

# Career Planning

Cengage Learning  
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# Career Planning



Stockbyte

*We are meant to work in ways that suit us, drawing on our natural talents and abilities as a way to express ourselves and contribute to others. This work, when we find it and do it—even if only as a hobby at first—is a key to our happiness and self-expression.*

MARSHA SINETAR

*Freedom is the confidence that you can live within the means of something you're passionate about.*

PO BRONSON

## why

### this chapter matters . . .

By discovering your passions and skills, you can plan for a successful career.

## what

### is included . . .

Choosing who you want to be  
 You've got a world of choices  
 Explore vocational assessments  
 Career planning: Begin the process now  
 Ways to learn about careers  
 Test the waters—jump into the job market  
 Gaining experience as an intern  
 Financial planning: Meeting your money goals  
 Take charge of your credit card  
 Using technology to manage time and money  
 Choose your conversations  
 Contributing: The art of selfishness  
 Keep your career plan alive  
 Power Process: "Risk being a fool"  
 Master Student Profile: Fred Smith

## how

### you can use this chapter . . .

Expand your career options.  
 Discover a career that aligns with your interests, skills, and values.  
 Find your place in the world of work through concrete experiences—informational interviews, internships, and more.  
 Meet your financial goals while contributing to other people.

### As you read, ask yourself

## what if ...

I could create the career of my dreams—starting today?

# Choosing who you want to be

When people ask about your choice of career, they often pose this question: What do you want to be?

One response is to name a job. “I want to be a computer technician.” “I want to be a recording engineer.” “I want to be a chef.” These answers really suggest what we want to *do*.

Another response is to describe a certain income level or lifestyle. “I want to be rich, with all the free time in the world.” “I want to sell all my belongings, move to Hawaii, and live on the beach.” These statements are actually about what we’d like to *have*.

Yet another option is to describe what you want your life to stand for—the kind of person you want to become. You could talk about being trustworthy, fun-loving, compassionate, creative, honest, productive, and accountable. These are just a few examples of the core values you can bring to any job or lifestyle that you choose.

Career planning does not begin with grinding out résumés, churning out cover letters, poring over want ads, saving for an MBA, or completing a 100-question vocation interest assessment. Any of those steps can become important or even essential—later. And they can be useless until you take time to exercise your imagination and consider what you want most of all. Career planning starts with dreaming about who you want to *be*.

Dreaming makes sense in a hard-nosed, practical way. Consider people who change careers in midlife. Many of these people have been in the work force for several decades. They’ve raised families, received promotions, acquired possessions. They’ve spent a lifetime being “practical.” These people are looking for more than just another job. They want a career that pays the bills *and* excites their passions.

There’s no need to wait 10, 20, or 30 years to discover your passions. You can start now by reading and completing the exercises in this chapter.

Bring up the subject of career planning and someone might say, “Well, just remember that even if you hate your job, you can always do what you want in your free time.” Consider that *all* your time is free time. You give your time freely to your employers or clients, and you do this for your own purposes. All of us are “self-employed,” even if we work full-time for someone else.

In this chapter you’ll find many suggestions for career planning. Remember that there’s more to this process than listing job titles, describing the preferred state of your bank account, or checking off a list of the possessions that

you desire. Those are valid concerns—and the foundation for them includes your core values and driving desires. Through career planning, you translate these into transferable skills that are valued by employers. Once you make this translation, your career choices can fall into place like magic.

If you want to be practical, then dream about who you want to be. ✕



## journal entry

### Discovery/Intention Statement

Recall a time when you felt powerful, competent, and fulfilled. Examples might include writing a paper when the words flowed effortlessly, skillfully leading a bar mitzvah service, or working in a restaurant and creating a new dish that won rave reviews. Mentally re-create this experience and the feelings that came with it.

Now, reflect on this experience. Briefly describe the skills that you were using at that moment, the values you were demonstrating, or both.

I discovered that I . . .

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Next, review what you just wrote for an intention that can guide your overall career plan. For example, you might write, “I intend, no matter what job I have, to be an effective leader.” Or “I intend to create a career that gives free expression to my creativity.”

I intend to . . .

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Now scan this chapter for ideas that can help you act on your intention. List at least four ideas here, along with the page numbers where you can read more about them.

*Strategy*

*Page number*

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# You've got a world of choices

Our society offers a limitless array of careers. You no longer have to confine yourself to a handful of traditional categories, such as business, education, government, or manufacturing.

your performance. These are all transferable skills that you could use to become your own boss.

Reading and doing this chapter will help you start gathering information on possible careers. Just remember that there is no reason to limit your choices too soon. You've got the world to choose from. ✕

People are constantly creating new products and services to meet emerging demands. The number of job titles is expanding so rapidly that we can barely track them.

In addition, people are constantly creating new goods and services to meet emerging needs. For instance, there are people who work as *ritual consultants*, helping people to plan weddings, anniversaries, graduations, and other ceremonies. *Space planners* help individuals and organizations to arrange furniture and equipment efficiently. *Auto brokers* will visit dealers, shop around, and buy a car for you. *Professional organizers* will walk into your home or office and advise you on managing time and paperwork. *Pet psychologists* will help you raise a happy and healthy animal. And *life coaches* will assist you to set and achieve goals relating to your career or anything else.

The global marketplace creates even more options for you. Through Internet connections and communication satellites that bounce phone calls across the planet, you can exchange messages with almost anyone, anywhere. Your customers or clients could be located in Colorado or China, Pennsylvania or Panama. You can track packages worldwide in real time and stay on top of investment opportunities as they emerge. Your skills in thinking globally could help you create a new product or service for a new market—and perhaps a career that does not even exist today.

In addition to choosing the *content* of your career, you have many options for integrating work into the context of your life. You can work full-time. You can work part-time. You can commute to a cubicle in a major corporation. Or you can work at home and take the one-minute commute from your bedroom to your desk. You can join a thriving business—or create one of your own.

If the idea of self-employment seems far-fetched, consider that as a student you already *are* self-employed. You are setting your own goals, structuring your time, making your own financial decisions, and monitoring

## exercise

### DIG OUT THE “LIFE STORY” OF A PRODUCT



All the goods and services in our society result from work done by people. Pondering this fact may give you new possibilities for career planning.

