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Monday, August 9, 2021

It's A Great Time To Be A Job Seeker

Thinking about jumping into the job market? It's a good idea! In March, the U.S. Dept. of Labor reported a record high 8.1 million job openings across the country. Many companies have remote options and are looking at job applicants in various locations. Let's take a look at how you can take advantage of this boom in jobs.

Search Outside Your Local Area

Don't limit yourself to jobs in your local area. With so many employers now fully remote, you can live in one state and work in another without ever having to leave your home. When you set up your job alerts on sites like LinkedIn, create your job search to include other states or cities or use the term remote. By seeking jobs outside your local area, you will have an even bigger pool of jobs to choose from.

Update Your Resume

Update your resume before you start applying for jobs. Making small tweaks can really set you above the competition. Highlight unique experiences and skills. Use numbers and results to draw attention to your job achievements. For example, have you helped increase open

rates on marketing emails? Include that percentage or percentage increase!

Don't Skip the Cover Letter

There is a lot of conflicting advice on whether to include a cover letter or not with your job application. Cover letters can help you stand out when so many people are not submitting them. To make the most of a cover letter, keep it short and use bullets to make it easily scannable. Ensure you read and re-read your cover letter to look for any typos and spelling errors.

There has never been a better time to be a job seeker.

Just Apply

It's easy to read a job description and find ways that it doesn't fit what you're looking for or your exact skillset. Because there are so many open positions right now, consider reaching out to the recruiter or simply applying for the position anyway. Things like schedule, salary, or desired skills are negotiable, especially if an employer needs to fill multiple positions.

So, start your research, prep your resume, and stay open to new opportunities!



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How To Leverage Social Media In Your Job Hunt

Did you know that using social media in your job hunt can help increase your odds of finding a job? Typically, people don't tend to think of social media as a job searching resource. Here are 3 ways to leverage social media in your job hunt.

Facebook

Yes, Facebook is definitely a personal social media channel and not one that you would automatically think to use for a job search, but you can and should use Facebook. Here's how.

Update your Facebook profile to include a professional profile photo and be sure to include your current job when filling out your profile. Join local groups that are specific to the industry you want to work in as well as join job groups. Connect with recruiters and hiring managers on these groups.

Another way to leverage Facebook in your job hunt? Create public posts letting your followers know that you are job searching. Public posts can be shared with friends of friends and so on, letting the word of your job hunt be spread far and wide.

Twitter

Twitter is an excellent social media channel to use to help you in your job search. Follow influencers in the industry you want to work in and start joining in on conversations. You can show your expertise in certain areas by helping people that have specific industry-related questions.

You should also follow hashtags like #jobhunt and #careerchat. As with Facebook, ensure your profile picture is professional and that your profile is something you would be okay with a future manager seeing.

Instagram

If you plan on using Instagram for your job hunt you will need to make your profile public. Before you make your profile public take a look at your posts and delete anything that doesn't portray you in a professional light. Instagram is a visual medium, so it's a great place to showcase yourself.

For example, are you a graphic designer? Go ahead and post photos of dynamic projects you have created.

Start following companies that you are interested in working for. Get a feel for what the company is really like and educate yourself on the company's current projects. Treat Instagram as your personal brand and use it as a visual resume.

When job hunting there are more options than just using LinkedIn or Monster to find jobs. Using these social media job hunt tips can put you ahead of the pack.



Small Business By The Numbers

Small businesses are the lifeblood of local economies and serve various important functions, including employing hundreds of millions of people across the globe. A rundown of small business statistics can show just how vital these companies are to the economy.

- The U.S. Chamber of Commerce says that, between 2009 and 2016, roughly 400,000 new small businesses were opened each year.
- According to the Small Business Administration, since the COVID-19 outbreak was declared a pandemic by the World Health Organization in March 2020, small businesses employment dropped by more than 17 percent.
- The Bureau of Labor Statistics notes that about two-thirds of businesses survive two years, half of all businesses will survive five years and one-third will survive 10 years.
- Twenty percent of small businesses will go under within a year of opening, advises the Chamber of Commerce. Almost half of businesses that did not survive into a second year indicated that a lack of funds resulted in the closure of their companies.
- According to FDIC data obtained by the Small Business Administration in

2017 small banks devoted larger shares of their assets to small business loans, while large banks issued a higher total volume of small business loans.

- The Business Development Bank of Canada says 41 percent of Canada's gross domestic product is a byproduct of small and medium-sized businesses.
- Various small business experts state that people between the ages of 25 and 44 have the greatest tendency to form new businesses.
- According to the National Association of Small Business' 2015 Economic Report, the majority of small businesses surveyed were S-corporations (42 percent) followed by LLCs (23 percent). S-corporations are attractive because they're not double-taxed, meaning the business owner does not pay taxes on the earnings of the business itself.
- Even though the restaurant business is billed as the most difficult industry to break into, the Chamber of Commerce says only 17 percent of restaurants actually close within a year of opening. In reality, the construction, warehouse and transportation industries are much more challenging, with a 75 percent failure rate in the first year.

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How Women Can Rebound From A Layoff

Every career has its ups and downs. Successful professionals often credit certain moments in their careers as catalysts that ultimately drove their success. Though such catalysts may be positive developments, like a well-earned promotion or timely advice from a trusted mentor, many a professional also has been motivated by events that were not initially welcomed, including layoffs. Many businesses were forced to lay off employees in the economic fallout of the COVID-19 pandemic. A recent study published in the journal World Development found that, during the pandemic, women were 24 percent more likely to permanently lose their jobs than men.

As the world gradually emerges from the pandemic, many women may still be trying to reenter the workforce after being laid off. The following strategies can help that transition back to work go smoothly.

- **Reconsider your career path.** People who look at layoffs as the catalysts for their success often do so because being laid off allowed them to step back and reconsider the path their careers were on prior to losing their jobs. Such reflection may or may not compel a career change, but women can take time to reconsider if their previous field was something they want to get back into or if they want to pursue a different path. Perhaps it's time to turn a passion into a profession? Or maybe the uncertainty of the pandemic has underscored the need for a career that's more stable? Regardless of what they ultimately decide, women can spend time reconsidering their career path as

they prepare to reenter the workforce.

- **Contact your former employer.** Though certain workers, such as union members, may have a legal right to be recalled after being laid off, many professionals have no such right. However, that does not mean employers won't want to bring them back as the economy begins to recover. In fact, many companies may prefer to do just that. The Adecco Group's Compensation and Workforce Trends survey in October 2020 found that 68 percent of organizations that furloughed or laid off employees during the pandemic intended to back-fill roles that were eliminated. The cost of training new hires and getting them up to speed on projects is considerable, and employers never truly know if new hires will mesh with coworkers. Those concerns do not typically apply when rehiring former employees. Women who liked their jobs and the direction their careers were going in prior to being laid off can check in with their previous employers about potential opportunities before they begin to look elsewhere.

- **Stay connected.** Maintaining connections with colleagues and even former clients is a great way to avoid the feelings of isolation that can sometimes arise after a layoff. Staying connected also may be a great way to learn about new opportunities before they become known to the general public.

Women were disproportionately affected by pandemic-related layoffs. Rebounding from such layoffs can be easier when women employ various strategies as they look to reenter the workforce.



Working With Recruiters: Helpful Or A Waste Of Time?

When job hunting, many people wonder if it's worth their time to reach out to recruiters. Well, it's not always as simple as a solid yes or no. It often depends on the situation. Here are some guidelines for knowing when they can help.

