The transition from a military to a civilian career is one of the most important tasks that you will complete. It is not an easy task, but it is made easier through careful planning and determined execution of the plan. Your job search is your new mission.
# Table of Contents

- Military Career Skills are Civilian Job-Ready Skills ........................................ 4
- Making Your Individual Transition Plan - Steps .................................................. 6
- Step 1: Conduct a Self-Assessment ...................................................................... 7
- Step 2: Explore Career Interests and Options .................................................... 8
- Career Clusters and Pathways ............................................................................ 9
- Online Tools for Career Planning and Preparation ............................................. 15
- Step 3: Fill any Skills Gap .................................................................................. 16
- Stop and Drop the Jargon .................................................................................. 17
- Prepping for a Behavioral Interview .................................................................. 18
- Inventory Your Personal Job Search Assets ..................................................... 19
- Step 4: Find and Apply for a Job ........................................................................ 20
- Strategies for Networking .................................................................................. 21
- Skill Builder: Build a Personal Network ............................................................. 22
- Managing Your Digital Dirt ............................................................................... 23
- Strong Verbs for Resumes .................................................................................. 24
- Resumes that Stand Out for the Right Reasons ................................................ 25
- Tips for Using Job Boards .................................................................................. 27
- Branding Yourself Online .................................................................................. 27
- Maximizing Career Fairs .................................................................................... 30
- Acing any Interview: What You Need to Know ................................................ 32
- Step 5: Managing Your Career Transition .......................................................... 33
- Dealing with the Stress of Career Transition ...................................................... 34
- A Blueprint for Managing Your Emotions ........................................................... 36
- 50 Ways to Lead - Everyday Actions That Set an Example .............................. 38
For many veterans, their military careers provided training and experience that provide a solid foundation for a variety of civilian careers. Think about it—a single occupational specialty in the military may have provided you with skills relating to project planning and management, personnel management, administration, equipment maintenance, communication, data entry, and computer hardware and software applications. Today’s job market demands a diverse set of skills and abilities—qualifications that many veterans possess due to their military service.

Veterans also bring other qualities that are highly prized by civilian employers, including a work ethic, teamwork and leadership abilities, planning and time management skills, confidence, and maturity. Here are some of the top abilities that employers value in new employees, and why:

**Managing time and tasks**—In the civilian workplace, just as in the military, the work of one person usually affects the work of others. Poor use of time or a lack of focus on priorities creates problems up and down the line. It is also a reality in both civilian and military jobs that multiple tasks must be underway at the same time. Your success at multitasking in your military career will be appreciated—and expected—in your civilian job.

**Communicating effectively**—In the civilian workplace, communicating with co-workers and customers is essential for career success. Communication ensures that assignments are understood, the expected results are known, and team members recognize their responsibilities. This is also true in the military workplace. Professionalism in communications is also vital to career success in both the military and civilian workplaces. Customers and supervisors in the civilian workplace will reward your demonstration of professionalism through loyalty and promotion. Fortunately, your military career demanded professionalism every day!

**Working as part of a team**—Teams are a feature of many civilian workplaces today. Teams can be formal or informal, long-term or project-based. However, what made you successful as a team member in your military career will work for you as a civilian: working toward common (team) goals, following accepted procedures and standards, and applying each individual’s abilities in the most effective way.
Navigating among people and places—Today’s workplaces are full of places inhabited by all kinds of people. The boundaries that indicate these places at work are the lines on an organizational chart and the walls separating divisions, departments, and offices. People of all backgrounds and experience levels work in these different places—they are called your co-workers. Civilian employers prize job candidates who have demonstrated their ability to know where to go, how to get there, and how to effectively interact with the people they meet along the way. Sounds a lot like skills learned and applied in a military career, doesn’t it?

Building professional skills—Most job openings in today’s civilian workplace attract many candidates who satisfy the basic requirements of the job. What civilian employers value more highly are those candidates who have gone beyond the basics to learn and develop new skills and who have applied those skills in their careers. As a veteran, you likely demonstrated your interest in professional development in many ways, such as by completing advanced or specialized training, seeking college credit for military experience, obtaining a security clearance, taking licensing and certification courses, pursuing leadership training, and using career interest assessments.

Getting the job done in a diverse workplace—The civilian workplace is becoming more diverse in terms of ethnicities, generations, and lifestyles. This change mirrors the changes in the population of the United States as a whole. Diversity is important to employers. In a global economy, it’s important to take advantage of the different skills and viewpoints that a diverse workforce offers. Work teams that represent diverse abilities and experiences can respond with more flexibility to a range of situations and challenges. Customers are diverse, so a diverse group of employees can also help the employer relate to those customers successfully. The military is already a diverse workplace, so your success there should be an asset in an increasingly diverse civilian job market!

WEB ACTIVITY

Learn more about the job search process for veterans. Download and read the free Veterans Talent Index from Monster Insights. Go to: http://www.about-monster.com/content/veterans-talent-index.
Making your Individual Transition PLAN

Completing the mission of your transition to civilian life requires planning and preparation. Planning will improve the odds of your success. A basic transition plan involves the following five steps:

**STEP 1** Conduct a self-assessment.

**STEP 2** Explore career interests and options.

**STEP 3** Fill any skills gap.

**STEP 4** Find and apply for a job.

**STEP 5** Manage your career transition.
This step involves taking a complete—and honest—look at your skills, training, experiences, abilities and talents. After completing this step, you will be able to summarize your skills, abilities, interests and talents for later use in a resume, cover letter, job application, and interview preparation.

Questions to Answer:

- What skills can you document?
- What training have you completed?
- What interests do you have?

Actions to Take:

- Get a copy of your DD Form 2586, “Verification of Military Experience and Training” (VMET).
- Get an official transcript of education and training credits you received. (Each service branch has its own system.)
- Save your VMET and your transcript as resources to use when writing a resume and preparing for an interview.
- Summarize in a list your demonstrated skills and abilities, as well as any personal interests or talents.

Translating Military Careers to Civilian Careers

While serving in the military, you had chosen a career path or occupational specialty. Many jobs in civilian life align pretty closely with military training and experience, such as these jobs:

- Auditor
- Case worker
- Civil engineer
- Entrepreneur
- Food service manager
- Heavy equipment operator
- Information technology/telecommunications
- Management
- Mechanic
- Medical specialist
- Nuclear engineer

It can be more difficult to translate some military occupations and training to their civilian counterparts. When looking for resources or communicating with potential employers, a successful strategy is to identify the major duties, tasks, and responsibilities of your military career—rather than refer only to the military job title. Civilian employers will be more familiar with the words you use to describe your responsibilities; they will probably not be familiar with many military job titles.