For example, pick up any object near the place where you sit or stand right now—perhaps a computer, notebook, pen, pencil, CD, DVD, or piece of clothing. If possible, choose something that holds a special interest for you.

Next, reflect for a moment on the path that this product took from its creator into your hands. See if you can list the job title of every person who helped to plan, produce, distribute, and sell this item. If you're not sure, just brainstorm answers. After doing this exercise, you can do some research to confirm your answers.

Create your list of job titles in the space below.

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Finally, scan this list for any jobs that interest you. To find out more about them, use the resources listed in the article “Ways to learn about careers.”

# Explore vocational assessments

**Vocational assessments can be a helpful resource for self-discovery and career planning. These assessments might also be called vocational aptitude tests, skill inventories, or interest assessments. They provide useful information about personality, comfort with technology, and work preferences.**

**Y**our school's career planning, counseling, or job placement center may offer one or more of these assessments. Ask if there is a cost and if anyone will review the results with you.

The following are some better-known vocational assessments. Bear in mind that they are not tests. There are no right or wrong answers to the questions they ask. Take several of these assessments and compare the results. And what you do with the results is always a personal choice. No assessment can dictate your career direction. The choice is always yours.

**California Psychological Inventory.** The California Psychological Inventory provides a view of your professional and personal style by measuring a range of individual differences: interpersonal skills, social skills, values, achievement-seeking needs, and stylistic modes. The inventory also measures managerial potential and creative temperament.

**Career Ability Placement Survey (CAPS).** CAPS provides you with information about your abilities. It helps you understand your potential, and your strengths and weaknesses, and gives you a prediction of success in various types of occupations.

**Career Thoughts Inventory.** This vocational assessment can help you uncover negative thoughts that may impede effective, successful career planning. The inventory provides suggestions about how to change negative thoughts to positive ones required for good career choices.

**Eureka Skills Inventory.** This is a card-sorting skills assessment that includes the skills you normally use at work or for daily activities. You select the skills you enjoy using into categories: very satisfying, moderately satisfying, or somewhat satisfying. Your choices are mapped by a computer to show the ways you would prefer to spend your time on the job and types of occupations that use the skills you have selected in the assessment.

**Hall Occupational Orientation Inventory (HOOI).** This values inventory is designed to help you rank personal factors that are important aspects of choosing your career. The HOOI gives you information about your interests, abilities, needs, and values.

**Myers-Briggs Type Indicator® (MBTI) Instrument.** The MBTI provides insight about yourself and how someone like you fits into the world of work, working with others of similar and different profiles. Results provide personal awareness and help you identify careers and work environments where you are most likely to thrive and feel fulfilled.

**Personal Career Development Profile (PCDP).** The PCDP shows you how your personality relates to your career plans and potential job performance. The profile provides you with insights into your choices and preferences, emphasizing your personal strengths, including an analysis of your approach to problem solving and stress management.

**The Self-Directed Search (SDS).** The SDS asks you to answer a questionnaire about your interests and abilities. Upon completion, you receive a computerized report that provides you with a personality summary code. The report then lists occupations and fields of study that correlate with your personality code. You can begin career exploration with a list of occupations at your fingertips.

**Strong Interest Inventory.** This inventory helps you identify your interests and matches them with possible occupations. It measures interests rather than abilities and compares your likes and dislikes to those of people who are satisfied in specific careers.

**Vocational Preference Inventory (VPI).** This inventory is a brief personality test based on the theory that occupations can be based on personality traits. It is especially useful to people who've had ambiguous results on other vocational assessments. ❖

*No assessment can dictate your career direction. The choice is always yours.*

**USE INFORMAL WAYS TO DISCOVER YOURSELF**



Vocational assessments offer one path to self-discovery. Another option is to explore your interests in a more informal and playful way. The results can be

revealing and useful.

Answer the following questions by writing the first ideas that come to mind. Use additional paper as needed or create a computer file for your writing. Have fun and stay open to new insights.

Imagine that you're at a party and you're having a fascinating conversation with someone you just met. What does this person do for a living? What is your conversation about?

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What do you enjoy doing most with your unscheduled time? List any hobby or other activity that you do not currently define as "work."

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Think about the kinds of books, newspaper and magazine articles, and television shows that are most likely to capture your attention. What subjects or situations do they involve?

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If you bookmark Web sites in your Internet browser, review that list. What interests does it reveal?

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What kind of problems do you most enjoy solving—those that involve ideas, people, or products? Give an example.

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Finally, reread your answers to the above questions. List three to five interests that are critical to your choice of career.

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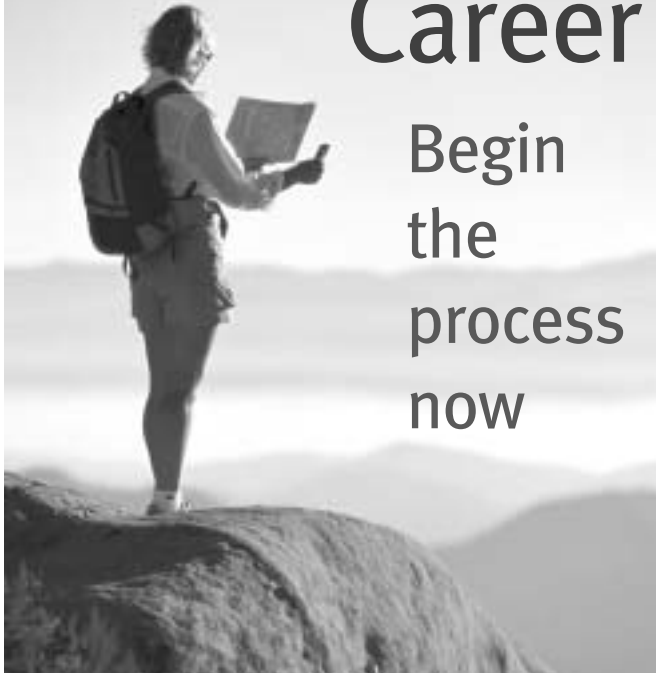
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# Career planning

Begin  
the  
process  
now



PhotoDisc

**When you clearly define both your career goal and path to reaching that goal, you can plan your education effectively.**

**C**areer planning is an adventure that involves continuous exploration. There are dozens of effective ways to plan your career. You can begin your career-planning adventure now by remembering the following ideas.

