TRANSITIONING FROM LAFAYETTE TO CAREER
FOR THE CLASS OF 2016

An Introduction

This packet provides you with a selection of articles related to key topics that will be important as you make your way into the workforce after graduation. The topics include helping you make the transition from college to the work world, both professionally and personally. Additionally, there are articles that provide you with guidance related to appropriate workplace dress and “eEtiquette”, or etiquette utilizing technology such as email. You will also find articles dedicated to the topic of networking. Even when you are no longer looking for employment, it is always important to continuously build on your professional network. Finally, the packet concludes with two articles related to managing your finances, including student loans and deciding on first-time purchases.

Let us know if you find this information helpful. We wish you all of the very best in your endeavors after Lafayette. Don’t forget that Lafayette provides you with life-time Career Services; we are always here to help!

Sincerely,

Lafayette College Office of Career Services
TRANSITIONING FROM LAFAYETTE TO CAREER
A Selection of Articles to Help You as You Make Your Way “Off the Hill”

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Part 1: Making the Transition
6 Tips to Rock Your First Job from U.S. News & World Report By Lindsay Olson Nov. 13, 2014

You want to make a splash at your first job and set your path to success. To that end, you want to filter through the countless pieces of advice out there and get the really good nuggets of wisdom to help you succeed. Below, experts give their single best pieces of advice for a recent graduate starting in her first job.

1. Create your own career growth plan. No one else will chart your path to success; it’s up to you to do so. Julia Doria, executive vice president and chief marketing officer at Bailey Lauerman, a digital marketing and ad agency, shares an example of how a new graduate charted his own course:

“From the first day he arrived, he was very clear: He wanted to grow and had a plan with key milestones, specific areas he’d like to gain experience [in] and knowledge and ways he’d like to stay connected. He also followed through,” she says. "He set recurring meeting invitations where it was time dedicated to reviewing his progress and a chance for him to get perspective and input on obstacles he may have encountered.”

Doria said she found this approach to be incredibly refreshing and rewarding for both her and the employee. She was able to provide him with guidance and direction, as well as help him advance his career.

2. Show Initiative. In high school, teachers prodded you to get your work turned in on time, but once you transitioned to college, you didn’t have that extra support from professors. With your first job, you have another transition: Your boss isn’t going to look over your shoulder constantly or always tell you what you need to do.

Chaz Pitts-Kyser, author of "Careeranista: The Woman’s Guide to Success After College," says that simply doing what your boss expects you to do won’t impress him much. Instead, she says, “Look for ways that you can help your boss or department meet key goals, be it cutting costs, boosting productivity, simplifying a process or better serving customers.”

3. Don’t show off. While you want to stand out, there’s a fine line between doing a stellar job and being recognized for it – and deliberately seeking attention. The latter won’t win you any friends or impress your boss.

“Don't show off. It is unappreciated, makes you look like you are kissing up and will ultimately undermine your credibility with both your manager and your peers," says Roy Cohen, career coach and author of "The Wall Street Professional's Survival Guide." He continues: "No one likes working with a 'brown nose.' The best way to distinguish yourself is to work hard, stay late, don't complain and spend time with key decision makers.”

4. Keep learning. If you’re lucky, your company will offer professional development opportunities. But if not, take it on yourself. Jessica G. Hartung, founder and CEO of professional development company Integrated Work, says that you are in charge of your career, and what you choose to learn will help you drive your career’s direction.

“Develop an individualized learning agenda or professional development plan. What are the main skills, knowledge and abilities you need to grow in order to move in the directions you find most interesting? Make it happen," she says. "You've got people networks, access to online resources, opportunities to volunteer, mentors and family. Self-directed learning is a lifelong pursuit. Those who are most successful in their careers don’t leave learning to chance.”
5. **Work harder than everyone else.** It sounds too simple to work, but hard work is guaranteed to pay off. Lauren Herskovic, chief operating officer of Admissionado, an admissions consulting firm, says this adage is what helped her climb her way to her current position, and it’s what gets her employees promoted.

“As a boss, there's nothing better than knowing I can trust someone with the work I give them,” she says. "Not only that they're going to do it, but they're going to do it efficiently and do it better than I expected.” She says that when an employee volunteers to take on more projects or comes in early and leaves late, it shows dedication and passion for his or her job. “Those are all amazing qualities that speak volumes and go a long way in my book. I want *that* guy on my team long term,” she says. “And I'll do just about anything to keep him here.”

6. **Build the right relationships.** The sooner you realize careers are built on networking, the sooner you can succeed. Lea McLeod, job success coach and author of "The Resume Coloring Book,” says you should, “identify the five most important relationships you need to build in the office, and then start building them.”

That might be your boss, a co-worker or even someone in another department. Building strategic relationships will help you thrive at your current position, as well as get you insight into what your next career move should be.

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Here are her top tips for making the most of your first job.

1. Have confidence.

“People want to be so perfect all the time that when they make the first mistake, it is the end of the world. They forget any good things they’ve done at that job and are so focused on that one mistake,” says Berger. But she says you should have confidence in your abilities — that when you botch something, that you’ll be able to overcome it and move on.

She writes that confidence “comes from constantly putting yourself out there, failing, and then watching things eventually work themselves out.” If you’re not naturally confident, she advises you to stick to the goals your employer sets out for you. If your job duties and goals aren’t clearly mapped out, ask your superior what they are, and check them off week after week so you can see yourself making progress.

2. Get comfortable being uncomfortable.

Berger says that in order to succeed, you have to put yourself out there and spread the word about your aspirations. When she first quit her job to launch Intern Queen, her coworkers snickered at her quixotic plan, especially because they already worked at a company with great cachet. The wise words she heard from a camp counselor as a teen stuck with her: “It’s the time when you are out of your comfort zone that you grow the most as a person.”

So, she kept spreading the word about her new venture, and eventually, a well-known movie producer called her saying he had heard about her new business and that he had a complementary college-focused site called Quarterlife. She ended up working with him for a year before launching her own company. “Although telling everyone at the agency was a very uncomfortable experience, the payoff was worth it,” she writes.

In your first job, get in the habit of introducing yourself to new people, whether at your company or networking events. At Intern Queen, she wanted to work with a car company catering to millennials, so she poked around LinkedIn to find relevant Ford employees and then called one up making her pitch. He seemed game, but the deal didn’t pan out. She followed up twice, at six month intervals, and finally her idea came to fruition. “It’s the biggest deal I’ve ever done,” she says. “You never know until you put yourself out there, out of your comfort zone and just ask.”

3. Fall in love with rejection.

“Acknowledge that rejection is a part of life and a part of getting to where you want to be. Frequently, you won’t get to where you want to be until you get rejected — I embrace rejection, because I take it as a signal I’m on the right track,” she says.

In your first job, throw out ideas to your boss. Speak up in company brainstorms. Volunteer for big projects. And try to land big clients. And when you get rejected, don’t get too wrapped up in it, she advises.
Berger offers several tips for handling rejection, and her experience with Ford exemplifies one of them: “Rejection doesn’t mean never, it just means not right now,” she writes. Another one: just ask yourself if you did your best — and if the answer is yes, then remind yourself that you can’t always know what people will want, but trying your best is enough. Another tip: Understand that no one bats a thousand. Here, she cites time expert Laura Vanderkam, who reminds you to, “accept that rejection is just a numbers game and the more ‘at bats’ you get, the better the outcome.” She also suggests you remember your successes. “When you get rejected, take a deep breath, and think about the times in your life when things have worked out for you.” And once you can stomach it, ask for constructive criticism to find out how you can improve next time.

4. Think big but also execute big.

Berger says people with big ideas are a dime a dozen, but people who have big ideas and can also execute them are much fewer. In order to be able to follow through on a big idea, she suggest you know what resources you have at your disposal and the power of your network. She recalls one time that she proposed holding a big party in New York. Though initially, “I hadn’t thought about how to get from A to Z,” she says, a quick search on Facebook revealed a friend who could deliver some of her party needs at a great rate — which meant that the other people she needed on board wouldn’t have to do much to help out. “No one likes to work so when you present an idea, the less work they have to do the better,” she says.

5. Don’t take things personally.

This is great life advice — for your first job and beyond. She says when you’re low on the totem pole and you notice your boss is grouchy, you may be wondering, “Is it me?” Or, when someone at the company makes a certain decision, “your instinct is to think it’s directly related to you or your performance or something you said or did. Most likely, it’s not,” she writes.

“Just focus on your job,” she advises. “Your work will speak for itself.”

6. Make yourself a priority.

If you have a demanding job, it’s all too easy to let it take over your life. Berger says her 7am-9pm job at the Hollywood agency crowded out her personal life. “I didn’t talk to family, gained weight, overdrafted, would cry home from work. I was a disaster. I wish I could shake my old self and say, ‘You need to make yourself a priority,’” she says.

In order to do this, she advocates managing your time wisely at work. Finish the most important task for the day before tackling your email — and then, limit your time in your inbox to one hour. She also suggests setting your own boundaries so as to set others’ expectations. If you answer emails at midnight, then that will encourage people to email you at midnight. She also advocates learning to say no. “It’s so important to know when enough is enough, to know when to assert yourself and say no or it’s time for me to go home. No one else is looking out for you except you.”