Who Pays Them And How?

Some recruiters work for a specific company directly while others freelance or work for a hiring agency with multiple companies as clients. Also, some are on the company payroll while others work on commission. The ones working for one company may be less interested in finding you the right fit while those on commission may be anxious to place you anywhere to get paid.

It's also important to note that you can't "hire a recruiter" as people often phrase it, as they already work for someone else. They can still work in your best interest but their motives can often make a big difference.

The Right Person For The Job

Recruiters have a vested interest in

placing the right person with a company, but they don't necessarily have a vested interest in what's right for you. If you're looking for guidance on where to work, how to find the right place, and what things to look for than a recruiter probably isn't your best bet. You may want to work with a career coach for guidance and use a recruiter later on for specific company placement.

It's About Who You Know

While recruiters can be helpful in some situations, it isn't the best or fastest way to get a job. Networking is still the quickest and most effective method. It also has a lot of benefits from a time and effort standpoint.

The Verdict

All things considered, they aren't a waste of time, but they're best utilized under the right circumstances. They aren't the be-all-end-all of the job hunt and you shouldn't neglect working with others in your industry for them. As long as you remember those things, you can use them to your advantage when necessary.

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Following Up After Your Interview

You have just completed your interview and you're feeling relieved and accomplished. While you must be looking forward to the prospect of working for the company you have interviewed with, your work isn't done yet!

After any interview, it's important to remember that you weren't the only one the employer has spoken to, so you must continue to make a good impression well after your interview is over.

Here are some helpful reminders for before your interview and what to do after you have completed your interview:

Before You End Your Interview

Going into an interview we are often nervous and focusing our energy on putting our best face forward. There is one simple question you need to remember to ask at the conclusion of your interview. This quick inquiry of your interviewer will help you adjust your expectations and plan accordingly. "When do you expect to make a decision?" With the answer to this question, you can plan the timing of your follow up and save yourself a few stresses and worries of wondering why you have not been contacted.

Express Your Gratitude

After your interview, and once you

have settled in back at the office or at home, you should take a moment and send your interviewer an email. This thank you email should be sent no later than 24 hours after your interview, the same day would be best. The email to your recruiter should be short and friendly. This is your opportunity to express your interest and excitement about the prospect of working for the company. Include a short sentence or two as to why you feel you are qualified for the position and make sure to thank the individual for their time in conducting their interview.

Follow Up Contact

If the timeline for a decision has passed and you have not yet heard from the recruiter it is acceptable to send a follow-up email or phone call asking whether there is an update available regarding the position. Do not be pushy or express frustration with this follow up contact, simply ask for an update on the position and await their response. It may be at this point you will be informed you have not been selected or the company has not yet made a final decision. Regardless of the response remain courteous and professional and thank them again for their time.

How To Ask For What You Want

America is getting back to work. As state economies open up, demand is great for various products and services. While there will likely be some hiccups in the supply chain until organizations are fully back up and running again, companies understand that part of filling the supply/demand equation means hiring staff, and that's precisely what they are doing. In other words, right now it is a job seeker's market.

What to Ask For

As you look for jobs, it's a good idea to keep your options open. Even if a particular position doesn't seem like the perfect fit, it might be worth applying to. For example, if you find something you think you'd love but it's full-time and you only want part-time. Try applying and then having a conversation early in the process about scheduling flexibility. You never know if the employer might be willing to find two part-time employers instead of one full-time!

There are other options to consider, too. What's most important to you and your work/life balance? Consider the following options:

- The ability to leave early for child care
- A hybrid (remote/onsite) schedule instead of a full-time, on-site position
- Flexibility to continue professional development or education

How to Ask For What you Want

Just because it's currently a job seeker's market, it doesn't mean a prospective employer will respond positively to a pushy demand for a hiring perk. Just as you hope an employer is flexible enough to work what you desire into your employment package, they're hoping you can be flexible as well.

Generally, the most successful negotiations between an employer and a prospective employee are resolved when both parties find common ground. In a job interview, you should already be putting your best foot forward by smiling and making eye contact at appropriate times, describing how your skills add value to the company, etc.

The process comes down to good communication, transparency, and respect. Decide what you can be flexible on and what you can't. And hopefully you can find an employer who will do the same! If you do, you know that you've probably found a good fit.

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How To Kickstart A Career In Real Estate

Many people today are looking to change careers for one reason or another. One industry that is always attractive for people in this situation is real estate. Real estate can be an extremely rewarding career, however it does take some work. Here are some things you need to know if you've decided to make a career switch to real estate.

You Need a Real Estate License

You can't just wake up one day and decide you're going to work in the commercial or residential real estate

business that same day. First, you need to get licensed. Depending on what state you desire to work in, the process can be different. In Virginia, you must complete 60 hours of approved pre-licensing education, and then pass the course exam. After passing that exam, you must then take and pass the Virginia Real Estate Salesperson Exam. At this point you are fortunately done with exams, and you just need to have your fingerprints taken and then select a sponsoring broker. After these steps you can submit your

application and receive your license.

Decide on Commercial or Residential Real Estate

Having an idea of which type of real estate you would prefer to work in can go a long way with keeping you on track and motivated. Commercial real estate agents have the advantage of dealing with longer lease terms, higher returns, and property that is easier to increase value. Residential agents on the other hand have a lower cost of entry, a larger pool of buyers and renters, and experience better performance in the event of an economic

crisis.

Have a Plan

Deciding to make the leap into real estate as a career may seem like a daunting task. Conducting a plan that will focus on getting your license in a timely manner, doing research on brokers, and deciding on the area of real estate you want to work in can be crucial to finding success in this business. Real estate is an attractive option for people who want to change careers, but it does take some planning.

Expenses While Job Hunting: What Can Stay And What Should Go

While the Pew Research Center reported that American unemployment was at 13% in May, the economy is slowly recovering in some areas, and many people who were on temporary leave or laid off due to Covid-19 are returning to work. However, there are those who are now on the hunt for a new job, whether they were members of the graduating class of 2020, didn't recover their job after layoffs, or are just looking to change careers. If you're currently searching for a job and have little to no income, it's important that you adjust your budget accordingly. Here are the budget categories that you should take a look at.

What to reduce:

Food

Review your food-related spending habits. Did you spend more on take-out last month than you did on groceries? Or were you always tossing leftovers because you never got around to reheating them? Try putting some structure around food purchases and limit yourself to one meal out, for example, per month.

Socializing

When you're tightening your budget, you have to learn to say no, even to your friends. Drinks, Ubers, and event tickets add up fast. Check out your local trail and go for a walk instead. It's healthier for you

and your wallet.

Things in your home

Now is the perfect time for a cleanout -- you've probably got the free time, anyway. Don't get rid of the things you don't need any more, use a Facebook resell group to earn cash for the decorative bowl your aunt gave you two years ago, or sell your used clothes on Poshmark.

What to maintain:

Phone and Internet

These are paramount for the interviewing process. You don't want to have a bad connection during a phone or video screening.

Clothing

For interview purposes only! You really only need to invest in one or two sharp interview outfits. You can buy more work clothes with your first paycheck.

No-spend days

Try including a day (or more) a week where you don't spend any money! No lunch out, no Amazon orders, nothing. You can also try doing a no-spend month, where the only expenditures are necessities, like food and bills. See if you can make it a bit of a game!

The bottom line is, there are lots of ways to save money by just spending less -- and it doesn't all have to be hard!