## **Acknowledge what you already know**

When people learn study skills and life skills, they usually start with finding out things they don't know. That means discovering new strategies for taking notes, reading, writing, managing time, and other subjects.

Career planning is different. You can begin by realizing how much you know right now. You've already made many decisions about your career. This is true for young people who say, "I don't have any idea what I want to be when I grow up." It's also true for midlife career changers.

Consider the student who can't decide if he wants to be a cost accountant or a tax accountant and then jumps to the conclusion that he is totally lost when it comes to career planning. It's the same with the student who doesn't know if he wants to be a veterinary assistant or a nurse.

These people forget that they already know a lot about

their career choices. The person who couldn't decide between veterinary assistance and nursing had already ruled out becoming a lawyer, computer programmer, or teacher. He just didn't know yet whether he had the right bedside manner for horses or for people. The person who was debating tax accounting versus cost accounting already knew he didn't want to be a doctor, playwright, or taxicab driver. He did know he liked working with numbers and balancing books.

In each case, these people have already narrowed their list of career choices to a number of jobs in the same field—jobs that draw on the same core skills. In general, they already know what they want to be when they grow up.

Demonstrate this for yourself. Find a long list of occupations. (One source is the *Occupational Outlook Handbook*, published by the U.S. Department of Labor and available online at <http://www.bls.gov/oco/oco1001.htm>.) Using a stack of 3x5 cards, write down about 100 randomly selected job titles, one title per card. Sort through the cards and divide them into two piles. Label one pile "Careers I've Definitely Ruled Out for Now." Label the other pile "Possibilities I'm Willing to Consider."

It's common for people to go through a stack of 100 such cards and end up with 95 in the "definitely ruled out" pile and five in the "possibilities" pile. This demonstrates that they already have a career in mind.

## **See your career as your creation**

Many people approach career planning as if they were panning for gold. They keep sifting through the dirt, clearing the dust, and throwing out the rocks. They are hoping to strike it rich and discover the perfect career.

Other people believe that they'll wake up one morning, see the heavens part, and suddenly know what they're supposed to do. Many of them are still waiting for that magical day to dawn.

We can approach career planning in a different way. Career planning can be the bridge between our dreams and the reality of our future. Instead of seeing a career as something we discover, we can see it as something we

choose. We don't find the right career. We create it.

There's a big difference between these two approaches. Thinking that there's only one "correct" choice for your career can lead to a lot of anxiety: "Did I choose the right one?" "What if I made a mistake?"

Viewing your career as your creation helps you relax. Instead of anguishing over finding the right career, you can stay open to possibilities. You can choose one career today, knowing that you can choose again later.

Suppose that you've narrowed your list of possible careers to five, and you still can't decide. Then just choose one. Any one. You might have several careers during your lifetime. You might be able to do any one of these careers next. The important thing is to choose.

One caution is in order. Choosing your career is not something to do in an information vacuum. Rather, choose after you've done a lot of research. That includes research into yourself—your skills and interests—and a thorough knowledge of what careers are available.

After all of the data has been gathered, there's only one person who can choose your career: you. This choice does not have to be a weighty one. In fact, it can be like going into your favorite restaurant and choosing from a menu that includes all of your favorite dishes. At this point, it's difficult to make a mistake. Whatever your choice, you know you'll enjoy it.

## Prepare for an evolving job market

According to one traditional model of career success, the path to prosperity was to do your job well, gradually acquire new skills through training provided by your company, and get along with your coworkers. As long as you met those primary goals, you could expect a long-term relationship with a single employer, along with a stream of promotions and salary raises.

That model is history. In the job market of the twenty-first century, you can get laid off from a job even if you perform well and bond closely with colleagues. When companies merge or acquire their competitors, decisions about hiring and firing are often made on the basis of costs, not employee competence. Evolving technology will render some jobs obsolete. In addition, employers may decide to change their focus or shed certain lines of business. Corporate downsizing and reorganization could take away your job with little, if any, warning.<sup>1</sup>

Even when faced with these realities, you can still take charge of your career with the following strategies:

- Plan for the possibility of several careers within your lifetime—perhaps across several fields.
- Direct your own professional development by listing the transferable skills you want to acquire, creating a specific plan to develop them, and periodically assessing your progress.
- Anticipate changes in your career field and consciously choose your response to those trends.
- Define specifically how your skills contribute to an employer—and carefully document the value you add to an organization.

*Career planning can be the bridge between our dreams and the reality of our future.*

At any point in your career, ask: "Will my current job exist in five years? If not, what else can I do that aligns with my interests, skills, and values? And even if my job will continue, what can I do to ensure that I'm still enjoying my life's work and meeting my income goals five years from today?" That will give you time to develop new skills and expertise—or even to create a new career.

## Plan by naming names

One key to making your career plan real and to ensuring that you can act on it is naming. When you create your career plan, see that you include specific names whenever they're called for:

- *Name your job.* Take the skills you enjoy using and find out which jobs use them. What are those jobs called? List them. Note that the same job might have different names.
- *Name your company—the agency or organization you want to work for.* If you want to be self-employed or start your own business, name the product or service you'd sell. Also list some possible names for your business. If you plan to work for others, name the organizations or agencies that are high on your list.
- *Name your contacts.* Take the list of organizations you just compiled. What people in these organizations are responsible for hiring? List those people and contact them directly. If you choose self-

employment, list the names of possible customers or clients. All of these people are job contacts.

Expand your list of contacts by brainstorming with your family and friends. Come up with a list of names—anyone who can help you with career planning and job hunting. Write each of these names on a 3x5 card or Rolodex card. You can also use a spiral-bound notebook or a computer.

Next, call the key people on your list. After you speak with them, make brief notes about what you discussed. Also jot down any actions you agreed to take, such as a follow-up call.

Consider everyone you meet a potential member of your job network, and be prepared to talk about what you do. Develop a “pitch”—a short statement of your career goal that you can easily share with your contacts. For example: “After I graduate, I plan to work in the travel business. I’m looking for an internship in a travel agency for next summer. Do you know of any agencies that take interns?”