Your First Days Working at a New Job: 20 Tips to Help You Make a Great Impression (Excerpt)
Randall S. Hansen, Ph.D., and Katharine Hansen, Ph.D.
http://www.quintcareers.com/first_days_working.html

And in the workplace, during those first few early days where you are meeting everyone -- and everyone is meeting you -- first impressions about you and your future potential can make a major impact on your future success with the organization.

"You have to realize that first impressions are remembered," says a general-business major, "and even if you talk to someone who isn't related to your job... they may know someone who is. Watch what you say and do. Things can come back to haunt you."

Not to worry, though; in most situations, employers don't expect you to knock their socks off or hit homeruns during those first few weeks. Most employers realize that there is a learning curve for most positions. So, there is often an unofficial grace period while you settle into your job.

How can you improve your chances for making a great first impression when you're starting a new job? Here are 20 tips -- along with some comments and suggestions from job-seekers who have been there -- to help you make a great impression.

Have a Positive Attitude
Nothing works better -- in all situations -- than having and expressing a positive attitude. Let your enthusiasm for being part of the team and the organization show to everyone you interact with. And always leave non-work problems at home.

Dress Professionally/Blend in With Co-Workers
You should never underestimate the importance of dressing professionally in your new job. And in the beginning, even if your department has casual days, you should dress professionally because you never know when you'll be called out to meet a top manager or key client. "Dress how you want people to perceive you because it plays a huge role in how you are initially treated," advises Desiree Devaney, a financial analyst with GE Capital Credit. "Perfectly groomed means efficient and reliable in work; unkempt means disorganized and therefore difficult to trust with different assignments. After a while, people realize these things do not necessarily correspond, but initially, your looks and dress are your representation to them." (See lots more comments from rookie workers about dressing for success in our collection of entry-level quotes, How to Make the Best Impression in Your First Days on the Job.)

Show Your Team Spirit
You are now part of a work team, and teams work together to solve problems and get the job done. Show loyalty to your co-workers and focus more -- initially at least -- on sharing any recognition you get with the team. Always give credit to the team.

Learn Co-Workers' Names Quickly
No one expects you to have everyone's name down pat by the end of the first day or week, but if you are bad with names, now is the time to research some of the neat memory-aid tricks you can try to use. Certainly, as soon as possible, learn the names of every member of your team. And if you are in a situation in which you forget a person's name, the best solution is simply to apologize and ask the person's name again.
Ask Questions/Ask for Help
No one expects you to solve all the organization's problems on your first days on the job -- nor that you know everything -- so, relax a bit, and always ask questions or ask for help when you need it. Remember that it's better to ask before you've completed the task the wrong way and wasted all that time. "Be open-minded," suggests an English language and literature grad. "I think when you are just starting out, it is easy to feel somewhat competitive; you may feel that you have something to prove. In effect, that kind of thinking will probably land you in the unemployment line again. Be co-operative, LISTEN, ask questions -- no one expects you to know everything -- and communicate openly with colleagues and supervisors."

Take Notes/Go to Orientation
Unless you have a photographic memory -- and few of us do -- consider taking notes on all the various systems and rules of the organization. And no matter how boring they may sound, attend all orientation sessions. Nothing gets old faster than someone repeatedly asking how something works; such behavior shows a lack of attention to detail.

Be a Self-Starter; Take Initiative
In most situations, in your first days on the job, you will be given small doses of work -- to let you get your feet wet. As you finish assignments and are ready to handle a bigger workload, take the initiative and ask for more assignments. Whatever you do, don't just sit there waiting for your next project. Agrees Ali von Staudach, senior account executive for CNET Networks, "Be proactive. Don't wait for an assignment. Stick up your hand and ask for something to do," advises von Staudach, a communication studies grad.

"Volunteer for things even though you don't know how to do it or what needs to be done to accomplish it," suggests Stephen Magennis, whose first job out of college was as a benefits analyst for Hewitt Associates, Orlando, FL. "There will be people [who need] help, and they will appreciate your efforts to start making an immediate impact. Many times, there may be some tasks that you can accomplish with a little guidance, which will probably free up time for someone who needs to work on more important items," Magennis offers.

Discover Everything About Your New Employer
In theory, you should have already done your homework during the interviewing process, but there is always more to learn now that you are on the inside. "Get an employee handbook" exhorts a MBA grad with an information-technology concentration. "Don't act or think you know more about everything than your peers." In addition, gather all those reports and company literature and read up and become an expert on your organization.

Work Full Days
"Be on time, come in early, stay a little later," suggests von Staudach. "Even though I have a 9 to 5 job, it has been expressed to my co-workers and me that our director expects us to be in at 8:30 and stay past 5 p.m. because it looks like we are go-getters and into our jobs." There's nothing that can affect your reputation faster than routinely coming into work late or leaving work early. Especially in these first days/weeks on the job, be sure you get to work early and leave no earlier than when the majority of your co-workers leave. An engineering grad adds, "Be dedicated and flexible. Once you have established yourself, you can leave early, go out for lunch, shift your hours, or take work home with you. But in the beginning, be totally dedicated to being there all the time and picking up as much as you can possibly handle."

Establish a Good Attendance Record
Just as with working full days, it's important to show up to work every day and establish a good
attendance record. Yes, there will be emergencies, and yes, you may get sick, but as best you can, try to make it to work every day during those first weeks/months on the job.

**Avoid Office Politics and Gossip**
As with any social organization, the workplace is full of rumors and gossip. Your mission is to keep your nose clean of all of it -- and be sure not to associate too often with the office gossips or risk having your image associated with them. "DO NOT get involved in any trash talking around the office," says an English education grad. "Don't -- repeat -- don't solicit gossip."

Magennis agrees: "Stay out of the office politics for as long as possible," he says. "It's inevitable that you will be exposed to them sooner or later, and you will most likely participate in them as well, as it's human nature. But stay out of the game for the first few months."

**Keep Personal Business on Company Time to a Minimum**
Studies show that just about everyone conducts some amount of personal business on company time -- checking email, making dinner reservations, buying stuff online. Your goal is to keep your personal business to a minimum and stay focused on work.

**Take Advantage of After-Hours Activities**
Many organizations have formal or informal after-hour activities, such as sports leagues. Get involved -- even if only as a cheerleader -- because these types of activities are great ways to bond with your co-workers. Do be on your best behavior during these outside-work activities, though. "If attending happy hours with co-workers, never drink more than one drink," suggests Anne Johnson, senior corporate relations coordinator for the U.S. Chamber of Commerce. Johnson, an economics grad from the University of Dallas, goes on to recall, "A co-worker that started about four months after me came to a happy hour with us and had too much to drink. Now, no one will invite her again. You don't want to make a stupid mistake like that."

**Listen More than Talk**
"Listen, Listen, Listen ... don't act like a know-it-all right off the bat," cautions one entry-level worker. "The idea is to communicate that you have some very marketable skills and you are here to learn and apply your skills to help the organization achieve success." One of the hardest skills to learn for some of us -- especially extraverts -- is that, when we are new to the organization, it's better to listen then talk. You don't want to get the reputation as the office know-it-all -- or worse, someone who always has to have the limelight. If you have a legitimate contribution, make it, but if not, do more listening and absorbing those first days on the job.

**Track Accomplishments**
As we say repeatedly throughout Quintessential Careers, it's up to you to track your accomplishments; no one else will do it for you. Tracking your accomplishments is great for any number of reasons -- for your personal satisfaction, for raise and promotion meetings, and for future job-hunting. To ensure that you stay on top of tracking your accomplishments, read our article, For Job-Hunting Success: Track and Leverage Your Accomplishments and use our Accomplishments Worksheet.

**Show Appreciation**
Nothing works like kindness and genuine appreciation. So, show your appreciation to everyone who helps you learn the ropes during your first days on the job -- from your co-workers to receptionists to the human resources folks.
Find a Mentor
You don't need to jump on this task your first day, but as you get introduced to senior staff, begin thinking about developing a mentoring relationship with a member of management above you -- and outside your department -- in the organization. Mentoring has numerous benefits, from a simple sounding board to someone who helps direct and advance your career within the organization.

Get and Stay Organized/Set Goals
If you're one of those super-organized people, this tip will be easy for you. The rest of us, however, need to develop a system for keeping track of meetings, appointments, assignments, and projects. Get an organizer or planner and keep on top of all your work. You certainly don't want to miss an early key deadline or meeting. And as you look ahead, set goals for yourself -- and then strive to achieve them. "I set goals for myself," notes a 2001 education grad. "I wanted to appear professional in my dress, posture, and speech. I wrote that goal on index cards and put them everywhere."

Keep Your Boss Informed -- of Everything
Your boss is not a mind-reader, so keep him/her informed of how you are doing. Especially in those early days, meet with your boss to further establish a rapport and relationship. "Request meetings with your boss on a consistent basis to review performance. Express interest in moving ahead and ask what else you can be doing to get to that next step," advises von Staudach. Be sure she/he knows you are a self-starter and hard-worker. Just don't bring the boss every little problem; instead, for minor issues, ask for help from co-workers.

Meet and Network with Key People in Organization & Profession
"Network," advises von Staudach. "Join an organization outside of work. Take additional classes to stay ahead in your field. Take advantage of every opportunity to network with key people in your organization and profession -- attend staff meetings, professional organization conferences, trade shows -- every opportunity to meet colleagues in your field. Just because you have a new job does not mean you suspend your network; constantly manage and grow your network of contacts because you never know when a problem or opportunity will arise. And networking with key people can also help you in finding one or more mentors.