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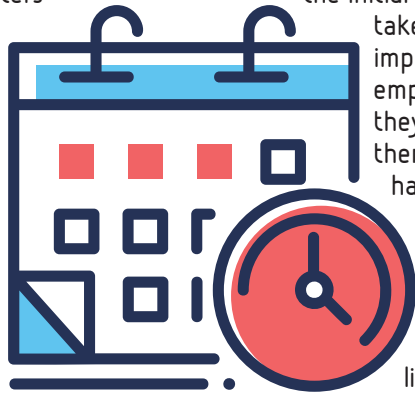
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The Right Time To Discuss A Flexible Schedule With A Prospective Employer

The encouraging news for job hunters who really need flexibility (either in time or location), is that just in the past year, employers have discovered how the notion of flexibility is actually quite viable, both for themselves and their employees. With many businesses now struggling to attract top talent in a post-pandemic world, job hunters may have the upper hand when it comes to asking for and receiving their desired compensation. Still, timing is everything, especially when discussing various types of compensation, including flexibility in scheduling.



The Wrong Time

From the perspective of the job hunter, their most important task is to present a list of skills and talents that will be of great value to a prospective employer. Job hunters must first win over an employer before making "demands".

What does this mean in terms of

timing? Certainly a job hunter's cover email (or letter) and/or resume should not make any reference as to what the job hunter desires in terms of a flexible schedule. Nor should the interviewee be the first to bring up compensation demands when setting up an in-person or video conference interview, or during the initial interview. The main takeaway is to focus on impressing a prospective employer until you know they may be interested, then you know you may have additional leverage.

The Right Time

When an interviewee is asked about what they would like to receive in terms of compensation, they've been given the signal that it's the right time to ask for flexible scheduling, along with other benefits they would like to have as part of their compensation package.

Along with discussing compensation such as salary, vacation time, etc. it's definitely acceptable to discuss the possibility of remote work as a perk, or

the ability to adjust one's work hours for child care responsibilities, etc. Of course, it's always a good idea to be diplomatic when asking for perks, and the conversation should center around how, by adding flexible scheduling to your compensation package, it actually benefits the employer as well.

If the employer is willing to nail down your request at the time of the interview, then you know this could be the job for you. If not, yet they offer you a job at a later date but refuse to accommodate any flexibility into your schedule, then perhaps it's better to continue your job search.



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Highlight Your Soft Skills In Job Interviews

The job market has reopened with new opportunities. Interviewers make a point of asking applicants about their soft skills. This includes your interpersonal skills and how you relate to solving problems.

Your interpersonal skills can include:

- Effective communication
- Leadership experience
- Teamwork
- Adaptability
- Critical thinking
- Creativity
- Organization
- Empathy

The STAR Interview

Interviewers often use the STAR interview response technique to examine an applicant's response to:

- Situations
- Tasks
- Action taken
- Results

Prepare your resume or CV with one or more incidents in your former job or other activity where you took control of a situation with a positive result.

An interviewer will probably ask you

when you lead or managed a team through a difficult situation or worked under a tight deadline. You will be asked to explain the task and what actions you took to manage the situation. Explain how you may have instructed or helped co-workers with new tasks or information. Also explain about any successful tasks you performed without prior training.



You may be asked to explain about a situation where you had to make a decision without managerial supervision. You may also be asked about your failures in a certain area and why your actions did not work as expected. Be honest and explain your actions without blaming co-workers. How you handle disagreements with co-workers is another subject that an

interviewer may want to discuss.

How you prioritize duties when you are asked to multitask is another area interviewers often explore. They want to know how you handle different activities in a given timeframe. The interviewer wants to evaluate your leadership skills even if you are not applying for a management position.

What are Your Priorities?

You may be asked about your concept of a good employer. This is an opportunity to express how you feel about working and what you expect from the job. This is another opportunity to explain how you want to grow and learn new hard skills that apply to the job.

Do not be afraid to explain how you worked from home, kept in contact with other employees, and/or managed yourself and your family during the Coronavirus pandemic. Keeping everyone content during this health and economic setback takes strong soft skills.

Statistics Show Just How Big Small Business Is

Small businesses have such a big impact on their communities, and the world at large, that it might be time to reconsider referring to them as "small." According to the World Bank, small businesses have a major impact on the world economy, especially in emerging countries. In such nations, small and medium enterprises contribute up to 60 percent of total employment and up to 40 percent of national income. Small businesses figure to frame their economies in emerging countries in the coming decades, and they're already doing so in developed nations, such as the United States and Canada. The following statistics show just how big small businesses have become.

- The U.S. Small Business Administration notes that small businesses make up 99.7 percent of all employers in the United States. Percentages are similar in Canada, where BDC, a bank devoted exclusively to entrepreneurs, notes that 99.8 percent of businesses employ fewer than 499 workers.

- Hundreds of thousands of new businesses are started each month, with

Yahoo! reporting that about 543,000 entrepreneurs open a business in a typical month.

- Small businesses benefit one another, as a 2017 report from the Canadian firm FreshBooks found that 66 percent of small businesses outsource services to other small businesses.

- No business is too small to be a small business. In fact, the U.S. Bureau of Labor Statistics noted that microbusinesses, which are defined as firms that employ between one and nine employees, accounted for 75 percent of all private-sector employers as recently as 2013.

- Small businesses and happiness might be linked. A 2019 survey from Guidant Financial and the online lending marketplace LendingClub found that 78 percent of small business owners rated their level of happiness as an average of eight on a scale of one to 10 (10 being the happiest).

- Female entrepreneurs are on the rise. A 2017 report from American Express found that female entrepreneurship grew by 114 percent between 1997 and 2017.

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Industries Hiring During The Pandemic

The COVID-19 pandemic has had a devastating impact on the world. Data from Worldometer, which analyzes, validates and aggregates COVID-19 figures from around the globe, indicates that, by early February 2021, the virus had claimed more than 2.3 million lives and infected nearly 108 million people since it first began to spread in late 2019.

The human toll of the virus has been devastating, and many people also have felt the economic impact of the pandemic. It's difficult to determine a global unemployment rate, but sources including the International Monetary Fund and the World Economic Outlook Database have estimated that the unemployment rate in the United States by October 2020 was more than 5 percent higher than it was at the end of 2019. In Canada, the unemployment rate had reached 9.7 percent by October, which marked a roughly 4 percent increase compared to the end of 2019. Though many people who lost their jobs during the pandemic remain out of work, certain industries have grown during the pandemic.

• Health care: The health care

industry has been stretched thin during the pandemic, and that's led to increased opportunities. In addition, industry forecasters have long pointed to a potential nursing shortage in the years to come. For example, the U.S. Bureau of Labor Statistics estimates that as many as two million nurses are expected to retire by 2022. Those figures should lead to even more opportunities in a profession that is already facing a shortage of qualified candidates.

• Technology: Many businesses transitioned to remote work during the pandemic, and that's created opportunities for skilled technology professionals capable of facilitating such transitions. Recruiting industry professionals note that such positions may be offered on a contract-only basis, particularly by companies that ultimately want to return to in-office work after the pandemic has ended. However, some companies have extended their work-from-home policies into fall 2021, and some, including Google, have announced plans to support remote work indefinitely. So demand for skilled technology workers capable of helping companies run remotely could very well

continue even after the economy has recovered from the pandemic.

• E-commerce: The e-commerce industry did not need the pandemic to give it a boost. But e-commerce has certainly been relied on more heavily in the wake of social distancing restrictions and overall consumer hesitancy about in person shopping. Professionals with

experience in web development and e-commerce may find their skills are in need, while online retailers like Amazon may be in need of workers to help with fulfillment and logistics.