WEB ACTIVITY

You can use a “skills translator” to compare your military experiences to their civilian counterparts. One example is the Skills Translator at the website www.Military.com. Click on the “Military Transition” tab.
**STEP 2**

Explore career interests and options.

This step involves identifying possible career areas that interest you, as well as jobs that relate to those career areas. After completing this step, you will be able to narrow your focus to jobs in specific career fields of interest.

**Questions to Answer:**

- What career areas relate to your skills, abilities, education and training?
- Within each career area of interest, what are possible jobs of interest?
- Do those jobs of interest match your demonstrated skills, abilities, and experiences?
- Do any relocation requirements exist? How could those requirements affect your job search?

**Actions to Take:**

- Identify possible career areas that interest you.
- Gather information about each career area: employment trends/outlook, job duties, working conditions, education and training requirements, salary range, and other information important to you.
- Choose a career area for greater focus in your job search.
- Within each career area, identify jobs of interest that also match your demonstrated skills, abilities, and experiences.
- Research jobs of interest using tools for career planning and preparation.

**WEB ACTIVITY**

The Veterans Retraining Assistance Program, or VRAP, provides training towards an associate’s degree, non-college degree, or certificate that leads to a high-demand occupation (defined by the U.S. Department of Labor). To see a list of these high-demand occupations, go to: http://benefits.va.gov/vow/education.htm.
Career clusters are broad career fields in the civilian workplace. Each cluster represents related occupations organized into “career pathways.” Career information is often organized according to these career clusters and pathways. You can use them in two major ways:

- If you’re thinking about an occupation, you can find career information for that occupation under the appropriate cluster and pathway titles.
- If you’re interested in a civilian career field, but aren’t yet sure about a specific occupation, pick the cluster title to identify possible occupations. This will help you to narrow your focus.

Find the top career clusters that might interest you according to your personal qualities and interest/skill areas.

**Career Cluster: Agriculture, Food & Natural Resources**

**Personal Qualities:**
- Practical
- Observant
- Physically active
- Step-by-step thinker
- Coordinated

**Interest/Skill Areas:**
- Agricultural education
- Math
- Geometry
- Chemistry
- Physics
- Language arts

It’s more than farming! Science and technology are fascinating areas that continue to grow through research efforts. New methods and products are continually being developed to make our lives easier and safer. Many of the jobs involved in science and technology are part of agriculture. What exactly is agriculture? It is the production of plants and animals, and related supplies, services, mechanics, products, processing and marketing. Because agriculture continues to expand, the term agriscience is often used to describe the application of agricultural principles and new technologies. There are nearly 22 million jobs in agriculture and related fields in the U.S. today. Fewer than 2 million of these are traditional farming jobs. Agriculture in the 21st century is based in science and often calls upon the latest technologies.
Career Cluster: Architecture & Construction

Personal Qualities:
- Curious
- Follows directions
- Detail-oriented
- Can imagine possibilities
- Patient and persistent

Interest/Skill Areas:
- Math
- Drafting
- Physical sciences
- Construction trades
- Electrical trades
- Heating, ventilation, and air conditioning
- Technology engineering

WEB ACTIVITY

Careers in green construction: www.bls.gov/green/construction/

Career Cluster: Business, Management & Administration

Personal Qualities:
- Organized
- Practical and logical
- Patient
- Tactful
- Responsible

Interest/Skill Areas:
- Business and information technology/computer applications
- Accounting
- Math
- English
- Economics

Career Cluster: Arts, A/V Technology & Communications

Personal Qualities:
- Creative and imaginative
- Communicates well
- Curious about technology
- Relates well to feelings and thoughts of others
- Determined

Interest/Skill Areas:
- Art/Graphic design
- Music
- Speech and drama
- Literature
- Journalism
- Audiovisual technologies

Career Cluster: Education & Training

Personal Qualities:
- Friendly and helpful
- Decision maker
- Innovative
- Questioning/inquisitive
- Good listener

Interest/Skill Areas:
- Language arts
- Social sciences
- Math
- Science
- Psychology

Careers in green construction: www.bls.gov/green/construction/
Career Cluster: Finance

Personal Qualities:
- Trustworthy
- Orderly and logical
- Self-confident
- Methodical or efficient

Interest/Skill Areas:
- Accounting
- Math
- Economics
- Banking/Financial services
- Business law

Career Cluster: Government & Public Administration

Personal Qualities:
- Communicates well
- Competitive
- Service-oriented
- Organized
- Problem solver

Interest/Skill Areas:
- Government
- Language arts
- History
- Math
- Foreign language

Career Cluster: Health Science

Personal Qualities:
- Compassionate and caring
- Follows directions
- Conscientious and careful
- Patient
- Good listener

Interest/Skill Areas:
- Health careers education
- Biological sciences
- Chemistry
- Math
- Language arts

Look for “hidden healthcare careers.” Of the many possible careers in health sciences, you might be familiar with only a few of them—such as doctor, nurse, and physical therapist. Other careers are not well known and require little or no contact with patients. For example, investigate careers such as biostatistician, cytotechnologists, surgical technologists, pharmacy technician and medical transcriptionist. Health educators promote wellness and healthy lifestyles.
Career Cluster: Hospitality & Tourism

Personal Qualities:
- Tactful
- Self-motivated
- Works well with others
- Outgoing
- Easygoing/slow to anger

Interest/Skill Areas:
- Language arts/Speech
- Foreign language
- Social sciences
- Marketing
- Food services

Career Cluster: Human Services

Personal Qualities:
- Communicates well
- Good listener
- Caring
- Uses logic and intuition
- Non-judgmental

Interest/Skill Areas:
- Language arts
- Psychology/Sociology
- Family and consumer sciences education
- Finance
- Foreign language

Family and Consumer Sciences professionals work in the following areas:
- foods and nutrition
- design and consulting
- research
- education
- media
- child development
- human services
- retail merchandising
- consumer affairs
- the Cooperative Extension Service

WEB ACTIVITY

Ready to know more about some of the thousands of possible careers? Go to: www.bls.gov/opub/ooq/ooqindex.htm and scroll down to “Occupations and industries.” You’ll find articles about a wide range of career choices and career pathways.
Career Cluster: Information Technology (IT)

Personal Qualities:
- Logical/analytical thinker
- Sees details in the big picture
- Persistent
- Good concentration skills
- Precise and accurate

Interest/Skill Areas:
- Math
- Science
- Computer technology/applications
- Technology engineering
- Communications
- Graphic design

Who are IT workers? No single definition exists. However, people in IT careers usually have a computer-related focus. IT careers can be found in almost all parts of the country and in all types of organizations—from retail businesses to manufacturing plants.