Similarly, a psychology grad cautions against getting too comfortable: "Keep setting goals, networking, and keeping your ears open. Most college grads will switch positions or companies many times before the age of 30."

Final Thoughts on Your First Days on the Job
Being the newest member of the organization -- the rookie -- is both challenging and exciting. You'll be faced with both difficulties and opportunities, and your goal should be to make the most of all situations. These 20 tips should help provide you with some insights and direction as you approach that new job, but don't worry if you don't make a perfect first impression in those early days on the job -- few of us ever do. Remember to relax, keep your mind open, get to know your team members, and do your work -- and you should go far in making a lasting impression and reputation.
10 Things to Help You Get Resituated in Your Personal Life after Graduation
Created by Lafayette College Career Services, December 2009

Life after graduation is an exciting time, filled with new opportunities and often new locations. If you are moving to a new place after Lafayette, you are probably eager to get yourself situated in your new community. While this is certainly an exciting time for most, it can also be a challenging time as you begin your new life away from your friends, family, and the things you know best. Below is a list of suggestions to help you establish a new network of people around you and a sense of belonging to your new community.

1. Attend Lafayette College chapter events in your area to connect with local alumni.

2. Work with Career Services to identify other alumni living in your area and reach out to them to establish new relationships.

3. Volunteer at a local nonprofit center to gain a sense of belonging to your new community.

4. Get a gym membership and attend regularly to help establish a steady schedule. Attend a fitness class to see familiar people and to develop new relationships.

5. Join a local young professionals organization to network with and meet people your age, who are doing interesting things.

6. Join a club related to your interests. It could be a book club, an intramural sports league, a cooking club, an arts group, or perhaps a fantasy sports group.

7. Get to know your new co-workers and give them a chance to get to know you. Chat with your co-workers over lunch; attend social gatherings hosted by your organization.

8. Take a class in something you’re passionate about. Maybe it’s a music, dance, or photography class. Maybe it’s a class on financial theory. Whatever your choice, this is a great way to interact regularly with people who have similar interests. Local community colleges are a great resource for this.

9. Join your local religious center. Attending services, holiday events, and social mixers can be a great way to join your new community.

10. Ask for help. Ask your co-workers for suggestions on good places to eat, local organizations to join, and attractions to see in your new location.

Don’t forget all of this personal networking can help you in developing your professional network as well!
Everyone aspires to have purpose or meaning in their career but how do you actually do that? What practical steps can you take today or this month to make sure you’re not just toiling away at your desk but you’re doing something you genuinely care about?

What the Experts Say
Unfortunately, most of us don’t know how to make the job decisions that lead to satisfaction. Nathaniel Koloc, the CEO of ReWork, which provides recruiting services to companies that offer purposeful work, says that’s because no one really ever teaches us how: “Very few parents, teachers, and mentors urge us to think about this or give us mental models to use,” he says. “We tend to only get nibbles of what meaningful work is in our twenties.” As a result, we often pick jobs for the wrong reasons, says Karen Dillon, coauthor of How Will You Measure Your Life. “We look for things that we’re proud to talk about at a cocktail party or look good on a resume.” But rarely are those the things that translate to satisfaction. Here are principles you can follow to find a career — and a specific job — you don’t just enjoy, but love.

Know what “meaningful” means to you
Am I respected by my colleagues? Am I being challenged? Am I growing? Do I believe in the mission? “These are the things that are going to make the difference between being ok with your job and being truly happy,” says Dillon. But “meaningful” means something different for each individual. “Don’t just look to obvious things, like salary, title, or prestige of the company,” says Dillon. Koloc identifies four categories to consider:

Legacy: This is about the concrete outcomes of your work. What do you want to achieve? Sure, you may spend a lot of your day responding to emails or attending meetings — most jobs entail at least some of that — but what evidence do you want of your work? You might find it rewarding to advance the math skills of 80 students in one year, or build six desalination plants over the course of your career. This is often a question of how close to the frontlines you want to be. Some people want to help sick people directly while others aspire to help pass the Affordable Care Act.

Mastery: These are the strengths that you want to improve. For example, if you enjoy connecting with people, you could use that skill to be a psychologist or a marketer. Similarly, if you’re a strong writer, you could use that skill to write fiction or copy for advertisements. The key is that you are using these strengths in a way that you find rewarding. “Being good at something you don’t enjoy doesn’t count,” says Koloc. “It has to be something you love to do.”

Freedom: This is about the salary, benefits, and flexibility you need to live the life you want. For some people, this may mean a high paycheck that allows you to take exotic vacations. For others, it could be the freedom to work when and where you choose. Here you need to know the lifestyle you want and ask whether your job is helping you fulfill that.

Alignment: This last category covers the culture and values of the place you work. This is not the same as mission, warns Koloc, but is about whether you feel like you belong. What are the beliefs and priorities of the company and the people you work with? How do people treat each other? Do they hug? Have lunch together? “It’s important to enjoy spending time with your colleagues and your manager,” says Dillon.

The content of these categories will vary by person. Dillon suggests making a list of all the things you value, and then prioritizing them. This list will help guide your decisions and can be used to evaluate specific opportunities like a new assignment in your current role, a job at a different company, or a new career path.
Form hypotheses
If you’re unsure what matters most to you, think through a given day or week at work. Ask yourself: what made me most happy? What did I find most frustrating? Then, Koloc suggests, come up with a few hypotheses about what is most meaningful to you. *I want a job where I create something that people can use everyday. I want a job that allows me enough flexibility to pick up my kids from school. I want a job where I’m directly interacting with people in need.* “Be careful not to overcorrect for a particularly bad job experience,” says Dillon. “When you have a micromanaging boss, for example, it’s easy to think that your biggest priority is to work for a manager who doesn’t smother you, but if you seek out that one thing, you may end up being unhappy for slightly different reasons.”

Run experiments
Once you’ve nailed down your hypotheses, it’s time to test them. There are a variety of ways to do this. First, you can try things out within an existing job. “You might try to convince your manager to let you work remotely for a month,” he says. Take on a new assignment that allows you to try out new skills. “Look for opportunities to enhance your job. Sign up for a new cross-company initiative or propose taking something off your boss’s plate,” suggests Dillon. “I’ve never known many managers to say no to people offering to help out.” If you can’t run experiments within the constraints of your job, look outside the company. “Join industry groups, go to conferences, volunteer for a nonprofit,” advises Dillon. The third way to test your hypotheses is to have conversations. Find people who are doing what you think you want to do and ask them lots of questions. *Listen carefully and critically,* so that you don’t just hear what you want to hear.

Form a personal board of directors
Don’t go at it alone. Work with others to kick the tires on your hypotheses and share the results of your experiments. Invite four or five people to serve as your informal board of directors. You might tell them, “I’m doing some exploring about what I want from work and I’d love to talk with you on occasion to get your feedback on my direction.” Include any mentors and trusted professional peers. And if your manager is receptive include her as well. “Not all bosses may be supportive,” says Dillon, “but if you have a manager who you can bounce career ideas off of, take advantage of that.”

There are a few people you shouldn’t include, says Koloc. “Family members can be tough,” says Koloc. “Spouses, for example, need to know what you’re doing but they may not be best positioned to help you figure it out.” And don’t be afraid to dig deep into your past, Dillon says: “I have people who I haven’t talked with in years who call me when they’re considering a job change or a career transition.” Check in with this board of directors on a regular basis to update them on your thinking and ask for input.

Think long term
This work shouldn’t just be in service of getting your next job. “Career design is different than a job-search strategy,” says Koloc, and the question you should be asking yourself, he advises, is not “What job do I want?” but “What life do I want?” Think about where you want to be in five, ten, 20 years. Of course, you have to answer more immediate questions about what you want in your current job or your next, but do so only in the context of your longer, larger career goals.

When you’re already deep into a career
Even mid-career professionals can and do make big changes. “Your ability to turn the ship is no different but the speed at which you turn it is going to be slower,” says Koloc. “If you’re 35 and have two kids, it’s going to take longer to explore.” There’s good news though, he says: “You have more clues as to what you want and enjoy.” The important thing is to not feel stuck. “You may feel locked into a job, a higher salary, a higher title because you have more responsibilities, like a mortgage and kids, and sure, you may need to take fewer risks, but you don’t want to settle for a job or career you’re not happy with,” says Dillon.

Buckle down on your finances
One of the main reasons people give for staying in a job or career they don’t love is money. “Take steps to give yourself a financial cushion and a little psychological freedom,” says Dillon. Make a budget if you don’t have one. Look for ways to lower the amount of money you need each month: downsize your house, move to one car, and be more disciplined about saving. Having a financial buffer will make it more likely that when you find something meaningful, you’ll be able to act on it.
Make the time
“I have yet to meet anybody who wouldn’t benefit from setting aside dedicated time to sit down and think about what they want from work,” says Koloc. Schedule a time in your calendar to reflect on your career. Even if it’s just an hour every other week, you’re going to make some progress. “Sometimes just thinking about it will get the ball rolling, and then, often, the change becomes inevitable,” says Koloc.