Though the economic impact of the COVID-19 pandemic has been devastating, various industries have a need for qualified professionals.



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Keeping Employees Safe In The Workplace

The COVID-19 pandemic has taught the world many things, including the need to prioritize public health. Protecting those you rely on ensures they'll be there when you need assistance.

Business owners must prioritize the health and safety of their employees. Data from the U.S. Bureau of Labor Statistics indicates that 5,333 fatal work injuries occurred in 2019, which marked

a 2 percent increase over 2018. The most common causes of workplace injuries include overexertion and bodily reaction, falls, slips, and trips. When implementing safety precautions comes with a high price tag or is met with resistance by workers, it is up to business owners to dig deep and put protection over profit. Various strategies can help business owners as they

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Employees Safe

Continued from page 12

navigate a post-pandemic landscape that may require a new approach to employee safety.

- Recognize the threat of potential safety issues. Accidents will happen regardless of how much business owners try to prevent them. But prevention efforts still greatly reduce the risk of accident and injury. Make a list of more common dangers (falls or injuries from equipment) and less common ones (fires or criminal perpetrators). Once the list is compiled, develop a plan to reduce the risk of accidents on both lists.

- Perform risk assessments. Conduct a risk assessment on your own or hire a third party to review the business and make recommendations. Note potential hazards and what must be done to remedy them promptly.

- Create a custom health and safety policy. Make a safety plan a key part of the employee handbook. Employees should be well versed in existing and newly adopted safety protocols and what's expected of them in case of emergency.

- Be mindful of requirements. The Occupational Safety and Health Administration's OSH Act includes statutory requirements. Some of these

include providing OSHA training, keeping records of work-related illnesses and accidents and providing personal protective equipment. Properly maintaining tools and equipment is another requirement.

- Utilize safety equipment and label hazards. Anti-slip mats on floors, properly locked cabinets for combustibles and other chemicals, warning signs and labeling in hazardous zones, and guards or kill switches on heavy machinery can greatly reduce the risk of employee injury.

- Provide safety training. Employees won't know how to do their jobs safely without training. Routinely assess employees to ensure compliance and install a reward system to commend those who make safety a priority.

- Perform safety drills. Ensure employees know how to react quickly in emergency situations by routinely going over protocols, including emergency evacuation drills. Consult with law enforcement professionals if guidance is needed.

Safety should be a goal for any business owner. Providing resources, maintaining equipment, conducting safety assessments, and educating employees can make a real difference.

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Professions That May Be Thriving In 2030

New Year's resolutions can serve as valuable motivational tools as people look to make positive changes in their lives. Health-related goals like quitting smoking and losing weight annually appear at or near the top of lists documenting the most popular resolutions. But many people also see New Year's resolutions as a great vehicle to kick-start positive changes in their professional lives.

According to Statista, finding a new job was the eighth most popular New Year's resolution in 2019. And finding a new job figures to be an even more common resolution for 2021, as the global COVID-19 pandemic of 2020 has sparked a recession that saw millions of people across the globe lose their jobs. Professionals who want to switch careers in the near future may want to consider professions that are expected to experience significant growth in the years ahead. According to the Bureau of Labor Statistics, demand for the following professionals is expected to grow considerably between now and 2029.

- Wind turbine service technicians

Expected growth (between 2019 and 2029): 60.7 percent

- Nurse practitioners
Expected growth: 52.4 percent

- Solar photovoltaic installers
Expected growth: 50.5 percent

- Occupational therapy assistants
Expected growth: 34.6 percent

- Statisticians
Expected growth: 34.6 percent

- Home health and personal care aides
Expected growth: 33.7 percent

- Physical therapist assistants
Expected growth: 32.6 percent

- Medical and health services managers
Expected growth: 31.5 percent

- Physician assistants
Expected growth: 31.3 percent

- Information security analysts
Expected growth: 31.2 percent



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Avoid Financial Peril After A Job Loss

Losing a job can be devastating. Even in a strong market, companies can go out of business or reduce payroll. Being let go can initially tug at one's pride, and after a layoff sets in, it may cause individuals to start worrying for their financial futures.

While many people can survive and may even enjoy a few weeks of rest and relaxation after a job loss, financial concerns may surface soon thereafter. A 2017 GOBankingRates survey found that more than half of American adults have less than \$1,000 in their savings accounts. Financial planners typically advise people to have at least three month's worth of earnings socked away for emergency situations, like a medical issue or a job loss. Even though the survey also found more than a quarter (27 percent) of respondents have \$10,000 or more saved, that might not be enough to survive a job loss for six months or more.

These strategies can help professionals who recently found themselves out of work avoid financial difficulties.

- Get references. Leave on amicable terms and ask your former employer for a reference. You should not burn any bridges, as a good reference can be invaluable as you look for your next opportunity.

- Live off of cash reserves first. Before cashing in investments or retirement accounts, tap your emergency fund first. If you have any tangible assets, like an unused car or a boat sitting idle, sell these items for cash to tide you over.

- Contact your credit card company. Many companies have programs designed to help customers facing financial hardships. Reach out promptly to let them know you may be anticipating missed payments. It is better if you initiate contact rather than going into default. The same tactic can be used

for mortgage or rent payments.

- Assess your budget carefully. You naturally will have to make concessions that impact finances, particularly as it pertains to spending. Cut back on non-necessities like dining out, gym memberships, streaming subscriptions, and other luxuries. Avoid adding other new debt.

- Apply for aid benefits. There may be government benefits, such as low-cost healthcare or food subsidies, that can help you get through financial difficulties until you get back on your feet.

- Involve the entire family. It can be embarrassing to lose a job, but look to family for support. Children may not need to know every detail, but they can have a cursory awareness of family finances and understand they may have to cut back until Mom or Dad is working again.

- Prioritize saving. Lightning may not strike twice, but plan ahead for another job loss by prioritizing savings in the future.



A job loss can come as a shock. However, with level-headedness and smart planning, many people can avoid dire financial situations in the wake of a layoff.

4 Ways Established Professionals Can Improve Their Résumés

Changing jobs can be a difficult decision to make, especially later in one's career. In many ways, landing a new job is more challenging than ever thanks to the technology-driven society in which people live. Information is shared faster than ever, and applying for jobs isn't the same as it might have been as recently as a decade ago.

One thing that has evolved is the résumé. Although creating a powerful résumé has always been a challenge, writing - or modifying one - for today's digital world requires some insider tips. Adapting a résumé as one ages and has gained experience can be advantageous. A well-crafted résumé is one way for professionals to demonstrate how their skill set is current and adaptable to today's business climate. The following tips can help improve a résumé when the time comes to move on to a new job.

1. Focus on your accomplishments

Rather than focusing on job responsibilities at each job you held, gear the résumé around what you achieved in each position. This will help identify how you performed in the position, instead of just a general retelling of what you did. It can be challenging to achieve this for jobs that don't naturally lend themselves to numerically quantitative results (i.e., increased department sales by 15 percent), but it's still possible to use a résumé to illustrate your achievements. Rather than state that you were responsible for providing customer service, explain that you built your reputation on conveying difficult technical information to customers.

as the go-to employee for translating job jargon for outside correspondence.

If you have quantitative proof of how you accomplished something, certainly add it. This can include measures of profit growth, reduction of debt or increase in customer base.