Career Cluster: Law, Public Safety, Corrections & Security

Personal Qualities:
- Adventurous
- Dependable
- Community-minded
- Decisive
- Optimistic

Interest/Skill Areas:
- Language arts
- Psychology/Sociology
- Government
- History
- Law enforcement
- First aid/first responder

WEB ACTIVITY

To learn about the history of the FBI, go to: www.fbi.gov/about-us/history

To learn about “tools of the trade,” take a quiz to test your knowledge and more, go to: www.fbi.gov/fun-games

Applicants for careers in law enforcement must pass a series of tests. These tests can include a physical abilities test, a polygraph exam, a background investigation, a psychological exam, and other tests. To watch a video of a physical abilities test, go to: http://www.kcmo.org/police/AboutUs/Departments/Administration/HumanResources/EmploymentSection/HiringProcess/index.htm

A police academy provides candidates with the core knowledge and skills to succeed as a peace officer. To read about basic academy life, go to: www.ok.gov/leet/Peace_Officers/index.html

Career Cluster: Manufacturing

Personal Qualities:
- Practical
- Observant
- Physically active
- Step-by-step thinker
- Coordinated

Interest/Skill Areas:
- Math
- Geometry
- Physics
- Chemistry
- Trade and industry
- Technology engineering
- Language arts
**Career Cluster: Science, Technology, Engineering & Mathematics (STEM)**

**Personal Qualities:**
- Detail-oriented
- Inquisitive
- Objective
- Methodical
- Mechanically-inclined

**Interest/Skill Areas:**
- Math
- Science
- Drafting/CAD
- Electronics/Computer networking
- Technology engineering

*Like to solve problems? A committee of experts from around the world came up with a list of 14 “grand challenges” for engineering. Maybe you can help to find solutions to these challenges:*

- Make solar energy economical.
- Provide energy from fusion.
- Develop carbon sequestration methods.
- Manage the nitrogen cycle.
- Provide access to clean water.
- Restore and improve urban infrastructure.
- Advance health informatics.
- Engineer better medicines.
- Reverse-engineer the brain.
- Prevent nuclear terror.
- Secure cyberspace.
- Enhance virtual reality.
- Advance personalized learning.
- Engineer the tools of scientific discovery.

To learn more, go to: www.engineeringchallenges.org

---

**WEB ACTIVITY**

To see real-world movies about real STEM careers, go to: www.thefutureschannel.com
In some parts of the country, employers receive many more job applications and resumes from veterans than in other parts of the country. As a result, the competition for job opportunities may be tougher in those areas. Also, if you’re looking for a civilian job that is similar to your military specialty, some parts of the country may offer more opportunities than others. Being willing to relocate can expand your job opportunities—and give you an advantage over the competition. You may want to choose the type of job you want first, and then prepare to go where those jobs are. If you decide to relocate, you should consider:

- The job potential of the community
- The affordability of the community
- The suitability of the community for a short-term or long-term stay (depending on your personal goals)
- The environment around the community—rural or urban, small town or large, near recreational facilities, etc.

A number of online tools can assist you in choosing a career and finding a job:

- **Salary calculators**—These tools provide information on salaries within specific geographic locations and for specific career types. They are useful when moving from one location to another where the cost of living may be drastically different.
- **Career tests**—These tools can help you determine which career is a best fit for your skills and interests.
- **Skills training**—Technology centers, colleges and universities, and community or technical colleges can help you obtain or improve specific job-required skills. Many of them also offer courses online.
- **Advice and resources**—These tools provide information on current employment trends; sample résumés, cover letters, and common interview questions; and even advice on negotiating salary and benefits.
- **Podcasts**—Podcasts provide an opportunity for recruiters to give résumé and job seeking tips. They also enable employers to advertise positions and provide information about their organizations.
- **Blogs**—You can create your own job-search blog, read company blogs, and join career-related blogs.

To see sample crosswalks of military careers to civilian occupations, look for the document Career Cluster Connection on the website of the ASVAB Career Exploration Program at www.asvabprogram.com.
This step involves determining whether you are qualified for possible jobs of interest, and filling in any potential gaps in your qualifications. Filling in a recognized gap in skills or experience will make you a stronger candidate for a job. After completing this step, you will be more fully qualified for your top civilian jobs of interest.

Questions to Ask:

- Are you fully qualified for the civilian jobs you want?
- If you are not fully qualified, are you willing to fill the gap?
- Do opportunities and resources exist for you to fill the gap?

Actions to Take:

- Compare your list of jobs of interest (from Step 2) to your list of skills, abilities and experiences (from Step 1).
- Identify any gaps between the qualifications for your top jobs of interest to the qualifications that you currently have.
- Make a plan to fill any gap through more education and training, certifications, temporary or part-time jobs, volunteer work, or internships. List the resources available, such as local training programs or online credentials testing, as well as your personal resources available (time, money, internet access, etc.).
- Carry out your plan.
Don’t let military jargon put obstacles in the way of your successful career transition. You must take your military job description, skills, and accomplishments and translate them. Translate them into another language? Sort of. You need to translate them into skills that meet the needs of civilian employers. Employers and recruiters see hundreds and thousands of resumes. They do not understand military terminology and have no time to learn it. If your resume doesn’t quickly answer their questions about your qualifications, it will end up in the wastebasket.

Where should you start? Start by translating your military job title. Then, convert your job duties, skills, and accomplishments. Use key words and strong verbs that relate to the employer’s needs. (For example, the employer won’t know the meaning of your rank, but all employers will know the value of a job applicant who has supervised seven people.) If you’re not sure how to begin, start by describing what you did to accomplish a task, then go back and shorten your description until you have a statement. Basically, you should write, then edit, then edit again. Keep sifting through your words until only the shortest, most direct, most meaningful statement remains. Clear?
Some employers use the interview to identify real-life examples of your on-the-job performance, critical thinking and problem-solving skills, and leadership abilities. You need to be prepared for behavior-based interview questions. These kinds of questions require more than a one-sentence answer—they require you to answer the question using one or more specific examples from your experience. Some examples of behavior-based interview questions appear below:

- Can you describe a time when a team on which you were involved was failing, and the steps you took to remedy the situation?

- Can you tell us about a time when you had to persuade others to make a decision or choice?

- When did you accomplish something that required your participation to make the achievement possible?

- Can you explain a difficult situation involving a co-worker, and how you responded to it successfully?

- Can you describe a time when you had to overcome a significant barrier to achieve a goal, and what you did to overcome the barrier?

- Have you had to reconcile different viewpoints on a project or process in order to accomplish a task or goal? Please describe the situation, your actions, and the results.

- Tell us about a time when you had to respond to critical feedback from a supervisor or customer.

- Can you explain a situation in which you had to respond to an upset customer?

- Can you give us an example of how you were a key to solving a problem or resolving an issue?

- Can you describe how you prioritized the work on a project to achieve a successful outcome?