- *Name your location.* Ask if your career choices are consistent with your preferences about where to live and work. For example, someone who wants to make a living as a studio musician might consider living in a large city such as New York or Toronto. This contrasts with the freelance graphic artist who conducts his business mainly by phone, fax, and e-mail. He might be able to live anywhere and still pursue his career.

## Remember your purpose

While digging deep into the details of career planning, take some time to back up to the big picture. Listing skills, researching jobs, writing résumés—all of this is necessary and useful. At the same time, attending to these tasks can obscure our broadest goals. To get perspective, we can go back to the basics—a life purpose.

Your deepest desire might be to see that hungry children are fed, to make sure that beautiful music keeps getting heard, or to help alcoholics become sober. When

such a large purpose is clear, smaller decisions about what to do are often easier.

A life purpose makes a career plan simpler and more powerful. It cuts through the stacks of job data and employment figures. Your life purpose is like the guidance system for a rocket. It keeps the plan on target while revealing a path for soaring to the heights.

## Test your career choice—and be willing to change

Career-planning materials and counselors can help you on both counts. Read books about careers and search for career-planning Web sites. Ask career counselors about skills assessments that can help you discover more about your skills and identify jobs that call for those skills. Take career-planning courses and workshops sponsored by your school. Visit the career-planning and job placement offices on campus.

Once you have a possible career choice in mind, run some informal tests to see if it will work for you. For example:

- Contact people who are actually doing the job you’re researching and ask them what it’s like (an *informational interview*).
- Choose an internship or volunteer position in a field that interests you.
- Get a part-time or summer job in your career field.

The people you meet through these experiences are possible sources of recommendations, referrals, and employment in the future.

Career planning is not a once-and-for-all proposition. Rather, career plans are made to be changed and refined as you gain new information about yourself and the world. Career planning never ends. If your present career no longer feels right, you can choose again—no matter what stage of life you’re in. The process is the same, whether you’re choosing your first career or your fifth.<sup>2</sup> ❖

*Your life purpose is like the guidance system for a rocket. It keeps the plan on target while revealing a path for soaring to the heights.*

**For more career planning strategies, visit the Houghton Mifflin Career Resource Center at**

[masterstudent.college.hmco.com](http://masterstudent.college.hmco.com)

## INVENTORY YOUR SKILLS



This exercise about discovering your skills includes three steps. Before you begin, gather at least 100 3x5 cards and a pen or pencil. Allow about one hour to complete the exercise.

### Step 1

Recall your activities during the past week or month.

Write down as many activities as you can, listing each one on a separate 3x5 card. Include work-related activities, school activities, and hobbies. Some of your cards might read “washed dishes,” “tuned up my car,” or “tutored a French class.”

In addition to daily activities, recall any rewards you’ve received or recognition of your achievements during the past year. Examples include scholarship awards, athletic awards, or recognitions for volunteer work. Again, list the activities that were involved.

Spend 20 minutes on this step, listing all of the activities you can recall.

### Step 2

Next, look over your activity cards. Then take another 20 minutes to list any specialized knowledge or procedures needed to complete those activities. These

are your *content skills*. For example, tutoring a French class requires a working knowledge of that language. Tuning a car requires knowing how to adjust a car’s timing and replace spark plugs. You could list several content skills for any one activity. Write each skill on a separate card and label it “Content.”

### Step 3

Go over your activity cards one more time. Look for examples of *transferable skills*. For instance, giving a speech or working as a salesperson in a computer store requires the ability to persuade people. That’s a transferable skill. Tuning a car means that you can attend to details and troubleshoot. Tutoring in French requires teaching, listening, and speaking skills.

Write each of your transferable skills on a separate card.

Congratulations—you now have a detailed picture of your skills. Keep your lists of content and transferable skills on hand when writing your résumé, preparing for job interviews, and other career-planning tasks. As you think of new skills, add them to the lists.



## journal entry

### Discovery/Intention Statement

Now that you have a detailed picture of your skills, think about your intended career choice. Take a minute to reflect on the skills that you already have in relation to your career plan.

I discovered that I . . .

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Now list three specific transferable skills you want to continue to develop in school that will help you prepare for the workplace.

I intend to . . .

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# Ways to learn about careers

To discover the full range of jobs that exist in our society, you can turn to many sources. These include friends, family members, teachers, classmates, coworkers—and anyone else who’s ever held a job. Also check out the following sources of career information. They can lead you to more.

**Publications.** Visit the career planning and job hunting sections in bookstores and libraries. Look for books, magazines, videos, and other nonprint materials related to career planning. Libraries may subscribe to trade journals and industry newsletters.

**Career counseling.** Your school may offer career counseling as well as links to similar services in the off-campus community. Private consultants and companies offer career counseling for a fee. Ask around to find someone who’s seen a career counselor and get some recommendations.

Before you pay for career counseling, find out exactly what kind of help you’ll get and how much it will cost. Read contracts carefully before you sign. Talk directly to a career counselor rather than a salesperson, and see if you can get permission to contact some of the counselor’s former clients.

Group sessions led by career counselors are valuable because you get to hear about the problems that other people are facing and work together to create solutions.

**The Internet.** Through your own searching and suggestions from others, you can find useful Web sites devoted to job hunting and career planning. One place to start is JobHuntersBible.com, which includes links to sites screened by Richard Bolles, author of *What Color Is Your Parachute?* It’s online at

<http://www.jobhuntersbible.com>. Bolles organizes this site around five ways that the Internet can be used in career planning and job hunting:

- To search for job openings (“want ads”) posted online
- To post your résumé online
- To get career counseling
- To research potential careers and places that you might like to work
- To make contacts with people who can provide information or help you get a job interview

Also visit the Occupational Information Network (O\*NET) site posted by the U.S. Department of Labor



(teacher) Comstock, (medical workers, construction worker, potter, woman in office) Fotosearch, (lawyer) imageo/Wonderfile, (collage) Walter Kopec

at <http://online.onetcenter.org>. Here you’ll find information on hundreds of jobs that you can search by using keywords or browsing a complete list. You’ll also find Skills Search, an online tool that helps you list your skills and then matches the list with potential jobs.