2. Aim for the future

Rather than emphasize what you did, highlight what you plan to do. This means giving greater weight to the expertise that will translate into your new position. Chances are you can find skills that you honed in one or more jobs that translate into credentials that can be used on another. All of the skills mentioned should be relevant to your career objective and not just added to pad the résumé. Therefore, unless your brief stint waiting tables exemplifies how you developed customer service skills, eliminate it.

3. Choose the right keywords

It's important to optimize a résumé for digital scanning, which has become a major component of the employment sector. This includes using the correct keywords and phrasing so that your résumé will get "flagged." Take your cue from the job advertisements themselves and mimic the verbiage used. Replace the lingo accordingly, tailoring it to each job you apply for. Also, consult the "about us" area of a prospective employer's website. This area may offer clues about buzz words for the industry.

4. Set yourself apart

Engage in activities that can improve your résumé. Consider ways to list

training, coursework, degree, or volunteer efforts that pertain directly to the skills needed for the job to which you're applying. These additions can tip the scales in your favor over another applicant.

Résumés continue to evolve, and it is crucial for applicants - especially established workers - to familiarize themselves with the changes and market themselves accordingly.



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Do You Need A Small Business Coach?

Small businesses are integral components of local communities, but many face uphill battles as they try to establish themselves. Recent data from the Bureau of Labor Statistics indicates that around 20 percent of small businesses in the United States fail within the first year, and by the end of their fifth year, roughly 50 percent have closed. While there are many different reasons why a business succeeds or fails, small businesses may need all the help they can get as they try to ensure their long-term success. Small business coaching may be a good form of assistance.



develop business plans, serve as sounding boards and offer constructive criticism about specific ideas. Many coaches can diagnose problems within organizations and help find ways around them, according to the financial resource Fundera. Small business coaches help businesses figure out how to reach their full potential.

The right time to hire a small business coach is unique to each business.

Some business owners utilize coaches before they even open their doors to the public, while others may bring in coaches to improve on operations even after a business has established itself. A coach

may be called upon if the business hits a road block or needs a way out of a tricky situation.

Many business coaches are experienced entrepreneurs who currently own or previously owned their own businesses, and that experience can prove especially valuable to first-time business owners.

Small business coaches can be a wise investment. Many coaches work alongside executives and owners for a fee. Their expertise can be invaluable and well worth the cost.



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How To Find The Right Candidate When Recruiting In A Pandemic

Recruiting is an inexact science in the best of times. A host of variables must come together for businesses to connect with the perfect candidate, and recruiting professionals spend their entire careers facilitating such connections, even during a time when connecting with others has been more difficult than ever.

Businesses have faced many challenges over the last year-plus. The COVID-19 pandemic has had a devastating effect on various industries. As businesses look to rebound from such effects, finding the right candidates for new openings may present some unique challenges. Though some businesses may be back in their offices, many continue to operate remotely, while others may have decided it benefits them to continue working remotely even after the pandemic has ended. The effects of remote working are far-reaching and even extend to recruiting. Though it may be challenging to fill positions during the pandemic, firms can implement various strategies to find the best candidates possible for each opening.

• Reexamine hiring protocols. Hiring protocols are implemented for a reason, not the least of which is ensuring hiring

managers and department heads get as strong a feel for a candidate as possible. But companies may need to revisit such protocols as they try to fill openings during the pandemic. For example, if company policy mandates that each candidate is interviewed in person by two managers before they can be offered a job, tweaking that rule to two virtual interviews may be necessary.

• Be flexible with your offer. The challenges of the pandemic are not exclusive to businesses. Professionals are facing their own challenges, including how to juggle their responsibilities at work with their obligations at home. That balancing act has always been difficult, but it's become even more challenging as parents must arrange for child care during a time when many schools are only offering in person lessons part-time, if at all. Though some businesses may want new hires to work full-time in the office, to find the right candidates they might need to relax those restrictions until life returns to some semblance of normalcy. Being flexible with new hires in regard to remote working might attract more qualified candidates.

• Consider contracting new hires. It's

understandable if hiring managers are nervous about offering full-time work to candidates they have never met in person. If that hesitation is proving too much to overcome, companies can offer positions on a contractor basis with the opportunity to become full-fledged employees in a few months or when the

pandemic ends, whichever comes first. Recruiting during the pandemic has posed some unique challenges. A few simple strategic shifts can help recruiters overcome such challenges en route to connecting with the right person for the job.



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Time Management Tips For Single Working Mothers

Being a single mom can be challenging - especially for women who also are trying to juggle a career.

According to the single mother resource *The Life of a Single Mom*, there are more than 15 million single moms living in the United States. Statista reported that there were nearly 1.2 million single moms in Canada in 2018. Even though many employers, friends and family members are supportive of single working moms, the challenges such women face are numerous. The mental health resource *The Mind Journal* reports that single parents, specifically single mothers, experience greater psychological stress and higher rates of depression than women in two-parent households.

Single mothers often must lift themselves up and discover ways to manage all on their own. These tips may help single mothers not only survive but thrive as they seek out balance.

- Form a support system. Single mothers may not have spouses to rely on, but they can commit to building a solid support system of friends and family members - even neighbors - for those times when they need help. Never refuse

help if it's offered with good intentions.

- Prioritize organization. Figure out an organizational system that works for you and put it into effect. Utilize a calendar on which you jot down tasks and appointments or the notes app on your smartphone to stay organized. Check your schedule at the start of each week to see if you need to reach out to your support system for help at any time in the coming days.

- List your achievements. It can be easy to feel overwhelmed by what you didn't accomplish, but why not shift focus to what you achieved? This can include all the mundane tasks (that second load of laundry) to the exceptional (you scored a new client). Count your successes, as they can continue to provide motivation.

- Stick to a budget. Single moms may struggle with finances as a good percentage earn less than the average two-income family. Ask for help analyzing your income and spending patterns to find ways to stretch your money further. Make lists and do not shop on a whim. Explore all moneysaving tips, including clipping coupons or only shopping sale items. If eligible, explore

assistance programs to help you get by.

- Do what you can the night before. Lay out clothes, prepare lunches and chop and dice foods for the next

evening's dinner so you can free up more time during the day to spend with the kids. And don't forget to get adequate rest so you'll have the energy to face the



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Fatigue Can Be A Safety Hazard At Work

People are working harder and longer hours than ever before. A 2019 survey from Bankrate found that just 52 percent of Americans were planning to take a summer vacation that year, and more than a quarter were not planning any summer travel. Though affordability is a driving factor behind staying put, many workers admittedly fear missed opportunities or dread falling behind on emails and other assignments, so they skip or shorten vacations as a result. However, failure to take breaks and consistently pushing oneself can contribute to work fatigue, which can be dangerous.

The employment resource Open Source Workplace says fatigue occurs when a person feels exhausted, weary or sleepy. Fatigue can result from prolonged physical or mental work, lengthy periods of anxiety or stress and/or insufficient sleep. Fatigue can be acute or chronic. The National Safety Council says fatigue at work or on the road can be deadly. Millions of workers get little sleep on a regular basis or do not make enough time to recharge their batteries. The NSC says more than 43 percent of workers are sleep deprived. Many of

those people work long shifts, irregular shifts or overnight work. Fatigue can add up and lead to performance and safety issues. Consider these statistics from the NSC.

- A person is three times more likely to be in a car crash if he or she is fatigued.

- Losing even two hours of sleep is equivalent to having three beers and being intoxicated.