- How have you gone about making what you knew would be an unpopular decision?

- What is an example of a bad decision you’ve made? Why was it bad, and what would you do differently?

- Tell us about a situation when the time or other resources available to you changed, but you still had to meet the original deadline.
You have assets that will help in your career transition that are unique to you. By taking an inventory of your assets, you can make career decisions that make use of these assets. Here are some personal assets and their value to your career transition:

| **Your dreams**—Dreams and daydreams say a lot about what’s important to you. They also provide hints about what interests and motivates you. Thinking about your dreams can help you to get serious about pursuing a future that you’ve always wanted. | **What you know**—This refers to your personal knowledge base. It includes things that you’ve learned through education and training, as well as through experience. What you know may be of interest to a potential employer. |
| **Your values and beliefs**—Your personal values and beliefs act as guideposts in your work and personal lives. Knowing what these are, and why they are important to you, can help you to choose a career that places value on the same things. | **Who you know**—This is your personal network of relatives, friends, co-workers, acquaintances, professional contacts, neighbors, team or club members, and other people. Your personal network is very valuable in helping you to locate job opportunities—as well as supporting you during your career transition. |
| **Your (positive) personal characteristics**—These are the words you would use to describe yourself to another person. What kind of a person do you believe yourself to be? How do you think other people would describe you? Knowing these personal characteristics can better prepare you to respond to related questions during an interview. | **Transferable skills**—These are skills that you possess and that you can take anywhere with you—you can transfer them to another career. Transferable skills include communication skills, leadership skills, math skills, critical thinking skills, organizational skills, time management skills, and many others. Transferable skills are valued by many employers in all career areas. |
| **Your interests**—Interests are things you enjoy doing, things that you make time to do. For example, they may be hobbies that you pursue after work or on weekends. Or, you may get real satisfaction out of helping other people or volunteering. You may discover a new career that involves doing the things that you previously did “just for fun.” | **Materials and equipment**—These assets include things that you own, that could be helpful in a new career. Some of these assets are owned by many people, while others belong to fewer people. They include vehicles (to get to work or to perform work), cell or smartphone, computer and software, work-related tools or equipment, work-related clothes, portfolio (of your work, such as photographs or other samples), money, and other examples. |

Make a list of your assets for each of the categories above. Use your list as you make decisions about career and job opportunities.
his step involves finding a current job opportunity in the civilian workplace and applying for the job. After completing this step, you will have applied for one or more jobs.

Questions to Ask:
• Do you have any “digital dirt” to manage?
• Have you identified members of your personal network?
• Have you updated your resume?
• Have you created an e-resume?

Actions to Take:
• Set up accounts on social media sites, such as Facebook and LinkedIn, if you haven’t already.
• Brand yourself online using social media and professional networking sites.
• Build your personal network.
• Update your resume and create an e-resume.
• Identify potential job opportunities.
• Apply for jobs of interest.

Finding Job Opportunities
Most jobs are filled through referrals from other people. As a result, your primary job search tool should be your personal network of friends, co-workers, acquaintances, and family members. In addition, consider these resources:
• Career networking websites
• Social networking websites (LinkedIn, Facebook)
• Career fairs
• Employment agencies
• Newspaper classified ads
• Internships, volunteer work, community service work
Networking is the job of creating links from people you already know to people they know, for a specific purpose—such as finding a job. It also involves making yourself known by meeting with people formally or informally in groups or one-on-one. Networking rarely produces immediate results. It may take many conversations with many people before you find yourself in an interview. It is important to remain positive when talking to potential contacts.

• Join and participate in professional organizations. Almost every career field has related professional organizations. Find organizations that relate to your career interests.

• Practice your social skills. It will give you more confidence in your ability to meet new people and communicate with them.

• Develop your personal self-introduction. Think of a way to introduce yourself to create interest. Practice your introduction until it feels natural and includes the words you want.

• Look for opportunities to network. Are there professional organizations you could join? Is there volunteer work you could do in your community? Think of ways to make yourself more visible to other people.

• Reintroduce yourself to people; don’t wait for them to remember you. Remind the person where and when you met before.

• Focus on people when you meet them. Practice your ability to listen for and remember names. Being remembered makes people feel good. It also helps you to widen your network.

• Be courteous with everyone you meet. Anyone you meet could become important in your working life. Being respectful also encourages other people to include you in their networks.

• Keep addresses and titles up to date.

• Keep your network active by staying in touch with people. Use cards, notes, text messages, telephone calls, personal visits, email and other opportunities.

• Follow up promptly on any job referrals that people give you. People like to know that their advice was helpful. Following up with people will encourage them to share more leads with you.
**Skill Builder**

**Build a Personal Network**

A **personal network** is a voluntary, informal communication community. It includes people who share information, abilities, services, support, or other resources with each other. The people in a network make connections with other people. These connections allow members to ask for help or resources—and respond to similar requests from other members. Networking is the process of creating and maintaining a personal network. Networking allows you to use your communication skills to improve your ability to get something done—such as finding a job or a new job. The success of your personal networks depends on your ability to make connections with other people.

1. **Meet 3 new people.** You can meet them where you go to school, where you work, from a club or community group, from church, or other opportunities that make sense for you.
2. **Introduce yourself** to each person and carry on a short conversation. After each conversation, record basic information about each contact:
   - The person’s name
   - Where the person works
   - The person’s title (if any)
   - When and where you met
   - Things you talked about
   - Needs, requests, and interests of the person
   - Other people or organizations discussed
3. **Make a goal for yourself** to add a certain number of contacts to your network each month. Check your progress, using a calendar to remind yourself.
Managing your Digital Dirt

Be careful about the information you provide or post online. This is especially important with social media sites. Employers may check a job applicant's online information as a routine part of the hiring process. In other words, you need to manage your "digital dirt." Do this by:

- Being choosy about what you post about yourself.
- Searching for your own name to discover what others might be sharing about you:
  - Use multiple search engines, such as Bing, Yahoo, Google, etc.
  - Use quotes around your name.
  - Search for different spelling variations of your name—even possible misspellings.
- Using available privacy controls.
- Knowing the people with whom you share personal information.
- Removing information that might harm your chances of getting a job:
  - Inappropriate photos
  - References to drinking, drug use, etc.
  - Derogatory references to anyone, including co-workers
  - Rants about every topic
  - Spelling and grammar mistakes
- Keeping personal information private.

TIP:

Making introductions and participating in conversations are important skills in the civilian workplace. How you make and acknowledge introductions can influence the impression you make on other people. Being able to start a conversation—and keep one going—will also help you in social and workplace settings. To build your skill, you can practice in groups of 2 or 3. Practice introducing yourself and another person, as well as carrying on a casual conversation for 5 minutes. After 5 minutes, think about your answers to these questions:

- What topics did the group talk about?
- Did anyone dominate the conversation?
- Were there any awkward silences? If so, when?
- Did the conversation use the full time available?
- How would you judge your conversational skills?