Another site that may interest you is CareerOneStop at <http://www.careeronestop.org>. It includes America’s Job Bank (where you can search job openings and post your résumé), America’s Career InfoNet (information on wages and employment trends), and America’s Service Locator (a way to find career planning and job hunting services in your local area).

Of course, your searching may turn up hundreds of other sites. Evaluate them carefully.

**Organizations.** Professional associations exist for people in almost any career—from the American Institute of Certified Public Accountants to the American Association of Zookeepers. One function of these associations is to publicize career options and job openings of interest to their members. Search the Internet with the key words *professional associations* and follow the links that interest you. Consider joining organizations that interest you. Many offer student rates.

Government agencies at all levels—from local employment agencies to the U.S. Department of Labor—can assist you with learning about the world of work. Search the government listings in your local Yellow Pages under *employment* and *job placement*.

Trade unions, chambers of commerce, and branches of the armed forces are additional sources of information.

**Elected representatives.** One duty of your congressional representatives, senators, and city council members and school board members is to help create a thriving work force. Contact these people for career planning and job hunting services in your community. ☑





# Test the waters— jump into the job market

**Do informational interviews.** Talk to people who actually do the kind of work that you'd like to do. Schedule an informational interview to ask them about their work. With their permission, go to their job sites. Spend time with them during a workday. Hang around. Ask questions.

To get the most out of an informational interview, first research the career field you've chosen and the particular business or organization you're going to visit. For example, before you interview a mutual fund manager, be sure you know what a mutual fund is. Also find some basic information about the manager's company, such as its general investment policies and recent financial history.

When scheduling an informational interview, make it clear that your purpose is not job hunting but career research. If you set up an informational interview and then use the occasion to ask for a job, you send mixed messages and risk making a negative impression.

Before your interview, prepare a list of questions, such as:

- How did you enter this line of work?
- What are your major tasks and responsibilities?
- What kind of problems and decisions do you regularly face?
- What do you like most—and least—about your job?
- What changes are occurring in this field?
- What are the salary ranges and opportunities for employment and promotion?

- How can I effectively prepare to work in this field?

While informational interviews are often one-time events, they can also involve multiple visits to several people at the same work site. You might even spend several days or weeks following people on the job. Such extended experience is sometimes referred to as *job-shadowing* or an *externship*.

**Volunteer.** Volunteering offers another path to work experience that you can list on your résumé. To gain the most from this experience, research and choose volunteer positions as carefully as you would a full-time, salaried job. Identify organizations that are doing the kind of work that excites you. Contact them and ask for the person who supervises volunteers. Then schedule a face-to-face meeting to find out more.

**Work.** To find out more about working, go to work. Beyond gaining experience, you'll get insights that can change your life. A short-term job assignment can help you define your current skills, develop new ones, refine your career plan, develop contacts, and even lead to doing work that you love.

Cooperative education programs offer one option. These programs combine specific classroom assignments with carefully supervised work experience. In addition to getting academic credit, most "co-op" students get paid and function as productive employees.

Other options include freelancing and "temping." Rather than becoming an employee, a freelancer works for organizations on specific projects. Rates of payment, due dates, and other details are specified by contract. Freelancers typically work "off site" at their own office. A temporary worker ("temp") also works on a contract basis but reports to an organization's work site.

**Share the process with others.** Consider forming a career planning group. Working in groups allows you to give and receive career coaching. Group members can brainstorm options for each other's careers, research the work world, share information of mutual interest, trade contacts, and pair up for informational interviews. This is one way to raise your energy level for career planning.

Taking part in a group can open you up to your dream career. Others can point out ideas and information you've overlooked. They may alert you to opportunities you never considered or skills you were not aware you had. Working with such a group gives you a firm foundation for networking—building relationships that can lead directly to a job offer. ❖

# Gaining experience as an intern



Wonderfile

One way to start your career path is an internship. Internships blend classroom learning with on-the-job experience and let you put your transferable skills into action. As an intern, you work in a job that relates directly to your career interests. Internships often offer academic credit. Some involve paid positions, while other internships are volunteer opportunities. Interns usually prepare for their assignments by completing courses in a specific field.

Note that internships may be called by other names. You might talk to people who use the terms *co-op experience*, *practicum*, *externship*, *field experience*, and *internship* synonymously. The key is to find a program that fits with your courses, your career interests, and your schedule.

**Develop job skills now.** Through an internship you develop skills specific to your field—as well as transferable skills that you can apply to other jobs in the same field (or even a different field). For instance, you might perform administrative duties that give you professional experience in fielding phone calls, writing correspondence, and serving customers.

Internships are also ways to learn about organizational culture, hone your skills at coping with office politics, and add contacts to your job-hunting network. These are key aspects of the work world that you experience by getting outside the classroom.

**Find internships.** To find an internship, make an appointment with someone at the career planning and job placement office on your campus. There you can connect with employers in your area who are looking for interns. You will likely submit a résumé and cover letter explaining your career interests. This is valuable in itself as experience in applying for jobs.

You can also locate organizations that interest you and contact them directly about internships. Even companies that do not have formal internship programs may accept applications.

Other suggestions to keep in mind:

- *Start early.* Think two or three terms ahead. During a fall semester, for example, start searching for internships for the spring or summer.
- *Network.* Talk to your friends, parents, family, neighbors, and instructors to discover if they know about internships for you. Mention your career interests and ask for suggestions.
- *Surf the Net.* Use Internet search engines to find employment or internship listings. Research organizations that interest you and contact them via e-mail.
- *Use the library.* Ask a reference librarian to help you find internship guides. Some look like college catalogs, listing popular positions with key contacts, due dates for applications, and information about getting paid.

**Cultivate contacts.** If the internship offers an experience aligned with your career goals and skills, your role as an intern may help lead to permanent job offers following graduation. Keep in touch with the people you meet through internships. They may be working at another company when you graduate and offer help to get your foot in the door.

**Reflect on your internship.** After you have completed your internship, review your experience. Write Discovery Statements about what worked well and what you would like to improve.

Internships offer a great way to test a career choice—even if you find out that you don't like a particular field or job. Discovering what you do not want in a career can be just as valuable as gaining any type of work experience. You can benefit from ruling out an inappropriate career choice early on—especially if it involves a major with a lot of required courses.