- Fatigued workers cost employers between \$1,200 and \$3,100 per employee annually in productivity lost.

- Chronic sleep deprivation causes depression, cardiovascular disease, obesity, and other illnesses. Fatigue can increase risk-taking behaviors and reduce physical and mental functioning. People who are not on top of their games may make mistakes that can lead to accidents. Furthermore, complex planning ability and problem-solving skills can be compromised when dealing with fatigue. Preventing fatigue involves being aware of its causes. Workers and their employers can take these steps together to improve safety and productivity.

- Employers can provide relaxation

rooms or on-site sleep pods where workers can grab naps or unwind.

- Workers can visit with their doctors to determine if fatigue symptoms are the result of restless leg syndrome, sleep apnea, insomnia, or a side effect of certain medications. Once the source is identified, new or alternative treatments can be implemented to improve sleep.

- Employees should be encouraged to stick to their shifts and any overtime availability can be rotated among workers to offset fatigue issues. Two consecutive days off each week also are helpful.

- Human resources departments can provide training and awareness education about the consequences of fatigue.

- A redesigned workplace with a cool atmosphere, low humidity and plenty of natural light may help offset fatigue.

- Employers can make an effort to balance workloads more effectively and hire new staff.

Fatigue is a hazard that many workers may not recognize as a problem. But it has a significant impact on safety and performance.



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Change Jobs Without Burning Bridges

Many people list advancing their careers among their goals. For some, that might require getting a new job. People look for new jobs for a variety of different reasons. One of the primary motivators to look for a new job is to earn more money. Others are interested in trying a new field.

The employment recruiting and networking resource The Balance: Careers indicates that the average person now changes jobs 10 to 15 times in their professional lives. The Bureau of Labor Statistics says that most people now spend 4.2 years in a current job, which is down from 4.6 years in 2014. Although some people may be tempted to leave a job with a bang, they should exit with class and professionalism. No one knows what the future brings, and it's best to leave a job on solid terms. With this in mind, here's how a person can change jobs successfully.

- Draft a letter of resignation. Clearly communicate your decision to leave the organization. Follow the proper chain of command and show respect by addressing the person to whom you

directly report. Clearly communicate your intent and future plans, highlighting when changes are expected to take place.

- Choose the right time. Timing is everything, and some times are better for leaving a job than others. Project Management, a consultant group, says to wait until important projects are finished, rather than bailing out in the middle of crucial work.


- Keep an open mind. Some employers may be blindsided by an employee's desire to leave, particularly in cases when said employee never communicated with a supervisor about the desire for more responsibility or to discuss something that may not be working. A boss who respects your work and values you as an asset may make a counter-offer. Hear him or her out and weigh your options.

- Give plenty of notice. While two weeks' notice is the norm, leaving more time for an employer to find your replacement, and helping to train this individual, is a sure sign of respect for your current employer.

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7 Steps To Leave A Job Gracefully

Deciding to leave a job is seldom an easy decision. However, it's a more common decision than many people may know, as the U.S. Bureau of Labor Statistics indicates the average worker holds 10 different jobs before age 40. People change jobs for a variety of reasons. Some do so because of better opportunities elsewhere, while others simply need a change. Regardless of what's motivating a job change, leaving a place of employment can elicit various emotions, including some that may contribute to negative thoughts about a current employer. But it's always best to leave a job gracefully, which can pay dividends down the road. The following are seven strategies people can employ as they leave their jobs to ensure those exits go as smoothly as possible.

1. Watch out for social media. It's best to keep resignation plans to yourself and off of social media. You never know who is reading your posts, and bad-mouthing a soon-to-be-former employer can lead to hurt feelings and poor references. Resist the urge to rant about what's making you unhappy at work or brag about a new position to your social network.

2. Play by the rules. Your employer may have a plan in place for how the company prefers resignations to be handled. The standard two- to three-week's notice is a guideline. Visit with human resources if you need more information, such as whether or not a resignation letter or other documentation is required.

3. Speak with your manager first. It's respectful for your immediate manager or supervisor to learn of your departure

first. This gives him or her ample time to put a plan in place to fill your position. The more notice you can give, the more goodwill you're building on your way out the door. Schedule a meeting for this purpose, do not make it an informal chat by the water cooler. Resist the urge to quit via email or text. Resigning requires face-to-face communication. Present a concise letter of resignation as well. Don't call out colleagues or air your grievances in the letter.

4. Announce your departure. Work collectively with your manager and other higher-ups to decide how to best handle the announcement to other employees.

5. Train your replacement and prepare final assignments. Volunteer to train or assist with getting your replacement set up. If you have any outstanding projects or documents, be sure to tie up any loose ends before leaving. Leave behind instructions or a guidebook if you think it will help your replacement perform their duties more effectively.

6. Keep the momentum. It can be tempting to phone it in as you near departure day, but this is inadvisable. Do your job to the best of your ability up until you say your goodbyes.

7. Pack on your own time. Cause as little disruption as possible by packing belongings before or after office hours. Respect the working environment, recognizing that your coworkers still need to get their jobs done.

Quitting a job can be full of mixed emotions. Just be sure to time it correctly and leave in as positive a way as possible to maintain a strong professional network.



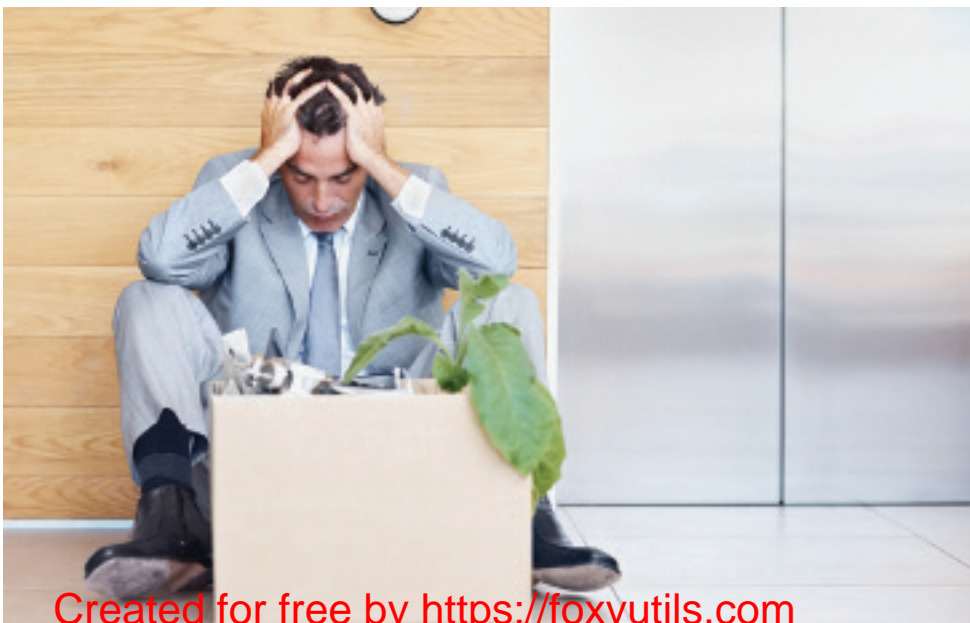
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Finding Work After 50

Unemployment isn't easy for anyone, regardless of their age. But unemployed men and women over 50 may find it especially difficult to find work.

Whether it's a byproduct of age-related discrimination or any of a host of additional variables, jobless older workers often struggle to find work. In a 2016 analysis of government figures, the Schwartz Center for Economic Policy Analysis at the New School estimated that the jobless rate for workers 55 and older in August of 2016, six years after the Great Recession, was nearly 9 percent. At the time, the national jobless rate hovered around 5 percent.