WEB ACTIVITY

A free guide to resumes, applications, and cover letters is available! Look for the May 2009 file under "Choosing and changing jobs" at www.bls.gov/opub/ooq/ooqindex.htm.
Strong verbs are action verbs—they get to the point quickly and describe your skills, abilities, and accomplishments accurately. You should use strong verbs in your resume, but also any time you need to list your qualifications. Some useful strong verbs appear below.

<table>
<thead>
<tr>
<th>Achieved</th>
<th>Acquired</th>
<th>Acted</th>
<th>Adapted</th>
<th>Administered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advised</td>
<td>Allocated</td>
<td>Analyzed</td>
<td>Answered</td>
<td>Applied</td>
</tr>
<tr>
<td>Approved</td>
<td>Arranged</td>
<td>Assembled</td>
<td>Assessed</td>
<td>Assisted</td>
</tr>
<tr>
<td>Audited</td>
<td>Authorized</td>
<td>Balanced</td>
<td>Briefed</td>
<td>Budgeted</td>
</tr>
<tr>
<td>Built</td>
<td>Calculated</td>
<td>Checked</td>
<td>Coached</td>
<td>Collected</td>
</tr>
<tr>
<td>Communicated</td>
<td>Compared</td>
<td>Compiled</td>
<td>Completed</td>
<td>Complied</td>
</tr>
<tr>
<td>Computed</td>
<td>Conducted</td>
<td>Constructed</td>
<td>Consulted</td>
<td>Contracted</td>
</tr>
<tr>
<td>Controlled</td>
<td>Converted</td>
<td>Coordinated</td>
<td>Created</td>
<td>Decided</td>
</tr>
<tr>
<td>Defined</td>
<td>Delegated</td>
<td>Delivered</td>
<td>Demonstrated</td>
<td>Designed</td>
</tr>
<tr>
<td>Determined</td>
<td>Developed</td>
<td>Devised</td>
<td>Diagnosed</td>
<td>Directed</td>
</tr>
<tr>
<td>Displayed</td>
<td>Distributed</td>
<td>Documented</td>
<td>Drafted</td>
<td>Drove</td>
</tr>
<tr>
<td>Eliminated</td>
<td>Enforced</td>
<td>Ensured</td>
<td>Established</td>
<td>Estimated</td>
</tr>
<tr>
<td>Evaluated</td>
<td>Examined</td>
<td>Exceeded</td>
<td>Expanded</td>
<td>Explained</td>
</tr>
<tr>
<td>Extracted</td>
<td>Facilitated</td>
<td>Filed</td>
<td>Fixed</td>
<td>Focused</td>
</tr>
<tr>
<td>Followed</td>
<td>Formed</td>
<td>Gathered</td>
<td>Generated</td>
<td>Guided</td>
</tr>
<tr>
<td>Handled</td>
<td>Headed</td>
<td>Helped</td>
<td>Identified</td>
<td>Implemented</td>
</tr>
<tr>
<td>Improved</td>
<td>Increased</td>
<td>Influenced</td>
<td>Initiated</td>
<td>Inspected</td>
</tr>
<tr>
<td>Instituted</td>
<td>Instructed</td>
<td>Integrated</td>
<td>Interpreted</td>
<td>Interviewed</td>
</tr>
<tr>
<td>Introduced</td>
<td>Inventoried</td>
<td>Investigated</td>
<td>Involved</td>
<td>Judged</td>
</tr>
<tr>
<td>Kept</td>
<td>Launched</td>
<td>Learned</td>
<td>Led</td>
<td>Lifted</td>
</tr>
<tr>
<td>Located</td>
<td>Logged</td>
<td>Machined</td>
<td>Made</td>
<td>Maintained</td>
</tr>
<tr>
<td>Managed</td>
<td>Manufactured</td>
<td>Mapped</td>
<td>Marketed</td>
<td>Mastered</td>
</tr>
<tr>
<td>Maximized</td>
<td>Mediated</td>
<td>Met</td>
<td>Minimized</td>
<td>Modified</td>
</tr>
<tr>
<td>Monitored</td>
<td>Motivated</td>
<td>Navigated</td>
<td>Negotiated</td>
<td>Observed</td>
</tr>
<tr>
<td>Obtained</td>
<td>Operated</td>
<td>Ordered</td>
<td>Organized</td>
<td>Oversaw</td>
</tr>
<tr>
<td>Packaged</td>
<td>Participated</td>
<td>Performed</td>
<td>Persuaded</td>
<td>Piloted</td>
</tr>
<tr>
<td>Planned</td>
<td>Predicted</td>
<td>Prepared</td>
<td>Presented</td>
<td>Prioritized</td>
</tr>
<tr>
<td>Processed</td>
<td>Produced</td>
<td>Programmed</td>
<td>Projected</td>
<td>Promoted</td>
</tr>
<tr>
<td>Proposed</td>
<td>Protected</td>
<td>Provided</td>
<td>Published</td>
<td>Purchased</td>
</tr>
<tr>
<td>Questioned</td>
<td>Raised</td>
<td>Received</td>
<td>Recommended</td>
<td>Reconciled</td>
</tr>
<tr>
<td>Recorded</td>
<td>Recruited</td>
<td>Reduced</td>
<td>Referred</td>
<td>Reorganized</td>
</tr>
<tr>
<td>Repaired</td>
<td>Replaced</td>
<td>Reported</td>
<td>Requisitioned</td>
<td>Researched</td>
</tr>
<tr>
<td>Responded</td>
<td>Reviewed</td>
<td>Revised</td>
<td>Scanned</td>
<td>Scheduled</td>
</tr>
<tr>
<td>Screened</td>
<td>Selected</td>
<td>Served</td>
<td>Shaped</td>
<td>Shared</td>
</tr>
<tr>
<td>Simplified</td>
<td>Solicited</td>
<td>Solved</td>
<td>Streamlined</td>
<td>Strengthened</td>
</tr>
<tr>
<td>Summarized</td>
<td>Supervised</td>
<td>Supported</td>
<td>Surveyed</td>
<td>Taught</td>
</tr>
<tr>
<td>Tested</td>
<td>Tracked</td>
<td>Trained</td>
<td>Transferred</td>
<td>Translated</td>
</tr>
<tr>
<td>Upgraded</td>
<td>Used</td>
<td>Validated</td>
<td>Verified</td>
<td>Wrote</td>
</tr>
</tbody>
</table>
Resumés that Stand Out for the RIGHT reasons

You can find lots of helpful resources about resume styles and designs, and what to include in a resumé. These hints will help to make your resumé a successful “commercial” that advertises you!