Principles to Remember
Do:
- Make a prioritized list of what a meaningful career would look like to you
- Invite four or five people to serve as a board of advisors as you explore what you want
- Experiment with different elements of a job that you’d want either in your current job, outside work, or by talking with people

Don’t:
- Focus on your next role — think about what you want from work over the long term
- Let the stage of your career hold you back — even those deep into their careers can make changes
- Neglect your finances so that when you want to make a change, you don’t feel able to
Part 2: Dress to Impress
Office Dress Code: What to Wear to Work

By Melissa Dylan, suite101.com

Trying to decide what to wear on your first day? Here's how to interpret the office dress code.

Navigating an office dress code can be tricky. Terms are vague and often out-dated. Here’s an idea, in laymen’s terms, of what to wear in today’s workplace.

**Business Attire.** This is as formal as it gets, without a cummerbund and yards of satin and lace.

- Business-suit and tie for men, no exceptions.
- Women have a bit more leeway and can wear skirts as well as nice blouses with pressed trousers, but clothing should be tailored and well-fitting.
- Closed-toed shoes are a must, as are pantyhose.
- Avoid too much flashy color, such as an all-neon suit. However, a splash of color in a tie or scarf is appropriate.
- Styles should be classic, with nothing too trendy or obtrusive. For instance, a purple velvet suit is still a suit, but much more appropriate for a televangelist than an investment banker.
- Accessories such as jewelry must be simple and traditional. Piercings anywhere besides earrings for women (one in each ear) must be removed. Tattoos must not be visible.
- Hair should be clean-cut and carefully styled. No messy hairdos or days-old facial growth. If facial hair is worn, it should be groomed often and already exist during the work-week (no growing a beard on a Thursday).
- Many companies encourage women to wear subtle make-up, however, they cannot legally force you to do so. If you do choose to wear make-up, choose subtle colors and avoid sparkles or flash.
- Shoes should be heels for women, or dressy flats, and men should wear nice polished shoes.

**Business Casual.** This is the most common dress-code you will encounter, and the interpretation of this term is the broadest. In general, consider the following:

- Clothing should be conservative and nice. Button-down shirts, trousers, blouses, sport coats, and skirts are suitable.
- Shoes need not be patent-leather and polished; loafers or similar styles are acceptable. Avoid sneakers and sandals, and in most cases closed-toed shoes for women are still required. However, styles can vary toward more trendy looks.
- Keep skirts knee-length or longer.

**Casual.** This is the most poorly interpreted dress code option. Casual still means work-appropriate, so your clothes must still be neat and conservative.

- Showing a lot of skin (like a bare midriff, or too much cleavage) is always a no-no.
- Avoid sweats, cut-offs, tank tops, and flip-flops. Sneakers are okay, as long as they are new-looking and clean.
- Pair jeans with nicer shirts like polo shirts or casual button-downs. A T-shirt is sometimes acceptable, if it is in good condition. Avoid t-shirts with slogans or ads for things such as beer companies.
- Hair, make-up, and accessories can reflect more personal style, as long as it does not get in the way of your job (such as hair dangling in food, etc.)

**In general:** it varies by region, so keep that in mind. Business attire in Hawaii means Aloha shirts and khaki pants, which definitely wouldn’t fly on Wall Street. If in doubt, choose something conservative for your first day, and take your cues from the leaders in the office to choose your wardrobe going forward.
The definition of “nice” may be confusing if you’re just entering the workplace, so keep in mind that dressing for work is different than dressing for a party, or for church. Though you may choose nice, dressier clothes for each occasion, the styles you pick will be very different. An Easter Dress will tend toward prettier, flowery fabrics, while a dress for a New Year's Eve party might be flashy and sparkly. Both are considered “nice” but neither would be appropriate for work.

If you’re still not sure, take your cues from others in your workplace, or watch an episode of The Office on NBC: the wardrobe crew is paid to make them look work-appropriate.
The Top 10 Business Casual Mistakes, And How to Avoid Them
Viviana M. Rueda

As if you weren’t already overwhelmed by the prospect of getting and maintaining a lucrative and creative job, reducing your carbon footprint, and keeping up with all of your social media networks, our live/work happily-ever-after society also wants you to understand what “Business Casual” means.

Why is this so important? It has to do with image. As a society, image plays a critical part in how we perceive people and situations. Many times it isn’t fair but it is reality. So what happens when you get Business Casual wrong and make a wrong impression? Sadly, in some cases you may never get a second chance to make a positive impression. Once you’ve delivered a message about your personal brand, someone has made a decision or passed judgment on you. On the other hand, you may find out quickly – For example, when your colleague runs into the wall while trying not to focus on your legs in the skirt that you thought was too short to wear, but you wore it anyways because it was the latest trend. Or when your employer calls you into his/her office and asks you to read the Employee Manual, specifically the section banning flip flops in the office. Or even scarier, when your boss passes you up on a promotion because he/she doesn’t think that you represent the leadership image that the company needs.

So what makes Business Casual so hard to understand? The primary difficulty lies with the fact that there are no written rules in our society (other than some corporate dress codes) as to what is allowed or disallowed. Naturally this leaves a ton of room for interpretation. Fortunately, we’ve a good understanding of some basic concepts surrounding the topic to help show us the way:

1. **Know your industry.** What flies at an ad agency may not fly at a real estate development company and will most definitely not fly at a high finance firm. Some industries not only frown upon Business Casual but prohibit it, and in other industries you may get tagged as the “suit” if you wear a suit at all times.

2. **Learn to understand your company’s unspoken attire policy.** Even if a company has a published dress code, pay close attention to the image that management and the top producers of the company project. It may benefit you to mirror it.

3. **Consider that how you dress has a direct impact on your performance and attitude.** If your job requires you to be viewed as a valued professional, your attire should reflect that. Think about it, do you feel more on your game when you are dressed well or when you are dressed in a wrinkled t-shirt and ripped jeans? I know, I know, some may answer that they are indeed more comfortable in this attire and it may very well work for you...If you are a games developer who works 10 p.m. to 5 a.m.; however, to gain credibility in an office environment you need to be viewed as professional. And you won’t be, if you wear what you’d wear to an afternoon of watching college football to work.

4. **Be aware of what is considered professional in your geographic region.** What may pass for acceptable at a tech company in Los Angeles may not pass muster at a biotech firm in Boston. Generally speaking, the West Coast is more casual than the East Coast, but again, you must consider your industry. The South still retains much of its formality yet cities such as Miami have become more lax over the years. And if you travel for business, make sure that you investigate the dress code for that city. Call a business colleague or the front desk in advance and inquire about their business culture.

These guidelines provide a basic direction for dressing Business Casual but always remember that Business Casual is just that...Business. It is not casual attire. Whatever you do, don’t make the mistake of assuming that what you’d wear to a casual weekend event will work at the office. It may, but most likely, it won’t. Additionally, try to avoid the top ten mistakes that I’ve seen in corporate environments.
1. **Open-toe shoes & flip flops** – Flip flops are never acceptable at work. And ladies, I know you want to break out the sandals during the summer months - Resist the urge, I’m sure you don’t want to distract your colleagues with the color of your toenail polish.

2. **Blue jeans** – Some companies have a specific Blue Jean Friday policy. So if you really must, then go for it, but blue jeans are not Business Casual. They are casual, period, even if they are dark designer jeans that cost you $300.

3. **Sneakers** – Absolutely NOT unless you are Steven Spielberg or the undisputed boss of your own company (like say Richard Branson).

4. **Un-tucked shirts (for guys)** – Un-tucked, semi-tucked, half-tucked, call it what you want, but it’s not business casual, it’s just plain casual. While this look is great for going out, in the office people will think you were in a rush that morning and you forgot to tuck in your shirt. Leave the un-tucked shirt for the nightclub or trendy restaurant.

5. **Miniskirts** – No. Ever. Suffice it to say that it’s hard enough to establish a credible position in the competitive professional world. Like it or not, the reality is that you will be judged by your appearance at the onset and you don’t want to give the impression that you don’t know the difference between clubbing attire and office attire.

6. **Shorts** – No. Unless you are in the fashion world or such a highly creative office that no one will raise an eyebrow...don’t go there. Again, if you want to establish credibility with your boss or co-workers, don’t cross this boundary.

7. **Hats or Baseball caps** – Never. Careful with this one - Not only is it office inappropriate, many people will take offense to it as it comes from a long-standing history of removing one’s hat as a show of respect.

8. **Sports attire** – Somehow someone snuck in a memo past the fashion police stating that sports attire was acceptable. Sweats and team jerseys are not Business Casual – ever, unless of course your work for a professional sports team and even then...ever notice that coaches and players are dressed in suits at games?

9. **T-Shirts with Messages** – T-shirts in general are a no and anything with messages such as “I want to be Brangelina” or “Baby Mama” are a clear don’t.

10. **Low-Cut Shirts** – This goes for the ladies and the men. Trust me, you don’t want to get a call from Human Resources asking that you go home to change your outfit because your shirt is cut too low. Not only is it embarrassing to get a talking to but imagine what it took for someone to complain about it! And guys, no one wants to see your chest hair at the office. Invest in quality men’s dress shirt undershirts (crew neck for shirts with ties and v-necks for v-neck sweaters).