Unemployed men and women over 50 who are struggling to find work can consider the following strategies as they look to rejoin the workforce.

- Revisit your résumé. Unemployed men and women over 50 have no doubt updated their résumés to reflect their most recent professional experience. But they may need to trim some of the fat in regard to their work life 10 or more years ago. Today's hiring managers may only be concerned with recent

experience that illustrates skillsets that are relevant to today's jobs. Men and women over 50 may consider their experience from 20 years ago invaluable, but if that experience does not meet the specific needs of the jobs they're now seeking, then they should remove it from their résumés so hiring managers can quickly access the more relevant information from their work histories.

- Embrace 21st century job hunting. Finding a job in the second decade of the 21st century is unlike job hunting in decades prior, and wholly different from how men and women over 50 looked for jobs upon beginning their professional lives. Networking can mean the difference between unemployment and landing a job. Go to job fairs attended by hiring managers and join professional organizations that host events where professionals in your field can gather.

- Turn your age into a positive. Men and women over 50 should accept the likelihood that their new managers and/or hiring managers will be younger than them. When interviewing for a job, men and women over 50 should make an

effort to showcase their enthusiasm about working with and learning from younger colleagues, while also noting their desire to commit long-term to a company. Some hiring managers may surprise older applicants, viewing them as potentially more reliable than younger workers simply looking to gain some experience in a particular industry before moving on to the next opportunity.

- Make use of your existing down time. Another strategy unemployed men and women over 50 can try as they look for work is to make better use of their existing downtime. Enrolling in online courses can give prospective employers the impression that applicants over 50 are both tech-savvy and willing to learn new things. Each of those things can help men and women over 50 overcome any unjustified, tech-related stigmas that hiring managers may attach to older job candidates.

Finding work after 50 is not always easy, and job seekers may need to adjust their approach before they can get back in the workforce.



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Information Aspiring Nurses Can Include On Their Résumés

Regardless of what they chose to study, many students look forward to graduation and the next step, which typically involves finding work in their chosen professions.

A well-crafted résumé is essential for nurses throughout their careers, but especially important for those starting out. According to RegisteredNursing.org, nursing résumés typically include sections commonly found on résumés for professionals across all industries. These standard sections include objective, education and technical skills. But nurses also may want to expand their résumés to include information specific to the nursing profession.

Experience

Newly minted graduates with degrees in certain fields may not have much, if any, experience to list on their résumés. But some recent nursing school graduates may have relevant clinical experience that could help them land their first jobs. When applicable, this section should include the company name (such as the name of the hospital or clinic), the location of the job, the job title, the dates of employment, and a description of the tasks the

applicant performed.

Licensure and certifications

RegisteredNursing.org advises aspiring nurses to include where they are now licensed as registered nurses as well as any information regarding certifications they earned during their nursing programs. Nurses who earned their Advanced Cardiac Life Support (ACLS) certification through their nursing program should note that on their résumés, as the RegisteredNursing.org notes that could make candidates appear more desirable in the eyes of prospective employers.

Education

Every résumé should include a section on an applicant's education history. But recent graduates from nursing school should include any relevant information about nursing programs they may have participated in while pursuing their degrees.

Résumés are vital when looking for work. Recent graduates from nursing school can use their résumés to highlight any unique experiences they might have that can help them stand out among crowded applicant pools.



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Strategies To Keep Your Career On Track After A Layoff

Millions of people found themselves out of work as efforts to curtail the spread of the novel coronavirus COVID-19 took a toll on the economy. In many places, businesses deemed non-essential were forced to close their facilities to customers, leading many employers to lay off valued staff members.

Confronting a layoff can be difficult. Unlike employees who are fired for cause, laid off workers typically find themselves out of work through no fault of their own. Such was the case for millions of people across the globe whose layoffs were related to the COVID-19 virus. Prior to the outbreak, millions of hardworking, talented professionals had no reason to doubt their career prospects. But after the outbreak and its effects on the economy, those same people, now out of work, may be wondering if there's anything they can do to keep their careers on track. While laid off workers recognize there are no guarantees in regard to getting their jobs back, they can take steps to keep their careers on track even while they're not working.

- Continue to be productive. No one will blame a newly out-of-work

professional for taking a few days to process their situation and take a deep breath. But it's important that laid off workers continue to be productive even if they're not working. Traditional freelancing may not make financial sense for those seeking to secure unemployment benefits, but that does not mean you cannot still work. Set up a blog or vlog where you can showcase your credentials and experience. Offer to serve as a virtual mentor for young professionals or students without much business experience. Using your time productively, and having something like a blog or vlog to show for those efforts, can help you stay on track and land another opportunity when the job market becomes more active.

- Study up. Technology has ensured that modern industry is ever-changing, and laid off workers can use their down time to study up on the latest trends and best practices in their fields. This is an ideal time to fill gaps on your résumé and turn a negative into a positive. If possible, enroll in an online course with a local college or university, or make use of virtual learning programs offered by local libraries or chambers of commerce.

- Research your next job. Uncertainty has reigned in many industries thanks to COVID-19, so finding a new job before social distancing restrictions are lifted may be especially difficult. But laid off workers can use their down time as an opportunity to research their next job. Do your homework on companies within your industry, learning about their client

base, culture and goals for the future. Putting forth such an effort now can pay significant dividends when restrictions are lifted and companies attempt to rebuild their staffs.

Professionals laid off due to the COVID-19-related economic fallout can use their down time to their advantage and keep their careers stay on track.



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The position requires a bachelor's degree in a relevant area of Human Services, and two years of full-time experience in gerontology, rehabilitation, teaching, community health fields or related social service fields. Qualified individuals who have disabilities are strongly encouraged to apply. The position will remain open until filled. EOE. Masks are required.

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To apply for this position, send a cover letter and resume to Jane Fink, League of Human Dignity, 400 Elm Avenue, Norfolk, NE 68701



League of Human Dignity
Norfolk Center for Independent Living
400 Elm Avenue, Norfolk, NE 68701

Build Your Network En Route To Landing A New Job

A new year provides a perfect opportunity to turn over a new leaf, and many people commit to doing so by making New Year's resolutions. While there are no rules governing resolutions, certain resolutions tend to top the list of the most common year after year. Setting health and fitness goals are very common, but so are resolutions to switch careers. In fact, a 2017 survey from YouGov found that 14 percent of respondents were committed to finding a new job in 2018.

Building a strong professional network can help people find a fulfilling job when they are looking to advance their careers. The following tips can help professionals establish such a network.

- Recognize networking is a two-way street. Networking can be an effective way to find a new job, and it's also a great way to help other people do the same. While you're looking for a new job, if you come across opportunities that aren't a good fit for you but might be for someone in your network, don't hesitate to contact them. Your efforts will be appreciated, and those you help might do the same for you if they come across

job openings that suit your background.

- Build your online profile. LinkedIn, a social media site for professionals, is a go-to resource for human resources officials, and it's also a valuable way to stay connected with professional acquaintances. Career services professionals advise adding anyone you have worked with to your LinkedIn network. Continue building your profile as your network grows and you work with more people. When others invite you to join their network, accept those invitations.

- Update your résumé. Update your résumé as often as you deem necessary. Colleagues you've worked with in the past who are within your LinkedIn network may periodically view your profile, and an updated résumé is a great way to keep them abreast of how your career is going. If they can see what you've accomplished since you last worked with them, they might be more inclined to reconnect or recommend you for a job opening.