- Know your goal and design your resumé to reflect that goal.
- Know your personal selling points and prioritize them.
- Focus on your successes and accomplishments.
- Identify key words and make them stand out. For example, what words does the job description include? What words stand out in the scholarship application?
- Keep your resumé brief (1-2 pages). Put a list of references on a separate sheet and keep the list up to date.
- Do not include a photograph.
- Review and revise your resumé before you send it. Fix any spelling or formatting errors.

More KEY Words

Besides strong verbs, you should use other key words in your job search. Key words are descriptive words and phrases that relate to specific career fields or jobs. Using key words in resumés, cover letters, applications, emails, and online postings tells potential employers that:

- you know the career field or subject area
- you are familiar with the workplace
- you are up-to-date on industry-required training
- you know how to describe your skills and abilities

In addition to the reasons listed above, using key words is important for other reasons. Using key words that are used throughout a career field helps employers to decide if you have the needed skills and experience. Key words also help to keep your resumé from being set aside or discarded. Many employers use people or software to screen resumés for key words.

Where can you find the right key words for the job you want? Here are a few suggestions:

- Write down key words and phrases that appear in the job advertisement or posting.
- Look at multiple, similar job postings or advertisements; note the key words and phrases that are repeated.
• Visit the employer’s website; note how similar jobs are described.

• Visit websites of organizations within the same career field or industry. Write down any key words you find. Examples include competitors’ websites, industry association websites, and industry publication websites.

• Remember how other people describe the job when you communicate with them, such as in person or via social networking sites or email.

• Make a file of job postings and advertisements that interest you. Pay attention to the words used to describe the job requirements and qualifications.

**E-Resumé TIPS**

Your electronic resumé is a more basic version of your print resume. Its purpose is to be easily posted to online job boards or emailed to potential employers. Here are some tips for an effective e-resumé:

• Use a common font, such as Times New Roman.

• Include the appropriate key words. Leave out military terms, acronyms, and abbreviations that civilian employers will not recognize. (Translate those terms into civilian language, if needed.)

• Focus on your major responsibilities with quantifiable accomplishments.

• Include only your primary phone number and email address.

• Check your resumé for spelling errors and missing punctuation. Check it yourself and ask someone else to check it.

• Save your resumé as a plain text file. This is a file type with the “.txt” extension. It is a common requirement of many job boards.

• Include a cover letter. Never send a resumé without a cover letter. For an electronic resumé, your cover letter can be the email message to the employer contact. A cover letter should be no longer than 3-4 paragraphs, each with 3-4 short sentences:
  
  o First (1 paragraph), identify the job and how you found out about it. Mention your attendance at a career fair, if appropriate, and any contact with an employer’s representative.

  o Second (1-2 paragraphs), summarize your experience and qualifications for the job. Briefly state how your skills and training match the requirements for the job. Refer to your resumé, but do not repeat the resumé in the cover letter.

  o Third (1 paragraph), request an interview at the employer’s convenience. Give information about how and when you can be reached.
TIPS for Using Job Boards

- Try out a job board before relying on it. Do some test searches and check the results. Do you get the kinds of jobs you want?

- Go from broad to narrow. First, let the job board’s search engine provide you with the broadest range of job openings. Then, add key words to narrow the search and focus the results. This way, you avoid starting out too narrowly focused, which could cause you to miss some opportunities.

- Complete the profile for each job board. By skipping the profile, you communicate to potential employers that you are not serious about your job search.

- Edit your resume to better match-up with different jobs. Using the same resume for every job opportunity will reveal gaps in qualifications that employers will recognize.

- Post, update, and repost your resume. Avoid keeping the same resume online for month after month. If you don’t get results, then update and repost your resume. Many employers will not take a look at resumes that were posted months ago.

- Use a job board not only to find job opportunities, but to identify employers for further research. This is a more active approach than posting and waiting. You might spot a job opportunity that appeals to you. If so, you could visit that employer’s social media sites and look for contact information.

Branding Yourself Online

Social media and professional networking sites—such as Facebook, LinkedIn, Twitter and others—are becoming fundamental job search tools. They allow job seekers to create and build a professional network online, as well as find out about job opportunities early. Social media sites allow employers to find job candidates, but also to evaluate those candidates by looking at their profiles, blog posts, and Google search results.

More and more employers are using social media in their hiring processes. They use social media both to promote job openings and to check the profiles of job applicants. It is common today for employers to fill job openings using social media. It is also common for employers to eliminate applicants from the pool of candidates based on information found online. Employers are even using social media to seek recommendations through their networks to fill jobs that have not been posted yet.

TIP:

To find a list of useful social networking sites, search for “social networks for job seekers.”
How can you brand yourself online to facilitate your job search? Here are some strategies:

- Create an online presence if you haven’t already done so. Include sites such as Facebook, Twitter, LinkedIn, chat rooms, and other locations.

- Develop your online “brand” and update it regularly:
  - same photo on all sites
  - consistent use of your name
  - consistent description of your skills, training, and experiences
  - use of your name in your Twitter handle, LinkedIn identity, etc.

- Include a photo that is appropriate for the civilian workplace.

- Manage your “digital dirt” early—not after you’ve posted resumes and emailed cover letters!

- Use key words matching to your skills, training and experience, and that relate to the jobs you want.

- Update your profiles regularly. Weed out contacts that do not add value to your job search.

- Evaluate the profiles of people you link to—could those profiles reflect poorly on you with a potential employer?

- Link to your profiles in other places, such as in your email signature line.
• Network online with other people—make more people aware of your job search.
• Join groups.
• Communicate with people regularly and thank them often.
• Ask people you’re connected with online to introduce you to people they know.
• Give, give, and give again to others if you want to receive from others:
  o Respond to questions or comments from other people.
  o Be willing to provide recommendations for other people.
  o Stay involved in discussions online.
  o Respond to friend requests.
• Use a detailed subject line when sending email. This can make your message—and your brand—more memorable to the recipient.
• Follow employers that interest you. Visit their social media sites.

WEB ACTIVITY

Download a free "personal branding guide" from the U.S. Chamber of Commerce. Go to: www.uschamber.com/hiringourheroes/personal-branding.
Career fairs put a variety of employers and job seekers in the same place at the same time. This can be a great way to gather information about employers, meet recruiters and other employer representatives, and get answers to basic questions in a more relaxed setting.