Even if you find that the workplace setting or tasks involved in your internship did not meet your expectations, you can create a list of criteria that you want your next work experience to include. Be sure to incorporate the skills and experiences from any internship on your résumé—no matter what career field or job you eventually choose. ❏

**REVISIT YOUR GOALS**



One powerful way to achieve any goal is to assess periodically your progress in meeting it. This is especially important with long-term goals—those that can take years to achieve.

Take your long-term goals and write them in the space below.

I intend to . . .

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Next, check in with yourself. How do you feel about this goal? Does it still excite your interest and enthusiasm? On a scale of 1 to 10, how committed are you to achieving this goal? Describe your level of commitment in the space below.

I discovered that I . . .

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If your level of commitment is 5 or less, you might want to drop the goal and replace it with a new one. Letting go of one goal creates space in your life to set and achieve a new one.

If you're committed to the goal you just listed, consider whether you're still on track to achieve it. Have you met any of the short-term goals related to this long-term goal? If so, list your completed goals in the space below.

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Before going on, take a minute to congratulate yourself and celebrate your success.

Finally, consider any adjustments you'd like to make to your plan. For example, write additional short-term or mid-term goals that will take you closer to your long-term goal. Or cross out any goals that you no longer deem necessary. Make a copy of your current plan in the space below.

Long-term goal (to achieve within your lifetime):

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Supporting mid-term goals (to achieve in one to five years):

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Supporting short-term goals (to achieve within the coming year):

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# Financial planning

## Meeting your money goals



Ryan McVay/PhotoDisc Green/Getty Images

**Some people shy away from setting financial goals. They think that money is a complicated subject.**

**Y**et most money problems result from spending more than is available. It's that simple, even though often we do everything we can to make the problem much more complicated.

The solution also is simple: *Don't spend more than you have*. If you are spending more money than you have, increase your income, decrease your spending, or do both. This idea has never won a Nobel Prize in economics, but you won't go broke applying it.

Starting today, you can take three simple steps to financial independence:

- Tell the truth about how much money you have and how much you spend.
- Make a commitment to spend no more than you have.
- Begin saving money.

If you do these three things consistently, you could meet your monetary goals and even experience financial independence. This does not necessarily mean having all of the money you could ever desire. Rather, you can be free from money worries by living within your means. Soon you will control money instead of letting money control you.

### Increase money in

For many of us, making more money is the most appealing way to fix a broken budget. This approach is reasonable—and it has a potential problem: When our income increases, most of us continue to spend more than we make. Our money problems persist, even at

higher incomes. You can avoid this dilemma by managing your expenses no matter how much money you make.

There are several ways to increase your income while you go to school. One of the most obvious ways is to get a job. You could also apply for scholarships and grants. You might borrow money, inherit it, or receive it as a gift. You could sell property, collect income from investments, or use your savings. Other options—such as lotteries and gambling casinos—pose obvious risks. Stick to making money the old-fashioned way: Earn it.

If you work while you go to school, you can earn more than money. Working helps you gain experience, establish references, and expand your contacts in the community. Doing well at a work-study position or an internship while you're in school can also help you land a good job after you graduate.

Regular income, even at a lower wage scale, can make a big difference. Look at your monthly budget to see how it would be affected if you worked just 15 hours a week (times 4 weeks a month) for \$8 an hour.

If you are currently looking for a job, make a list of several places that you would like to work. Include places that have advertised job openings and those that haven't. Then go to each place on your list and tell someone that you would like a job. This will yield more results than depending on the want ads alone.

The people you speak to might say that there isn't a job available, or that the job is filled. That's OK. Ask to see the person in charge of hiring and tell him that you want to be considered for future job openings. Then ask when you can check back.

**Keep your job in perspective.** If your current job relates to your major or your career field, great. If it is meaningful and contributes to society, great. If it involves working with people you love and respect, fantastic. If not—well, remember that almost any job can help you reach your career goals. Any job offers a chance to develop a skill that you can transfer to the next career of your choice.

## Decrease money out

To control your expenses, you do not have to live like a miser, pinching pennies and saving used dental floss. There are many ways to decrease the amount of money you spend and still enjoy life. Consider the ideas that follow.

**Look to the big-ticket items.** Your choices about which school to attend, what car to buy, and where to live can save you tens of thousands of dollars. When you look for places to cut expenses, start with the items that cost the most. For example, there are several ways to keep your housing costs reasonable. Sometimes a place a little farther from your school or a smaller house will be much less expensive. You



can cut your housing costs in half by finding a roommate. Also look for opportunities to house-sit rather than paying rent. Some homeowners will even pay a responsible person to live in their house when they are away.

**Look to the small-ticket items.** Decreasing the money you spend on small purchases can help you balance your budget. A three-dollar cappuccino tastes good, but the amount that some people spend on such treats over the course of a year could give anyone the jitters.

**Monitor money out.** Each month, review your checkbook, receipts, and other financial records. Sort your expenditures into major categories such as school expenses, housing, personal debt, groceries, eating out, and entertainment. At the end of the month, total up how much you spend in each category. You might be surprised. Once you discover the truth, it might be easier to decrease unnecessary spending.

**Create a budget.** When you have a budget and stick to it, you don't have to worry about whether you can pay your bills on time. The basic idea is to project how much money is coming in and how much is going out and to make sure that those two amounts balance.

Creating two kinds of budgets is even more useful. A monthly budget includes regularly recurring income and expense items such as paychecks, food costs, and housing. A long-range budget includes unusual monetary transactions such as annual dividends, grants, and tuition payments that occur only a few times a year. With an eye to the future, you can make realistic choices about money today.

**Do comparison shopping.** Prices vary dramatically on just about anything you want to buy. You can clip coupons and wait for sales or shop around at secondhand stores, mill outlets, or garage sales. When you first go shopping, leave your checkbook and credit cards at home, a sure way to control impulse buying. Look at all of the possibilities, then make your decision later when you don't feel pressured. To save time, money, and gas, you can also search the Internet for sites that compare prices on items.