The secret to dressing Business Casual is to look professional and clean cut without wearing a skirt suit or a suit and tie. It’s not the time to break out any truly casual wear, and it’s not an opportunity to avoid looking put together. Last but not least, ask yourself as you are picking out your outfit in the morning or the evening before, “What impression am I hoping to achieve with this look” and “What do I stand to lose with the wrong impression?” This will help guide you.
Part 3: eEtiquette
New Grad Rules for Workplace e-Etiquette

Adapted from the article by Meg Langland in the March 2009 NACE Journal; www.jobweb.com

If you’re accustomed to using texting and checking Facebook during class and you’re about to enter the world of work, you should be aware of workplace policies regarding personal use of the Internet and electronic devices.

For you, this means instead of being able to spend as much time as you want checking your Facebook or MySpace account, or responding to every text or e-mail message when it appears on your screen or phone, you are faced with rules and policies curtailing their use.

Security of company information, often a huge concern to employers, is a concept that may seem foreign to you if you’re accustomed to swapping flash drives, sharing passwords with close friends, and leaving your computer screen unlocked for long periods of time. Unfortunately, you may not discover that you have violated an organization’s security or “general use” rules governing electronic devices until after you’ve logged on to an unauthorized site, left a company laptop unsecured, or downloaded forbidden programs.

Other potential landmines you have to navigate are the expectations of communication within your new work environment; i.e. is it okay to send a message with wallpaper or border; address your boss in an e-mail as “Hey Jessica”; or forward a mass e-mail or YouTube video to a few co-workers?

Using E-mail at Work

For many new to corporate employment, the fact that your online activity may be scrutinized by sophisticated software programs is often a rude awakening: unacceptable behavior can result in termination. One college student interning at a branch of an investment firm in a small town was called by the company’s corporate office more than a hundred miles away and reprimanded for logging on to his college e-mail account an hour earlier. Another example of this occurred when a nuclear plant on the West Coast terminated a newly hired engineer after he had already received one warning for using his work e-mail account to run a part-time business during working hours.

Further highlighting Generation Y’s reliance on electronic devices is the frequent use of MP3 players, personal cell phones, and text messaging as a means of social communication. You, as a new employee, may not realize when the boss texts during a meeting it usually is for business purposes and that many of his cell phone calls are work-related.

And, these issues are global: Management in a law firm in the United Kingdom said the use of MP3 players created an environment where staff members were not communicating with each other. Senior management felt the use of MP3 players would “have a negative impact on the business.” However, it is possible that the younger employees felt that listening to music was a way they could inject work-life balance into their workday and bring more enjoyment to their jobs.

Corporate Culture Includes Technology

Work environments vary greatly according to industry, company culture, and the nature of the job itself. Organizations define their own expectations of professionalism as pertaining to the use of technical or electronic devices in the workplace and then formalize policies that govern such hot issues as information security and personal use of electronic devices on the job.

Often, you’ll be notified during training within the hiring organization, either with an assigned mentor who shares information and models acceptable behavior, or through a formal training program. Some programs use online
and/or corporate trainers who instruct new hires on company policy and expose them to an environment where they learn other unwritten rules governing office behavior.

**Suggestions for using cell phones and MP3 players in the workplace include:**

- Use may be restricted to breaks—know your company’s policies.
- Select a ringtone that is appropriate for your work environment.
- When talking on a cell phone, speak in a normal tone of voice.
- Record a professional greeting, not “What’s up? This is Todd.”
- Stand apart from others when speaking so as not to interfere with others’ work or conversation.
- Avoid discussing personal issues on a cell phone when co-workers can easily overhear you. Keep your cell phone strictly as an accessory, avoid laying it down on a desk or table in front of co-workers or clients (have a holder or special place for it).
- Turn it off when in meetings; even a vibrating cell phone can be distracting.
- Do not text during a meeting unless it relates to the topic at hand.
- Check text messaging for spelling and grammar before sending.
- Think twice before taking photos with your phone camera; doing so may be against company policy.

**General Rules on Using Technology in the Workplace**

- Learn your company’s policy regarding the use of electronic devices in the workplace; if these policies are not shared, look on the company’s web site. If not available, request the information from your manager or the human resources department.
- Understand that your company has the right to monitor your use of e-mail and may terminate you if you do not adhere to its policies.
- Beware of a false sense of security before sending an e-mail. Ask yourself if you would mind if your message was sent to the world. Remember you have no control where your message goes after you click send.
- Certain web sites can be off-limits; understand what these are. If you accidentally log onto one of them immediately report it to your information security officer or IT department.
- Downloading of some programs can be prohibited (RealPlayer, freeware, shareware, games, and so on); find out what these are.
- It is often against company policy to use office technology for commercial or personal use. Set up a separate e-mail address for these purposes.
- If policies prohibit the personal use of the Internet during work hours, limit your use to breaks, lunch hours, or from your own home.
- If company guidelines permit a “reasonable use” for personal reasons, let your friends and family know of this restriction and ask them to respect this privilege.

www.jobweb.com
So much business communication takes place electronically that people tend to dash off emails without thinking about them. But even with quick messages, it is important to observe some etiquette rules.

“Email is often the first impression that others get of you,” says etiquette expert Jacqueline Whitmore, who has done executive coaching and leadership training programs for various Fortune 500 companies.

Ms. Whitmore believes one thing above all: “Err on the side of being more formal.” When composing an email, she never starts without a salutation. “An email deserves a greeting,” says Ms. Whitmore. “We’ve gotten so lax in the way that we communicate that we’re apt to forget good habits.”

If the recipient is someone Ms. Whitmore has never met before, she’ll likely begin with “Dear.” Generally, though, she will use “Hello.” After that first email exchange, though, Ms. Whitmore takes her cues from the person she is emailing. “If the person says ‘Hi’ to me, I will say ‘Hi’ back,” she says. “I will mirror the person I am emailing.”

Timing is important. “The rule is you should reply to an email within 24 hours,” Ms. Whitmore says. “Even if you don’t have an answer for someone, reply anyway and say ‘Thank you for your email—I’ll get back to you by such and such a date.’ ”

Ms. Whitmore, who has written two books, “Poised for Success” and “Business Class: Etiquette Essentials for Success at Work,” likes to start the body of her email with a short, thoughtful sentence. “If you haven’t spoken to the person in a while, it’s best to put some little nicety in the front, like ‘Happy New Year’ or ‘I hope you had a great holiday,’” she says.

After that, Ms. Whitmore tries to be as direct and succinct as possible. “I always keep my sentences very short,” says Ms. Whitmore, who is also the founder of The Protocol School of Palm Beach in Florida. “People have hundreds of email to answer in a day. The chances that somebody will respond increase when the email is shorter.”

Ms. Whitmore likes to keep her paragraphs short as well. With especially busy people, bullet points are a good idea. “I work with a lot of executives who are very busy, and they just want the facts,” she says. “I almost set it up like a memo so it’s easier to read.”

While it can be easy to fall into a casual tone, especially if you’re tapping out your email on a portable device, Ms. Whitmore cautions against it. “Remember that emails can be forwarded, they can be duplicated,” she says. “Keep emotions out of it, and keep it simple.”

At the same time, Ms. Whitmore is careful not to be come across as curt. “No one can see your facial expressions or hear your tone of voice, so the only way they’re gauging your emotions is the tone that you use in that email,” she says. So, while she tries to keep things short, she also will add words such as “I’m happy to do it” to convey a little warmth.
Some people try to convey emotions in emails with happy or sad faces such as :) or with extra exclamation points. Ms. Whitmore says she does use such measures when she thinks it is appropriate—“but never when I’m trying to make a good first impression,” she says. “If I’ve known the person a long time and we’ve developed a friendship, I find it more appropriate to be less formal. But when in doubt, leave it out.”

“Text speak” is a strict don’t, Ms. Whitmore says. Acronyms such as “lol” “don’t have a place in a business email,” she says. “Even if you’ve just graduated from college and you’re now out in the workforce, remember that a lot of your clients may be baby boomers. It’s important for you to stay professional.”

More people are writing messages in all lowercase letters. Ms. Whitmore likes to reserve that for personal emails.

Make sure nothing is misspelled. “It can reflect poorly on your company if you send a poorly composed email,” Ms. Whitmore says. “People may think, ‘This person handles the balance sheets for my company and he can’t even spell there?’ So read and reread it before sending it.”

Also, be sure to put in a clear subject line at the top—something busy professionals prize. “If you don’t have anything in the subject line at all, you can’t figure out if it’s something you want to open right away,” Ms. Whitmore says.

Signing off carries potential pitfalls as well. “If I don’t know the person well, the safest way to sign off is ‘Best regards,’” Ms. Whitmore says. “Kind regards” and “Warmest regards” convey formality with just a little more affection, she adds. “Best” is commonly used and works for most situations, but if Ms. Whitmore feels a more formal tone is called for, she’ll use “Sincerely,” which she notes is “a little more distant.”

A definite no: “xoxo,” which should only be reserved for best friends or “if I really, really love somebody,” Ms. Whitmore says.

A signature tag line beneath your signoff is a must, says Ms. Whitmore. This could list your name, your company’s name, your phone number and perhaps your website and one social-media handle.

