing websites, editing and proof reading papers, dissertations and web content, writing resumes, coaching students in writing more effectively, putting together small business plans, promoting events, translation services if you’re bi-lingual and more.

**How much can I make?** Services start a few dollars per page for proof reading to several thousand for web design.

**Where are the jobs?** Craigslist.org is a great place to start. Check out the “Writing/Editing/Translation” section under Services.

**Selling Your Creativity**

**Tell me more:** Turn your hobby into cash. If you’re a creative person, you can make cash doing what others can’t do— being creative.
What does it entail? Creating handmade products or offering creative services. Some examples: selling handmade items – such as knitted goods, embroidery, jewelry, wedding and party favors, etc.— cake decorating, photography, gardening and garden design, and more.

How much can I make? Handmade one-of-a-kind products sell for as much as $50 online depending on the item. Novice photography services can make a couple hundred dollars depending on talent and the event.

Where are the jobs? Etsy.com is the best place online to sell anything handmade. Also check out local flea markets, and to offer local creative services, Craigslist.org.

**Home Day Care**

Tell me more: Twenty four states allow providers to care for five or more children before a license is required. Additionally, licenses are relatively easy to obtain for those who are interested.

What does it entail? Caring for infants, toddlers and preschoolers while their parents are working.

How much can I make? Childcare services generally range from $100-$250 a week per child depending on the child’s age and your location. For example, according to The National Association of Child Care Resource & Referral Agencies, in 2009, the average annual cost of care for an infant in a family child care home ranged from $3,582 in South Carolina to $11,940 in Massachusetts.

Where are the jobs? If you are licensed with your state, the state will list you if people call looking for daycare homes. Additionally: Craigslist.org, word of mouth, posting flyers.
**House Keeping/Cooking**

**Tell me more:** Housekeeping requires no prior training. All you need is a mop, a broom, a rag, attention to detail, and some tunes to keep you upbeat. Supplement your housekeeping services by also cooking or offer those services separately.

**What does it entail?** Cleaning and cooking. It's that simple. Whether it's a steady job where you come in daily or a twice a month gig, cleaning and cooking are jobs that are relatively easy to find and quick cash earners.

**How much can I make?** $15-$25 an hour for cleaning.

**Where are the jobs?** Craigslist.org, flyers, word of mouth.

**Pet Services**

**Tell me more:** Caring for pets while the owners are at work or traveling. In major cities like New York, dog walking is big business.

**What does it entail?** Pet sitting while owners are traveling, feeding pets, walking dogs, simple grooming (baths, combing, etc), pet taxiing (taking to vet appointments and grooming), and pet training if you have experience. Walk several dogs in a neighborhood at once for maximum earning potential.

**How much can I make?** Dog walking: $8-$35 per walk, per dog.

**Where are the jobs?** Craigslist.org, flyers around the neighborhood, word of mouth. Tip: find clients at the local dog park.

For more personal finance & job search advice check out http://www.monstercollege.com/
Two Income Generating Ideas by Jarret Turner

http://budgetsnob.com/

After running a few eBay auctions and doing a small bit of consulting on the side, I believe even more now that earning a few extra bucks can dramatically alter your financial position.

So, I took Friday off last week and fired up the brain cells to come up with two more, maybe a little unusual, money making ideas. These are based off my own interests—one food based and one art based. But hear me out. These two ideas are interests I’ve had but, for one reason or another, I didn’t feel they were ready to bear fruit. Until now.

I’ve had these ideas tucked into the back of my mind for years. But now the technological platforms are available for someone to take them and run. In case you’ve been living in your basement that last few years, commerce is no longer bound by city limit signs. Old ideas once thought dead are making a resurgence. Like this first idea.

**Idea #1 – Be a Food Grower.** After reading *Square Foot Gardening* I was super pumped about growing more of my own food. Years ago, I helped my grandmother with her garden. I enjoyed it but dreaded all the work. Weeding. Watering. Weeding. Weeding some more.

Square foot gardening takes away much of the pain involved with gardening and yields the same amount of produce on 1/10th the size of land. Perfect for us city slickers with small yards or maybe only a few windowsills.

But who likes getting up early on Saturday and Sunday morning to trudge down to the local farmer’s market hoping to sell enough food to cover the booth cost? After working during the week, I’ve always been very reluctant to give up my weekends. But then I read about a food website.

*Foodzie*, a new platform that allows growers to sell their food creations, could become a major force in the independent food selling business. No longer bound by local farmer’s
market stands, independent growers can reach the world by creating their very own online food store.

You might think selling, packing, and shipping vegetables from your backyard would make a cute, little part-time gig. That is until you read about Rick’s Picks. Started as a hobby, Rick Fields built a nice little “side” business selling pickled vegetables to the tune of over $500,000 per year.

Because of his successes, Rick has been featured in Business Week, CNBC, and NPR.

If you’ve ever thought about selling food, now’s the time to do it. Foodzie is young, and definitely up and coming, and I still see a lot of potential for foodies to create a nice following. This combined with square foot gardening techniques opens the door for most of us to be in the food business.

Can you think of something to gorw? I’d like to try jalapeno peppers. I put jalapenos on everything. Eggs, hamburgers, hot dogs. You name it.

**Idea # 2 – Design and Sell Art.** One way that I’ve been able to pick up on trends is to watch the bookshelves and magazine racks at my local bookstore. If you grab the latest Inc magazine issue, there’s a story about a couple that creates and sells digital art prints.

As with the food growing idea above, the stars have aligned in recent years giving artists an outlet to sell their creations worldwide. According to the Inc magazine article, Ashley Goldberg and Drew Bell discovered blogging and the website Etsy. These would play crucial roles in starting Ashley G and Drew.

This is an inspiring story because it’s about real people making a living doing something they love. Even more inspiring is that this idea was made possible because of today’s web based technologies. Ashely Goldberg even admitted that St. Louis, where she grew up, was not the ideal market where she could make a living as a full-time artist. Going the traditional route, yes. Going the web route, absolutely not.
Even though it’s now bursting with artists, Etsy isn’t the only game in town. Etsy is an online gallery much like eBay. You still have to outsource your printing and do your own packaging and shipping. Wouldn’t it be great if someone else could fulfill the order? Freeing you up to create more art and connect with more customers? There is such a service. Several actually. It’s called print-on-demand and it’s becoming more and more popular.

The following are a few of the more popular print-on-demand services:

ImageKind.com
RedBubble.com
CafePress.com
Zazzle.com
deviantArt.com

One of the drawbacks to print-on-demand services is that you don’t have the final say in quality control. If you’re outsourcing, you can always find another printer more than willing to take your business.

I not only wanted to share these ideas, I also wanted to show you how today’s technological advancements are making it possible to do just about anything. Think about it. Who would have thought less than 10 years ago that someone could make half-a-million dollars selling pickled vegetables from a small building in downtown New York City? Or that a couple could make six figures selling digital art prints from St. Louis?

So what’s the idea you’ve been putting off because you don’t think it’s viable? Be inspired and take action!

For more from Jarret on personal finance ideas check out http://budgetsnob.com/
Finale

**PS.** Phew! I’m glad you made it this far. I know this ebook was rather large and both myself and the other websites involved still didn’t cover everything that occurs in your 20s. But I hope it was very helpful.

**If you haven’t done so already….**

My goal is to help 100,000 people in their 20s with their job search, careers, and personal finances. And **YOU** can play a major role in helping me reach this goal.

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Thanks for helping others in their 20s and being a part of the ‘Ultimate Guide to Your 20s.’

And…
Thanks for reading!

😊