**Use public transportation or car pools.** Aside from tuition, a car can be the biggest financial burden in a student's budget. The purchase price is often only the tip of the iceberg. Be sure to consider the cost of parking, insurance, repairs, gas, maintenance, and tires. When you add up all of those items, you might find it makes more sense to car-pool or to take the bus or a cab instead.

**Notice what you spend on “fun.”** Blowing your money on fun is fun. It is also a quick way to ruin your budget. When you spend money on entertainment, ask yourself what the benefits will be and whether you could get the same benefits for less money. You can read or borrow magazines for free at the library. Most libraries also loan CDs, DVDs, and videotapes at no cost. Student councils often sponsor activities, such as dances and music performances, for which there is no fee. Schools with sports facilities set aside times when students can use them for free. Meeting your friends for a pick-up basketball game at the gym can be more fun than meeting at a bar, where there is a cover charge.

Free entertainment is everywhere. However, it usually isn't advertised, so you'll have to search it out. Start with your school bulletin boards and local newspapers.

**Redefine money.** Think of money as what you accept in exchange for the time and energy that you put into working. When you take this view of money, you might naturally find yourself being more selective about how often you spend it and what you spend it on. It's not just cash you're putting on the line—it's your life energy.

### **Remember that education is worth it . . .**

A college degree is one of the safest and most worthwhile investments you can make. Money invested in land, gold, oil, or stocks can be lost, but your education will last a lifetime. It can't rust, corrode, break down, or wear out. Once you have an education, it becomes a permanent part of you.

Think about all of the services and resources that your tuition money buys: academic advising; access to the student health center and counseling services; career planning and job placement offices; athletic, arts, and entertainment events; and a student center where you can meet people and socialize. If you live on campus, you get a place to stay with meals provided. By the way, you also get to attend classes.

In the long run, education pays off in increased income, job promotions, career satisfaction, and more creative use of your leisure time. These are benefits that you can sustain for a lifetime.

### **. . . And you can pay for it**

Most students can afford higher education. If you demonstrate financial need, you can usually get financial aid. In general, financial need equals the cost of your schooling minus the amount that you can reasonably be expected to pay. Receiving financial assistance has little to

do with “being poor.” Your prospects for aid depend greatly on the costs of the school you attend.

Financial aid includes money you don't pay back (grants and scholarships), money you do pay back (low-interest loans), and work-study programs that land you a job while you're in school. Most students receive aid awards that include several of these elements. Visit the financial aid office on campus to find out what's available.

In applying for financial aid, you'll need to fill out a form called the Free Application for Federal Student Aid (FAFSA). You can access it on the World Wide Web at <http://www.fafsa.ed.gov>. For links to a wealth of information about financial aid in general, access <http://www.students.gov>. Create a master plan—a long-term budget listing how much you need to complete your education and where you plan to get the money. Having a plan for paying for your entire education makes completing your degree work a more realistic possibility.

Once you've lined up financial aid, keep it flowing. Find out the requirements for renewing your loans, grants, and scholarships.

### **Create money for the future**

You don't have to wait until you finish school to begin saving and investing. You can start now, even if you are in debt and living on a diet of macaroni.

**Start saving.** Saving is one of the most effective ways to reach your money goals. Aim to save at least 10 percent of your monthly take-home pay. If you can save more, that's even better.

One possible goal is to have savings equal to at least six months of living expenses. Build this nest egg first as a cushion for financial emergencies. Then save for major, long-term expenses.

Put your money into insured savings accounts, money market funds, savings bonds, or certificates of deposit. These are low-risk options that you can immediately turn into cash. Even a small amount of money set aside each month can grow rapidly. The sooner you begin to save, the more opportunity your money has to grow. Time allows you to take advantage of the power of compound interest.

**Invest after you have a cushion.** Remember that investing is risky. Invest only money that you can afford to lose. Consider something safe, such as Treasury securities (bills, notes, and bonds backed by the federal government), bonds, no-load mutual funds, or blue chip stocks.

Avoid taking a friend's advice on how to invest your hard-earned money. Be wary, too, of advice from someone who has something to sell, such as a stockbroker or a realtor. See your banker or an independent certified financial planner instead.

**Save on insurance.** Once you have insured your health or your life, it's usually possible to stay insured, even if you develop a major illness. For that reason, insuring yourself now is a wise investment for the future.

Shop around for insurance. Benefits, premiums, exclusions, and terms vary considerably from policy to policy, so study each one carefully. Buy health, auto, and life insurance with high deductibles to save on premiums. Also ask about safe driver, nonsmoker, or good student discounts.

**Be careful with contracts.** Before you sign anything, read the fine print. If you are confused, ask questions and keep asking until you are no longer confused. After you sign a contract, policy, or lease, read the entire document again. If you think you have signed something that you will regret, back out quickly and get your release in writing. Purchase contracts in many states are breakable if you act quickly.

**Use credit wisely.** If you don't already have one, you can begin to establish a credit rating now. Borrow a small amount of money and pay it back on time. Also pay your bills on time. Avoid the temptation to let big companies wait for their money. Develop a good credit rating so that you can borrow large amounts of money if you need to.

Before you take out a loan to buy a big-ticket item, find out what that item will be worth *after* you buy it. A brand-new \$20,000 car might be worth only \$15,000 the minute you drive it off the lot. To maintain your net worth, don't borrow any more than \$15,000 to buy the car.