- Stay in touch. Professional networks are most effective for professionals who keep in touch with their colleagues and

acquaintances. Follow up with colleagues you've worked with in the past to see if there's anything you can do for them or to check in on how a project you discussed with them is going. Staying in touch can shed light on job

opportunities or open other doors that might facilitate your job search.

A strong professional network can help professionals advance their careers and help others looking to do the same.



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How To Recruit And Retain Quality Employees

Great employees are the backbone of successful businesses. Savvy business owners recognize the important role workers play in helping a business meet its goals, and recruiting and retaining such employees is a high priority for the world's most successful firms.

According to the recruitment resource Betterteam, 68 percent of human resources professionals report problems filling positions - an increase of 50 percent since 2013. Forbes magazine puts the potential cost of a single bad hire between \$25,000 and \$50,000. New employees are investments and due diligence should be used to find the right ones. Recruiting top talent may require thinking creatively, and it almost always requires significant effort on the part of the business doing the hiring.

Write a well-crafted job ad

The job advertisement is the first thing job seekers will see and it will be the initial tool to help whittle down the applicant pool. Use clear job titles that explain the job and be concise, avoid buzzwords like "wizard," "rock star" or "ninja."

Candidates tend to skim job descriptions,

so avoid wordy phrasing and confusing job roles. Break down responsibilities into job duties, and be sure to mention specific make-or-break skills applicants will need to have. While you still may get some unqualified individuals to apply, you may weed out others with specifics of the job.

Establish a list of traits you want new employees to possess

An applicant's skills, education and experience are important. However, this should not be the only factor to consider when mulling a potential hire. Seek employees who have the potential for growth and can get along with colleagues and existing and new clients.

Use various job boards to advertise

Many popular job boards, such as Indeed, Monster, LinkedIn, and Glassdoor, offer free advertising for job posters. They are good places to start because they generate lots of traffic. Social media also can work much in the same way as free job boards, according to Workable, a recruitment software company. If you don't find success with free job boards, you may need to go

elsewhere.

Attend job fairs and utilize interns

Building a community connection through local job fairs, networking with alumni organizations, and relationships with universities, trade schools and colleges can provide constant resources for new talent. Plus, applicants may feel more comfortable working for a company that has outreach in the local area.

Follow up on references

It may take time, but it's important that references are contacted and previous employment is confirmed. Due diligence with a candidate's references



ensures companies get a bigger picture of potential hires, according to Indeed. Ask questions like "What is it like to work with the candidate?" or "What are their biggest strengths and weaknesses?"

Finding quality talent is an important task that's vital to the success of businesses big and small.

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How-to Establish A Well-Rounded School Résumé

A quality education is priceless. Lessons learned in the classroom are vital to students' long-term success, serving as a foundation as young adults transition from the role of student to professional. An academic résumé is a great vehicle for young people to illustrate how well-rounded their educational experiences have been. Such résumés also give college admissions departments a snapshot of students' accomplishments, hobbies and extracurricular activities. In fact, the National Society of High School Scholars says there are certain criteria that colleges and trade schools look for in students - and things graduate schools may look for in university students who hope to do postgraduate work. Recognizing these attributes can help students better prioritize their time as they look to build strong résumés.

• **Grade point average:** The NSHSS says some colleges will recalculate students' GPAs based only on core subjects, such as math, language arts, social studies, science, and foreign languages. It is essential to do well in these core subjects.

• **Advanced placement classes:** Many schools weigh honors or AP classes more heavily toward GPA or acceptance requirements due to their rigor. AP courses often translate directly into college credits, which can make them even more valuable to high school students.

• **Extracurricular activities:** Schools and even future employers look at more than just test scores and GPAs. In a competitive admissions climate, colleges

will weigh the entire picture of a student. Someone who was heavily involved in sports, clubs and peer-run groups like scouting organizations may find that such participation is what sets them apart from other applicants. Pick extracurricular activities that align with passions rather than just ones that will look good on a résumé. According to Christine Chu, a premier college counselor at IvyWise, a New York-based education consulting company, students who demonstrate grit, authenticity and integrity stand out.

• **Well-crafted essay writing:** Essays give students an opportunity to tell their unique stories in ways a résumé cannot. An essay should be highly personal and thoughtful, and also present students as a real person. Students should write essays even when they are optional, as the essay can be a window into what makes applicants tick. It is important for students to continually hone their essay-writing skills, which they can ultimately utilize to make a strong impression with university admissions departments.

• **Depth, not breadth, of experience:** Students should focus their passions on a few select activities over widespread participation in many different ones. Activities that carry over into academic focus and a future major may be especially valuable.

It's never too early for students to start building their school résumés. Achievements in and out of the classroom can lay the groundwork for both short- and long-term success.



Questions To Ask After Taking A Pay Cut

The outbreak of the novel coronavirus COVID-19 in the winter of 2019-20 left no part of life as the world knew it untouched. Students were instructed to stay home from school, professionals were told to avoid their offices and families were told to limit the size of gatherings for momentous occasions like birthdays and weddings.

The economic fallout of the pandemic has been considerable. Unemployment rates skyrocketed across the globe seemingly overnight. While global unemployment figures are difficult to determine, estimates from the International Labour Organization in June 2020 indicated that working hours fell by 14 percent during the second quarter of 2020. That equates to roughly 400 million lost full-time jobs. Many people who have been fortunate enough to remain employed throughout the pandemic have taken pay cuts as their employers try to stay afloat during what's proven to be a time of unprecedented economic challenges. Pay cuts can throw professionals' carefully formulated financial plans into disarray. But salary reductions need not derail those plans, especially if professionals

ask the right questions when informed that their pay is being reduced.

When will the salary reduction take effect?

This is an important question for any professional to ask, but it can be especially so for workers who use automatic bill pay. You will want to ensure that your accounts have enough money to cover the month's bills before they come due, so don't hesitate to ask when pay cuts will go into effect if that information has not been shared.

How much is my salary being reduced?

Many companies have instituted uniform pay cuts during the pandemic, while others have not. Some may be asking higher paid executives to take more significant, percentage-based pay

cuts, while others have postponed bonuses. Reductions can be highly complicated, and employees should not hesitate to ask just how much their pay will be reduced. Knowing what's coming in is an essential component of financial planning, so professionals whose

employers have been vague with details can reach out to human resources to determine just how much their bottom lines will be affected.

How long will the pay cuts last?

Long-term financial planning is based on long-term salary expectations, so it's alright to ask if the company has an idea about how long reductions will remain in place. Some may be indefinite, and that knowledge can help professionals reconfigure their budgets so their long-term financial plans stay the course as much as possible.

Will cuts be made elsewhere?

Ask if health care costs will rise as a result of salary reductions. In addition, if the company matches 401(k) contributions, inquire if that will continue. If the company does not intend to continue matching, professionals who can afford to do so may want to increase their own 401(k) contributions to account for the loss of matched funds.

Does the company anticipate additional cuts in the future?

Some companies may be straightforward and acknowledge that the uncertainty surrounding the pandemic makes it likely that future pay cuts will be considered. Others may already have strategies in place that allow them to make the pay cuts a one-time thing. Employees can seek this information to alleviate stress and to inform decisions about their short- and long-term finances.

Salary reductions have taken place at many companies throughout 2020. Employees concerned by such pay cuts can express those concerns to their employers by asking some thoughtful questions.



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