“Don’t put unnecessary things in your signature like quotes or religious sayings,” Ms. Whitmore says. Similarly, photos in signature lines may not come off well. “Not everybody needs to see your picture,” she says.
Part 4: Networking is Always Important
Network at Your New Job

By John Rossheim | Monster Contributing Writer

After you’ve successfully completed a job search, shouldn’t networking be the last thing on your mind? Not so, say networking experts. In fact, internal networking, right from the beginning, is key to maintaining the upward trajectory of your career. Here’s how to successfully launch your networking campaign at a new job.

Why Network from the Start?

“When you start in a job, you’re going to be judged early, and you want to be judged as someone who makes things happen,” says Richard Moran, a partner at venture capital firm Venrock Associates. Introducing yourself to coworkers in a wide range of roles is a good way to begin.

So networking is important from the get-go. But given your newbie status, your internal networking should be carefully calibrated. Soon after you start a job, “you’ve got to increase your visibility, but without being pompous,” says Bill Behn, managing director for financial staffing firm SolomonEdwardsGroup.

Whom to Network With

Even early on, your network needs to go beyond the folks in adjoining cubes — without embracing everyone on the payroll. But where to begin?

“Start your networking with people who started the same job you have about a year ago, because they’ll tell you what you’re going to be measured on,” advises Moran.

After that, says Gayle Lantz, president of consulting firm WorkMatters Inc., “ask your boss who the most important people are for you to meet.”

Next, seek out people with more clout, Moran says. “Organizations have samurai who are out there doing the big stuff every day, and you have to figure out who they are and whether you can become one,” he adds.

How to Make Internal Networking Happen

When you’re new on the job, you want to make a lot of contacts fairly quickly while also building your reputation as a hard worker. “You don’t want to be the person who’s hanging out at everyone’s cubicle,” says Brendan Courtney, a senior vice president at staffing firm Spherion. “You want to take advantage of those opportunities that happen during lunch or while you’re getting coffee.”

When you’re asking for more substantial advice, be mindful of your colleagues’ full schedules. “Breakfast, before the workday starts, is a good time to pick people’s brains,” Courtney suggests.

Cast Your Network Across the Company

It’s also important to extend your network beyond your department or division.

“There’s a body of research that says that your weaker ties get you jobs; your stronger ties are mostly to people who already know each other,” says Jeanne Hurlbert, president of Optinet Resources LLC and a professor of sociology at Louisiana State University. “Strong ties can have positive payoffs in terms of promotion.”
So look for opportunities to branch out. “Volunteer to serve on a cross-functional team,” advises Lantz. “Meeting regularly with people from other departments is an ideal way to network and learn about other aspects of the business.”

**A Mentor Can Supercharge Your Networking**

Especially when you’re a rookie, a mentor can be a great help in extending the upward reach of your internal network.

“There are usually three or four people who set the tone of the company’s value system,” says Courtney. “It’s good to have one of them as your mentor; someone who can help prepare you for your next step in the organization.”

But, Courtney cautions, do tread carefully when choosing a mentor. “If you’re creating a mentor relationship outside your immediate manager, you have to let your manager know,” he says.

**Relax and Let Your Network Work**

Finally, most of your internal networking efforts should be low-key and informal. “If you set up too many meetings too early, people will think, ‘What does this guy want from me?’” says Behn.

And although networking is important, many other priorities will compete for your attention in the beginning. Says Moran: “You don’t have to start networking before lunch on your first day.”
You wouldn’t wear jeans to a job interview, but do you pay as much attention to job-hunting etiquette when networking? Everyone talks about networking but few realize how to do it well. Most people start networking when they start looking for a job. In any job market (and especially this one), a network will provide you with more opportunities and more interviews.

If you already have a job, networking can lead to innovative business synergies. The benefits of these relationships are ones you may not expect and may not be clear at the outset.

So how do you master networking and maximize its benefits? If you’re approaching potential contacts in an offhand way, you may be putting them off entirely. Learn what the most common networking mistakes are so you don’t have to make them.

1. Waiting
Networking is not an altruistic endeavor. You may want a job, but a contact wants something in return. If you start networking when you start looking for a new job, you’re probably too late. Potential contacts will think, “Why should I help you? You’re just looking for a job. What’s in it for me?”

Effective networking means creating contacts and relationships while you’re still happily employed. When you make a new contact, think of what you might be able to provide them. Is it a business idea? A partnership? Valuable news? Establishing a relationship while you’re not looking for a job will also make your contacts that much more valuable. Every time you meet someone new in a professional capacity, get her contact info. The day after meeting, send an e-mail to continue the conversation.

Are you too late for that strategy? Don’t worry. Just change your approach to networking while you look for work (and pay close attention to the rest of these tips). Look at networking contacts not as job resources, but as mentors who can give you advice on improving your professional skills and give you job search ideas. If you create a relationship on those terms, it is more likely that a contact will be proactive in helping you find work.

2. Being Clueless
If you’re heading to a networking event, make sure you know why you’re going. Do you want a job? If so, make sure you can articulate clearly what type of position you want.

Are you looking for contacts or a mentor to provide guidance? As soon as someone starts talking with you, you have to hold up your end of the conversation. If you don’t know what you want, you can’t do that.

How to do that is more art than science. On the one hand, you do not want to be too specific. Listing a job title makes it too easy for a contact to say, “No. I do not know of anyone hiring for that exact position.” At the other end, being too vague says that you have no idea what you want to do professionally and gives the impression that you would not be the most committed employee. Think of what elements of past jobs you liked, what contributions you made, what skills you have, then tie them together in a tight package. Not only will this present you in a positive light, it will make a contact start thinking and make a simple no or yes response almost impossible.

3. Being Unprepared
Thinking you know what you want is not the same as knowing it. Treat networking the same way you would an appearance at Carnegie Hall. Practice your pitch as well as your answers to questions about your career goals that might arise.

You wouldn’t come unprepared to a job interview. Well, each point of contact with someone professionally is like an interview. If you’ve set up a one-on-one meeting or business lunch, research your contact and her company in advance. This will prepare you to add value to any conversation and be engaging so you don’t come off as a leech.
4. Forgetting Business Cards
There is nothing more embarrassing than establishing a good relationship with someone, extracting a pledge of help and then searching around for a cocktail napkin on which to write. Spend a few extra bucks to print professional-looking cards on good-quality paper.

Moo.com allows you to select a high quality design, import your contact info, and order an impeccably printed set on sturdy card stock. It’s that easy. What’s more, they are not the size of standard business cards. Not only will your card look professional, its unique size will make you more memorable.

5. A Silly E-mail Address
Example: cutiepie@domain.com, or — far worse — something like sexkitten@domain.com.

You Might Think: It’s a clever, memorable email address everyone will get a kick out of.

The Contact Will Probably Think: No one with an ounce of sense would use this e-mail professionally. How can I possibly recommend him for a job? Yikes!

Use something simple that incorporates your name and isn’t too complicated. If john.doe@domain.com is taken, try something that incorporates your middle initial rather than numbers. john.r.doe is better than johnnyonthespot or johndoe2828362783. If all simple iterations of your name are taken on popular services like Gmail or Yahoo!, you can also use a simple service that lets even an internet amateur pick a customized domain like john@doe.com.

6. Being Pompous
While you’re networking, you need to listen to what everyone else is saying. People help by offering advice. They are not interested in hearing how much you already know.

Only contribute to a conversation if you have something valuable and relevant to add. If the conversation is about an article in the newspaper about the auto industry, don’t mention that you were once in a newspaper. Do not tell everyone what your first car was. This is called a “selfish topical stretch”. It unnecessarily brings the conversation back to you when others wanted to talk about something else. Doing so, regardless of the topic, says that you’re either a showoff or uninformed, two things no potential contact will like.

7. Monopolizing Someone’s Time
At a networking event, everyone wants to mingle. Try to cap your conversation to under 10 minutes (unless your contact is engrossed in your conversation). If you’re taking up too much of her time, she’ll tip you off by scanning the room, looking to the ground, or being unresponsive. If you see that happening, allow her to exit the conversation diplomatically. You can say, “Anyway, I’m sure you have other people you need to talk to. It was great seeing you again!”

And if you’re networking over the phone or by email, understand that the person you’re speaking with has a life that extends beyond you. Don’t be a pest if you don’t get an immediate response. Give any contact at least a week to write back.

8. Dressing Down
Look sharp at networking events. Mind your manners, shake hands firmly, stand up straight, make eye contact and show respect in any way you can. A networking event can be a dress rehearsal for a job interview, but no one will help you get your foot in the door if you give the impression that you’ll slouch through it once it’s open.

Think that it might be a more casual dress code? Don’t dress down unless you’re 100% certain. Being overdressed is always better than being underdressed. Even if you look a little out of place, you’ll stand out in a good way.
9. Being a Wallflower
Men and women with contacts and power meet many people; they remember only those who stand out from the crowd. Be assertive, and act like a leader. But don’t go overboard. You want to convey self-assurance, not obnoxiousness.

There are simple body language cues that can convey this subtle message:

1. Always make eye contact. Looking at the ground or off into space says you either lack confidence or are not interested in what your contact has to say.
2. Be the first to offer a handshake.
3. Don’t fidget. It screams, “I’m nervous!”
4. Avoid saying “um” or its equivalents. You’re actually saying that you’re nervous or don’t know what you’re talking about.

10. Being Passive
If someone says, “Sorry, we don’t have anything right now,” take a minute or two to ask follow-up questions: “Well, what’s the outlook for future possibilities? Any thoughts on what I should do in the mean time to bolster my experience?” Persistence shows true interest on your part and may help the person you’re networking with come up with ideas he might otherwise overlook.