At a career fair, employers usually occupy individual tables or booth spaces in a large conference room or ballroom. The organizer of the career fair may provide a “floor plan” showing the location of the participating employers. You can take certain steps to maximize your attendance at a career fair:

**Before the fair**

- Research the listed employers to narrow your focus and determine your plan of attack:
  - Identify your top 3-5 employers from an attendees list, if provided in advance.
  - Visit the employer’s website for product and service descriptions, as well as recent press releases and other news.
  - Network in advance with anyone you know who is familiar with the employer (such as current and recent employees).
- Make a set of notes for each employer you wish to visit. Include key points you want to discuss, as well as specific questions you have.
- Locate the employers you wish to visit using a map of the career fair participants, if provided.
- Prioritize your list of employers in the order that you want to visit them.
- Prepare a brief introduction that focuses on your background, your interest in the employer, and your related experiences.
- Make copies of your resume. Have more than enough copies for the number of employers you plan to visit. Note that some employers will not accept printed resumes and will ask you to apply online instead.
- Set aside the time to attend the fair. This means scheduling the career fair as your top priority while you will be attending it.

**At the fair**

- Dress professionally—treat the career fair as an interview.
- Be conservative with your use of cologne, perfume and makeup; consider not using any cologne or perfume.
- Carry a portfolio with a notepad, pen, and copies of your resume. (If carrying a purse, keep it small.) Do not carry a backpack.
• Turn off your cell phone.
• Be patient—do not interrupt if the employer’s representative is already in a conversation with another job seeker. (You might hear something of interest to you, too!)
• Use your research in your discussion with the employers’ representatives. Make sure the representative knows of your interest and your enthusiasm.
• Avoid collecting literature and give-away items from every participating employer. You risk having too much to carry and looking awkward instead of organized.
• Ask for the representative’s business card and thank the representative for his/her time.
• Ask the representative about the best method of follow-up. If you are referred to another contact person for follow-up, write down that information. (Ask if you may mention the representative’s name when following-up with the contact person.)

After the fair

• Thank each employer’s representative you visited within 24-48 hours after the career fair. Send an email or written thank-you note.
• Follow up with any other employer’s contact to whom you were referred. When you do so, mention your attendance at the career fair.
• Take other steps suggested by the employer’s representative, such as completing an online application and uploading your resume.
A n interview is an important event for almost every person. Interviews take place when you apply for a job, but they may also be required when you apply for admission to a school or training program, or even when you apply for a scholarship. For any opportunity that might attract multiple candidates, interviews usually help to narrow the pool. This means that any interview is also your chance to stand out from everyone else in a positive way!

Your behavior before, during and after the interview will strongly influence the impression you make. Here are ways to make a good impression with any interview:

• Dress conservatively.
  o Choose clothing that looks good on you and that is not too casual for the occasion.
  o Wear minimal jewelry and make-up. Avoid perfume and cologne.
  o Do not wear sunglasses.

• Take the necessary documents. For example, bring any required application forms, permissions, recommendations, transcripts, permits, and other information.

• Arrive early. Leave early enough to find the interview location with about 15 minutes to spare.

• Turn off your phone and put it away.

• Introduce yourself to the receptionist or secretary, to the interviewer, and to any other people who will be participating in the interview.

• Shake hands if the opportunity is made to you.

• Let the interviewer begin the interview.

• Keep good posture.

• Maintain eye contact and listen carefully throughout the interview. This shows your sincere interest in the purpose of the interview.

• Be brief, positive, and honest when answering questions. Take notes to help you answer questions, if needed.

• Avoid:
  o Chewing gum, eating candy, and smoking.
  o Using slang or offensive language.
  o Nervous habits, such as playing with your clothes, jangling your keys, and wiggling your foot.
  o Talking in a negative way about other people, jobs, or experiences.

• At the end of the interview, thank the interviewer and anyone else who participated.

• Within a day or two after the interview, send a thank-you card or email to thank the interviewer for interviewing you.
Manage your career transition.

This step involves paying attention to how your career transition affects your work and personal life. This step is never really completed.

Questions to Ask:

- Do you have a plan for addressing your personal needs during career transition?
- Do you have a plan for addressing your family’s needs during career transition?
- Do you have a plan for managing your finances?
- Are you dealing with stress and its causes?

Actions to Take:

- Identify any needs that your family will have during your career transition.
- Create a plan for managing your finances based on your new job.
- Recognize any personal needs—and plan to address them.

Dress Codes—
The Civilian Uniform

Your civilian employer will usually specify the type of dress that is acceptable at the workplace. In some jobs, the kind of work also determines what you must wear. Many employers include the dress code in a larger employee handbook; others may have a separate description or document. To make things more confusing, some employers allow more casual dress only on certain days, such as Fridays. Others allow it all of the time, and some employers do not allow for less than professional dress at any time.

Here is a general guide to the difference between “business casual” and “business professional” dress.

**Business Casual**

Business casual dress policies combine a business (professional) image with a more relaxed look. It can be easy to violate this dress code by being too casual. Avoid clothing that you might wear while working in the yard, attending a sporting event, exercising, or going on a date. A business casual dress code could allow the following:

- Khaki or solid-color slacks, or dress slacks
- Button-front collared shirt, polo shirt or dress blouse
- Subtle patterns
- Sport coat or blazer
- Dress shoes or loafers
- Nothing too relaxed or too revealing
- No jeans unless allowed

**Business Professional**

Professional or business dress policies require a more formal image. A business professional dress code could require the following:

- Suit with tie (conservative pattern) for men, suit with jacket or skirt for women
- Dress shoes
- Minimal jewelry and accessories
- Belt appropriate for the suit and with simple buckle
- Conservative colors (white, gray, navy blue, pinstripe, etc.)
Dealing with the Stress of Career Transition

It should not be surprising that the civilian workplace is a stressful place. Deadlines, budgets, meetings, quotas, and personality conflicts contribute to stress at work. Stress is also a part of our personal lives as we deal with financial issues, health concerns, relationship changes and challenges, and other issues. As the boundary between work and personal life has blurred, personal stress and workplace stress can also mix more easily. Added to these everyday causes of stress is the stress of a career transition from the military back into civilian life. Transitioning from the military can involve a significant change in your career, a change in your location, and a change in your everyday working relationships. These changes are bound to cause stress.

What is stress? It is a physical response by the human body. Stress sets off an alarm in the brain. The brain responds to this alarm by preparing the body for defensive action. Hormones are released to sharpen the senses, quicken the pulse, deepen respiration, and tense the muscles. This response—also known as the fight-or-flight response—is important because it helps us defend against threatening situations. Everyone responds in much the same way, regardless whether the stressful situation is at work or home. When stressful situations go unresolved, the body remains in a constant state of readiness. As a result, the body's ability to repair and defend itself can become seriously compromised over time.