You also can demonstrate that you are interested in benefiting from his or her knowledge and experience. Passivity sends the opposite (“I’m just using you.”) message.

11. Lying
You can put lipstick on a pig, but it’s still a pig.

It’s tempting to say, “So-and-So gave me your name and told me to call.” It might even get you a meeting. But eventually Such-and-Such will learn that So-and-So did not tell you to call. And you’ll have burned not one, but two bridges.

Also, don’t exaggerate your experience or embellish your background. It can be tempting, especially if you are frustrated in a job search. But even if you’ve gotten away with it in the past, some day it will catch up to you.

12. Treating Your Networking Relationships as Short-Term Flings
No one likes to be used. Follow up every conversation with a thank-you note, email or call. Let your contact know whether his suggestions panned out or not. When your job search ends – for whatever reason – inform the person who has helped you. Networking never (or at least should never) end. Your paths may cross again.

13. Forgetting Where You Came From
Anyone who has ever networked, whether successfully or not, owes an obligation to all those who will network in the future. Return the favor and help someone else. Who knows? They could help you build your network.
Our New Networking series has taken a look at how social media sites can be used as powerful networking tools for new college graduates, sharing our best picks for tips, tools, and more for Facebook, Twitter, and now, LinkedIn.

Today, we’re exploring LinkedIn for new grads. We’ve saved the best for last: this site was created with professional networking in mind, and it’s our top pick as the most effective resource when it comes to making meaningful professional connections. Check out our guide to find great ideas for making the most of this great tool, as well as groups to check out and insightful posts for LinkedIn success.

Tips

Whether you’re a LinkedIn newbie or just need to become more effective on the site, these tips offer great ideas for LinkedIn networking as a new grad.

- **Use it:** Too often, students and recent grads shy away from LinkedIn, preferring to use Facebook or Twitter instead. That’s a mistake: LinkedIn is the online destination for professional networking, and you’ve got to be on it to get connected.

- **Create a complete profile:** Don’t just give a tiny bit of effort when it comes to your profile; actually take the time to fill it out completely so that you’ll be more likely to connect with others that share your interests.

- **Connect with your classmates and professors:** Leaving school doesn’t mean you have to leave all of your connections behind. Bring them with you by reaching out and connecting with classmates, faculty, and friends on LinkedIn.

- **Find a mentor:** Use LinkedIn to find alumni, professors, or industry greats that can help you out as you navigate in your new career.

- **Use introductions:** If you share a connection with someone you’d like to meet, simply use the introduction form to request that your connection passes it along and helps you grow your network.

- **Connect with all of your past employers:** Yes, all of them. You never know which connections can pay off for you, so really take advantage of your full network.

- **Take advantage of resources just for new grads:** LinkedIn has recently spiffed up profiles for new grads, allowing users to list projects, honors, organizations, and even courses that you’ve taken in college, all relevant experience that can help you stand out and get connected with more people.

- **Ask for recommendations:** Check in with former employers, professors, colleagues, and classmates to greatly improve your LinkedIn profile with recommendations from those who know you in your college/professional life.

- **Be a connector:** If you know two (or more people) that should know each other but don’t, take a moment to introduce them to each other on LinkedIn. They’ll appreciate that you thought of them and recognize that you’re valuable as a person who offers assistance and great connections.

- **Don’t neglect keywords:** Although you’ll likely connect with people you know, and people they know, others (including recruiters) will find you simply by searching. The best way to get found is to include relevant keywords throughout your profile and summary. Remember to highlight and repeat key phrases and words that do a good job of explaining what you’re all about.

- **Go public:** Although you may be concerned about privacy, keeping a private profile is not the way to go on LinkedIn. Open your profile up publicly to connect with new people, and just be careful about what you share.

- **Make small connections:** LinkedIn’s co-founder, Reid Hoffman, says that it’s a great idea to do “small goods” on the site, offering congratulations, “likes,” and other little ways to let people know you’re listening and you care.
• **Join groups**: This one should be a no-brainer. If you want to network on LinkedIn, one of the best ways to do so is to get connected with others through industry and career groups.

• **Establish yourself as an expert with Q&A**: Check out the LinkedIn Answers tool to stand out as a resource in your industry and area of interest. You’ll attract new connections and show potential employers that you’re well-informed.

• **Personalize your connections**: When requesting connections on LinkedIn, take a moment to change the template request from “I’d like to add you to my professional network” to something that actually identifies you and why you should be connected with that person.

• **Network in person, too**: Use LinkedIn as a way to get connected with people and events that you’ll spend time with in person, deepening connections and finding more resources within your network.

**Groups for New Grads**

Join and participate in these groups to get connected with relevant new contacts, find resources for new grads, and more.

• **Your alumni network**: Take advantage of your college connection and get active in your alumni group on LinkedIn. Some of the best of these include the Boston College Alumni Group and The Penn State Alumni Association.

• **Young professionals groups**: There are countless groups on LinkedIn dedicated to young professionals in a variety of different interests. These include those that are industry-based, like Young Professionals in Energy, and location-based, like Chicago Young Professionals.

• **Professional organizations, interest groups**: Perhaps the most valuable groups you can join are the ones that cater to your specific career, interest, and industry. Search to find the right one for you, and dive in to become an active member.

• **New Grad Life**: Join this group to find discussions on interviewing, job posts, networking, and more.

• **Students and New Grads**: Become a part of Students and Recent Grads to get connected with people who want to hire new grads, learn about entry-level jobs available, and find out about news that matters to recent graduates.

• **College Graduate Job Hunters**: Find great new jobs, lively discussions, and great connections, all aimed at new graduates searching for jobs in this group.

• **College Recruiting Central**: Get insight into how human resources professionals and recruiters are finding new grads like yourself by joining and participating in this group.

**Useful LinkedIn Tools**

Find a job, discover new connections, and share your portfolio by taking advantage of these great tools on LinkedIn.

• **LinkedIn Student Jobs**: LinkedIn has made it amazingly easy to find a job targeted for new grads on the site. Through the LinkedIn Student Jobs section you’ll find a wealth of companies looking to hire recent grads just like you.

• **Beepmo**: Using this GPS-enabled mobile app, you can discover new connections based on where you’re located, making finding new people “as easy as checking into Foursquare.”

• **Creative Portfolio Display**: If you’ve worked on a lot of projects in college, this app is a great way to showcase your work and show your connections (and potential employers) what you’re all about.

• **Reading List**: This app is great for discovering new and relevant books, and also for striking up a conversation with others about what you’ve read.

• **LinkOut**: Having trouble finding time to get together with a new connection? LinkOut can take your calendar, your connection’s calendar, and automatically find times in which you can get together.
• **Cardmunch**: At events, it’s not always easy to collect business cards and remember to connect with everyone you’ve met on Facebook. Cardmunch automates much of this, automatically transcribing and uploading information from business cards after you take a photo of them.

• **Events**: This is a can’t-miss app. Stay on top of events that are important for networking and your career with the LinkedIn Events app.

### Helpful Resources

Further explore the ways you can use LinkedIn for professional networking as a new graduate with these blog posts.

• **LinkedIn Tips: Getting More from the Social Networking Service**: Check out this post from CIO.com to learn how you can get more out of networking on LinkedIn.

• **What Do I Put in My LinkedIn Profile if I am a College Student?**: Neal Schaffer’s post goes into great detail about what you should do with your profile if you’re just starting out in the workforce.

• **Oops! What NOT to Do When Approaching a Recruiter on LinkedIn**: Thinking about connecting with a recruiter? Tread carefully, and watch out for these mistakes.

• **LinkedIn Recommendation Tips**: Chris Brogan’s post explains the fine art of sharing and requesting recommendations on LinkedIn.

• **9 Steps to LinkedIn Networking for a Job**: Follow the steps in this post to increase your chances of finding a job through LinkedIn networking.

• **Ten Ways to Use LinkedIn**: This resource is more than five years old, but Guy Kawasaki’s advice still rings true as he explains several ways that anyone can put LinkedIn to work for networking and more.

• **5 Reasons to Use LinkedIn**: Geared toward freelancers, this article is great advice for anyone who needs to better understand why and how they should ramp up their LinkedIn networking.
Part 5: Managing Your Finances
5 Financial Mistakes New Graduates Must Avoid by Marv Dumon

According to U.S. Census figures, more than two million students were enrolled in college in 2005, with hundreds of thousands of students anticipating their degrees. These young adults were largely confined in the relatively safe, secure and structured environment that is academia, but new life lessons are learned as students transition into the real world.

How graduates approach financial planning in the first few years after college can set the tone for their financial habits down the road. By adhering to a strategy and plan, recent college graduates can avoid mistakes in how they deal with their personal finances. (For basic advice on creating a financial plan, read The Beauty of Budgeting.)

Real World Lesson No.1: Plan To Save
Recent graduates celebrate their recent conquest of college term papers, exams and theses. Undoubtedly, a large chunk of these newly minted grads take whatever jobs they can find. Some are disciplined enough to pursue the right field for them. However, recent grads too often find the traditional workplace routine unfulfilling or unchallenging. Unreasonable spending habits often take over as an escape from the daily grind, and entire paychecks are spent on regular expenses (such as rent and utilities), purchases (such as an automobile and furniture) and luxury items (such as travel and an oversized television). (To learn how to have fun without going broke, read Budget Without Ditching Your Friends.)

Although you should enjoy your newfound freedom, you should also strive to save a nice portion of your paychecks. The recurring cash flow can be placed in a combination of stock, bond and money market investments. Once you are no longer living in the comfort of your parents' home, it is prudent to plan for contingencies such as automobile accidents, personal injury, lay-offs and other unforeseen expenses. (For more on how to plan for unforeseen emergencies, read Build Yourself An Emergency Fund.)

Real World Lesson No.2: Money Spent Is Money Lost
Having been broke for four years or so while in college, recent graduates naturally equate a steady paycheck with newfound wealth. No longer subject to the disagreeable taste of dorm food and late-night snacking on hot noodles, young adults easily form a new habit of transforming their recurring income into regular dining at upscale restaurants, bars and clubs.

In the real world, assets either appreciate or depreciate. The purchase of a car is the purchase of a depreciating asset; it diminishes in value as soon as it leaves the lot. The same is true for furniture, clothing and expansive television screens. Flying to Cabo San Lucas over spring break is an expense - it is cash leaving your wallet, never to return. The same is true of costly apartments, fine dining and weekend barhopping.

Several factors can help create real financial security:
- The performance of assets that appreciate over time, such as blue-chip stocks, dividend-yielding bonds and homes. (Read Dividends Still Look Good After All These Years for more on this income source.)
- Investing in yourself as a professional to improve your prospects for growth and increased income. By investing money each month to improve your performance in your chosen field, you can expect to earn more promotions and higher pay over the long run than your complacent counterparts. These personal investments can take the form of training, online classes, industry certifications, books and seminars. (Read more in Finding Your Place In The Financial Industry.)

In a dynamic and competitive marketplace, paychecks provide only the illusion of security; it's how you use your paychecks that determines your financial well-being. (For more on making the most of your paycheck, read Payroll Deductions Pay Off.)

Real World Lesson No.3: Control Debt Before It Controls You
Depreciating assets and reckless spending often lead to only one thing: debt. Debt devours your cash flow and negates your assets, skewing your personal net worth toward the negative side. Set time lines for eliminating your
various debts, including school, car, credit card and home loans. Pay off the debts with the highest interest rates first - that's just common sense. (Read What's Your Debt-To-Income Ratio? to find out if you're carrying too much debt.)

There is good debt; you can use other people's money to buy appreciating assets, essentially using other people's money to make money for yourself. That's how the private equity people do it. But the rule of thumb is to discipline yourself in executing your plan of attack. Kill the debt beast, whatever its form, by a certain deadline.

If a paycheck only provides the illusion of security, then debt should provide real fear of the negative things that can happen to a recent grad if unforeseen contingencies occur. (Learn how to balance debt with saving and investing in Invest In Spite Of Debt.)

Real World Lesson No.4: Become a Good Credit Risk
Paychecks are a limited income and are vulnerable to being reduced or cut off altogether. In Lesson No.3, we point out that if poor habits and consumption behaviors are not kept in check, debt can be financially disastrous. However, large transactions do exist that necessitate the use of debt - the wheels of the economy would grind to a halt if consumers had to bring in sacks of cash in order to pay the full value of a car or home up front. That's where credit comes in. (Read How To Establish A Credit History for help getting started.)

Manageable debt, as a means of establishing a good credit history and acquiring appreciating assets, helps recent grads become financially credible to lenders when it is time to take out an auto loan or mortgage. Additionally, there may be some extenuating circumstances that require a recent grad to take out an emergency loan. Manageable debt means that payments and the principal balance are easily affordable and that there is a target time line for eventual pay-off. It is not an excuse to throw money at the craps table in Vegas. That's an even nastier rabbit hole. (Read Make Yourself A More Attractive Mortgage Candidate for tips on securing that all-important loan.)

Real World Lesson No.5: Face Facts - Get Life Insurance
As you get older, you will begin to realize certain inevitable facts of life: old age, marriage, kids, grandchildren and, yes, even death. So get life insurance. (Read What To Expect When Applying For Life Insurance for tips on getting the best possible coverage.)

These events will happen; either you plan for them and care for those closest to you, or you don't plan for them. In the latter case, lack of foresight and planning can lead to financial distress for your family members. Death is stressful and expensive for survivors. Life insurance can help alleviate much of the stress at a critical time. (Read Getting Started On Your Estate Plan for more on protecting your loved ones.)

Parting Thoughts
Personal finance is a critical area for your mental and emotional well-being. As a student, IQ, grades, standardized test scores, popularity ratings and tolerance for alcohol are the benchmarks against which your teachers and peers judged your success.

But once you graduate, personal finance should become one of your dominant priorities. Unfortunately, the educational system - while providing interesting theories and insights on the universe - provides little in the way of real-world preparation for students in the areas of personal finance, workplace challenges or life's other adversities. A strong personal balance sheet and income statement will go a long way in helping you to overcome these challenges and maybe even find new and exciting opportunities to increase your net worth.

For related reading, see Top 4 Reasons To Not Leave The Nest.

by Marv Dumon, (Contact Author | Biography)
The six-month grace period for many student loans is about to expire for new college graduates. If the past is any guide, many people will miss their first payment and some will end up defaulting on their loans—even though there’s usually no good reason for that to happen.

The stakes are high: even a single missed payment on a credit account can damage an individual’s credit scores, although many loan servicers don’t report delinquencies until borrowers are 90 days or more overdue. Borrowers who default—failing to pay for nine months or more—face having some of their wages and all of their tax refunds seized by the government.

Yet many borrowers may have already lost track of what they owe, and their lenders may have lost track of them because of address or email changes.

That’s still no excuse for not paying.

Borrowers shouldn’t wait to get a bill before making plans to repay the debt. Instead, here’s how new graduates should tackle their student loans:

1. **Know what you owe**
   The typical borrower with student loan debt has four loans, according to a recent Experian study, and it’s not unusual to accumulate far more.

   A borrower’s first task is to make a list of every loan, including the balance owed, the type of loan (federal or private), the date the first payment is due and the servicer, or the company designated to take your payments.

   Borrowers should check the National Student Loan Data System for any federal loans they may have forgotten or for which they need more information. To uncover private loans, borrowers should get copies of their credit reports from AnnualCreditReport.com.

   Recent federal loans have names that include Direct, Perkins, Stafford, PLUS, or Grad PLUS. Older loans include Federal Family Education Loan (FFEL). Private loans are typically issued by banks, credit unions, colleges, or non-profits.

2. **Reach out for help**
   Borrowers typically can get access to their loan accounts online, and doing so can make managing multiple loans easier. Graduates should take the time to update their addresses and emails with the loan servicers so that they don’t miss critical communications.

3. **Explore payment options**
   Income-based repayment plans, along with generous deferral and forbearance options that offer payment relief for up to three years, can keep the vast majority of federal student loan borrowers from defaulting, says Reyna Gobel, author of the book *CliffsNotes Graduation Debt*.

   Private student loans offer fewer options for strapped borrowers. But some forbearance or deferral is typically available for those who are unemployed or facing other economic setbacks.

   Even graduates who can manage their first payments should investigate alternatives.

   Pay as You Earn, a federal income-based program, could lower payments to less than 10% of the borrower’s income—and those who work in public service jobs could be eligible for forgiveness of any remaining balances after 10 years of payments. (Those who work in non-public service jobs can get forgiveness after 20 to 25 years, depending on when the debt was incurred.)

   If you’re unemployed or not earning much, Pay as You Earn can lower your payment to zero—while still keeping you out of default. Extended and graduated payment programs also can make payments more manageable. For more information, check the Department of Education’s student aid site and the Consumer Financial Protection Bureau’s Repay Student Debt tool.
4. Research consolidation
Consolidation used to be a way to lower interest rates on federal debt and make one payment instead of several. Today, federal student loans offer fixed rates, and consolidation merely offers a weighted average of those rates.

Plus, many borrowers now have just one servicer even if they have several federal loans, so they may already have the convenience of a single payment. The best reason to consolidate may be to opt for lower payments by choosing a longer payback period—15, 20, or 30 years instead of the typical 10 years, for example. But that increases the total cost of the loan.

The Student Loan Borrowers Assistance site has information about the pros and cons of consolidation.

One good reason for taking longer to pay back federal loans is to free up more money to pay off private loans, which typically have variable interest rates and few consumer protections.

Private loans cannot be included in a federal student loan consolidation. A few lenders offer private consolidation or refinancing that can include federal student loans, but borrowers could lose critical protections if they turn federal debt into private debt.

5. Rethink aggressive payment plans
Borrowers with decent incomes may be tempted to throw every available dollar at their debt. While this may decrease the interest they pay, they could be poorer in the long run if they don’t take advantage of opportunities to save.

Another problem with rapid debt repayment is a potential loss of financial flexibility. Money paid to student lenders is gone for good, unlike money accumulated in savings. A layoff or other economic setback could leave the borrower scrambling for cash.

6. Know where to find help
Borrowers should first contact their loan servicers to try to resolve any disputes. If that doesn’t work, borrowers can contact the Federal Student Aid Ombudsman for help with federal loans. For private loans or problems with servicers, complaints can be lodged with the Consumer Financial Protection Bureau.