How can you recognize stress? Here are some clues to look for:

- Constant fatigue
- Headaches
- Difficulty sleeping
- Sleeping too much
- Stomach problems
- Nervous feeling
- Smoking, drinking, or eating more than usual
- More frequent colds and other illnesses
- Being irritable or more angry than normal
- Wanting to be alone or away from people

Stress will not completely disappear; it is a feature of modern life. However, you can do many things to reduce the amount of stress in your life and in your work. Here are some of the things you can do:

- Recognize the causes of stress in your life.
- Know your goals and expectations, and how you plan to reach them.
- Prioritize your concerns and tackle them one at a time.
- Talk about your concerns with people you trust.
- Get enough sleep.
- Exercise regularly.
- Improve your eating habits.
- Know when you need to ask for help—and ask.
- Keep a positive attitude.
- Use your work breaks to walk, read, stretch—whatever relaxes you.
- Make time outside work for hobbies and other interests.
- Keep a journal.
• Hang out with a new crowd—avoid surrounding yourself with negative people.
• Celebrate your daily accomplishments.
• Build your confidence.
• Learn to say “No.”
• Improve your time management.
• Let go of things you cannot change.
• Prepare for life changes and major events—don’t wait for them to happen.
• Spend time with friends and family.
• Volunteer in your community.
• Inspire yourself with positive messages and quotes.
• Take control—learn from mistakes and move on.
• Put your problems into perspective—think about the concerns of others.

• Listen to your body and manage your health.
• Look for humor—in everyday events, on the comic pages, etc.
• Avoid dwelling on disappointments—focus on things and people you like.
• Avoid blame.
• Learn from the past and focus on the future.
• Stand your ground during meaningful conflicts—and know which fights are not worthwhile.
• Avoid having to have the last word.
• Break your own habits—use your time differently, take a different route to work, etc.
• Use the employee assistance program where you work, if available.

TIP:

Meet your neighbors! A neighbor may share your interests, in addition to a property line. You have many opportunities to meet your neighbors:

• When you (or they) first move to a new neighborhood
• At neighborhood or community gatherings
• At a picnic, cookout, or party that you host
• As you work in the yard or on the house
• While you volunteer in the community
• As you take a walk or walk your dog
Expressing your own emotions

- Wait before you respond:
  - Pick your battles; decide if an issue is worth a response or argument.
  - Take a deep breath; count to 10.
  - Take a walk or do some kind of relaxing physical activity.
  - Remind yourself to calm down. You might feel differently if you back away from the issue and the moment.
- Use I-statements. I-statements allow you to talk about yourself. This can help prevent the other person from becoming defensive. It also keeps the focus on the issue, not on the person.
- Choose your words carefully—avoid using words that imply a judgment (“better,” “stupid,” “crazy,” etc.).
- Avoid exaggerating. It could shift the focus away from the real issue.
- Do not raise your voice.
- Use humor carefully. It could help to calm another person—or be misunderstood or misinterpreted.

Receiving another person’s emotions

- Recognize how your own emotions could affect your communication with another person.
- Acknowledge and respect the other person’s feelings.
- Restate what you heard the other person say. This allows you to check your understanding of the issue. It also demonstrates to the other person that you understood his or her feelings.
- Agree on the issue and how you will resolve it together.
- Apologize if you have made a mistake or hurt someone’s feelings.

Steps in Achieving Personal Savings Goals

**STEP 1**
Start now. Make the decision to save and act on it today.

**STEP 2**
Set a realistic goal. Write short, realistic, achievable goals, or find a picture of what you are saving toward. Post your list or picture where you can see it often.

**STEP 3**
Plan to save a realistic amount. Create a budget that accounts for your fixed and variable expenses.

**STEP 4**
Pay yourself first. Before you pay any bills or spend any money from your paycheck, set aside the amount of your savings.

**STEP 5**
Save regularly and consistently. Save the same amount each pay period.

**STEP 6**
Place your savings in a savings account. This removes temptation. It also keeps your money safe. You should also take advantage of any savings plans offered by your employer, such as a matching offer (matching your contributions).
Managing Personal Finances

You can manage your personal finances using one or more of three methods. These methods are prevention, preparation, and coping with financial challenges.

Prevention

• Develop good savings habits.
• Practice sound money management.
• Use credit wisely.
• Purchase enough insurance protection.
• Use reasonable caution in financial matters.

Preparation

• Get a better education to qualify for a better job.
• Stay current in your career field to qualify for promotions and pay raises.
• Establish an emergency fund equal to 3-6 months’ pay—enough time to assess the crisis and take action.
• Manage your lifestyle to meet unexpected expenses or adjust to a lower income.

Coping with financial challenges

• Accept and acknowledge the crisis.
• Contact creditors immediately if debt is part of the crisis.
• Avoid making new credit purchases.
• Avoid predatory lenders, such as quick loan or paycheck-cashing businesses.
• Look for free financial counseling.
• Adjust spending habits and cut expenses.
• Look for every possible source of income.
• Investigate federal and community sources of assistance.

WEB ACTIVITY

The FDIC (Federal Deposit Insurance Corporation) publishes a free newsletter online called FDIC Consumer News. Each issue offers helpful hints, tips, and strategies for protecting and stretching your hard-earned money. A new issue appears each spring, summer, fall, and winter. You can read or download each issue at www.fdic.gov/consumers/consumer/news/index.html.
50 WAYS TO LEAD—
Everyday Actions that Set an Example

1. Invest in yourself—Never stop learning.
2. Teach others.
3. Look for leadership skills in others.
4. Cultivate a positive environment.
5. Stick to your principles.
6. Be buoyant.
7. Think first.
8. Be a good follower.
10. Always be your true self.
11. Learn to like people.
12. Earn the respect and trust of others.
13. Choose good role models.
14. Recognize the accomplishments of others.
15. Let your excitement show.
16. Expect the best of others.
17. Keep your cool.
18. Be humble but proud of your achievements.
20. Work hard at listening well.
21. Learn from others—their successes and their mistakes.
22. Search for answers.
23. Show a sincere interest.
24. Give more credit than you take.
25. Be consistent.
26. Be a team player.
27. Act as you believe.
28. Criticize constructively.
29. Take responsibility.
30. Learn from your own mistakes.
31. Share the ball.
32. Hear more than you say.
33. Stay positive.
34. Give praise in public, criticize in private.
35. Reach your own opinions about people.
36. Keep a confidence.
37. Be ready with reasons.
38. Say what you mean and mean what you say.
39. Take acceptable risks.
40. Appreciate a sense of humor.
41. Be ready to compromise.
42. Eat lots of moral fiber.
43. Lend a hand.
44. Know when to apologize—and do it.
45. Do the worst, first.
46. Show respect for different opinions.
47. Do the math on your own ideas.
48. Keep your promises.
49. Know when to change course.
50. Accept new challenges.
Your Job Search is Your NEW MISSION

- Conduct a self-assessment
- Explore career interests and options
- Fill any skills gap
- Find and apply for a job
- Manage your career transition

Use this guide to get started today!