**If you're in trouble.** If you find yourself in over your financial head, get specific data about your present situation. Find out exactly how much money you owe, earn, and spend on a monthly basis. If you can't pay your bills in full, be honest with creditors. Many will allow you to pay off a large debt in small installments. Also consider credit counseling with professional advisors who can help you straighten out your financial problems. You can locate these people through your campus or community phone directories. ❧

## → Places to find money for school

- Grants: Pell Grants, Supplemental Educational Opportunity Grants, state government grants
- Scholarships from federal, state, and private organizations
- Loan programs: Perkins Loans, Stafford Loans, Supplemental Loans, Consolidation Loans, Ford Direct Student Loans, and PLUS (Parent Loans for Undergraduate Students)
- Part-time or full-time jobs, including work-study programs
- Military programs: funds from the Veterans Administration and financial aid programs for active military personnel
- Programs to train the unemployed, such as JTPA (Job Training Partnership Act) and WIN (Work Incentive)
- Company assistance programs
- Social security payments
- Relatives
- Personal savings
- Selling a personal possession, such as a car, boat, piano, or house

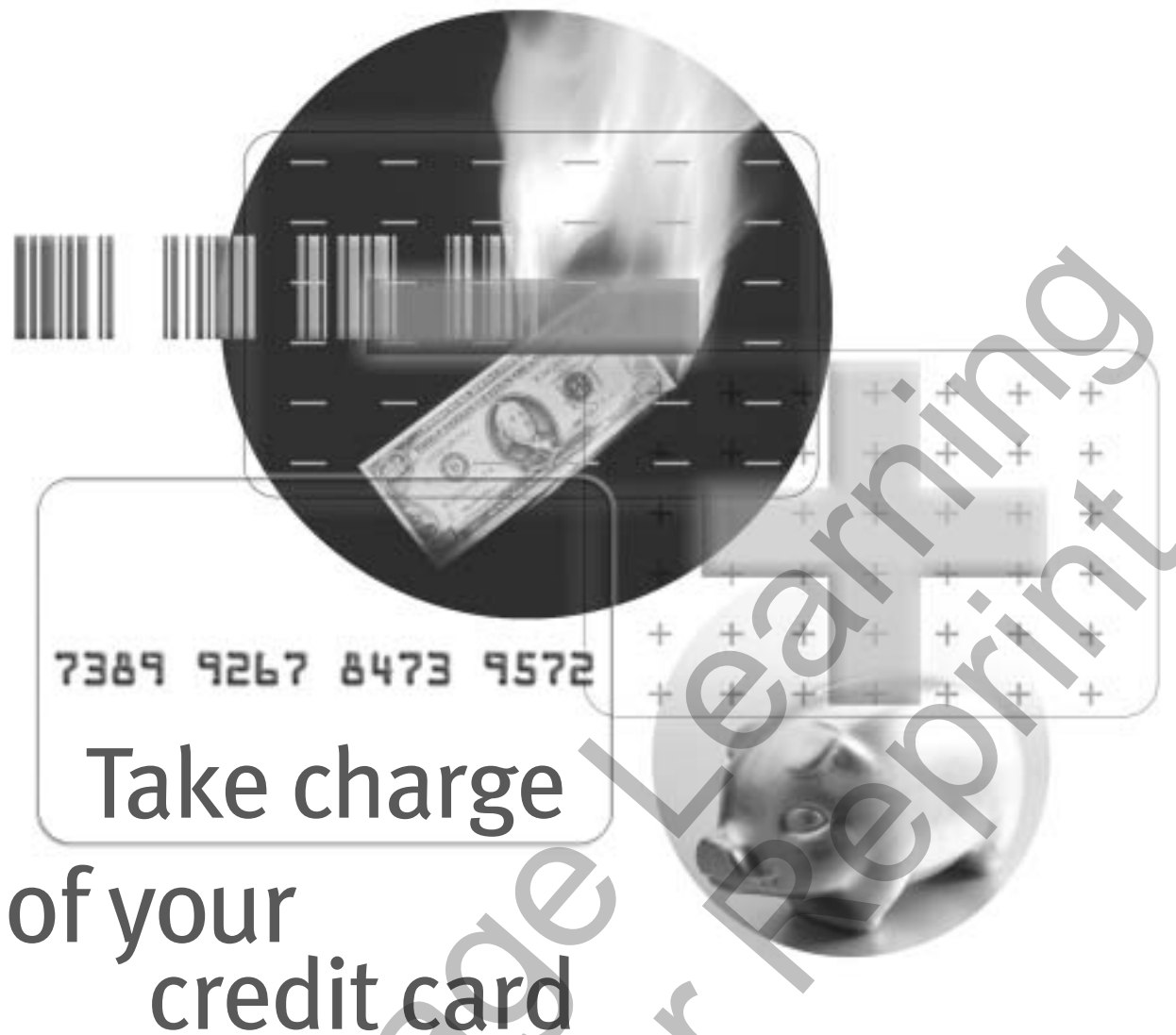
**Note:** Programs change constantly. In some cases, money is limited and application deadlines are critical. Be sure to get the most current information from the financial aid office at your school.

## desk of . . .

from the

MICHAEL TUCKER,  
CONSTRUCTION FOREMAN:

*Raising a family, holding a full-time job, and attending college part-time was initially a financial burden on my household. My academic advisor suggested I meet with a counselor from the financial aid office. Since that time, I have created a budget that is manageable, and I've even been able to put away some money for my children's education.*



(piggy bank) Duncan Smith/PhotoDisc Green/Getty, (burning bill) Don Farrall/PhotoDisc Green/Getty, illustration Walter Kopec

## Take charge of your credit card

**A credit card is compact and convenient. That piece of plastic seems to promise peace of mind. Low on cash this month? Just whip out your card, slide it across the counter, and relax. Your worries are over—that is, until you get the bill.**

**C**redit cards often come with a hefty interest rate, sometimes as high as 27 percent. That can be over one-fifth of your credit card bill. Imagine working five days a week and getting paid for only four: You'd lose one-fifth of your income. Likewise, when people rely on high-interest credit cards to get by from month to month, they lose one-fifth of their monthly payments to interest charges. In a 2000 survey by Nellie Mae, a student loan corporation, 78 percent of undergraduate students had credit cards. Their average credit card debt was \$2,748. Suppose that a student with this debt used a card with an annual percentage rate of 18 percent. Also suppose that he pays only the minimum balance due each month. He'll be making payments for 15

years and will pay an additional \$2,748 in interest fees.

Credit cards do offer potential benefits. Getting a card is one way to establish a credit record. Many cards offer rewards, such as frequent flier miles and car rental discounts. Your monthly statement also offers a way to keep track of your expenses.

Used wisely, credit cards can help us become conscious of what we spend. Used unwisely, they can leave us with a load of debt that takes decades to repay. That load can seriously delay other goals—paying off student loans, financing a new car, buying a home, or saving for retirement.

Use the following three steps to take control of your credit cards before they take control of you. Write these steps on a 3x5 card and don't leave home without it.

**Do a First Step about money.** See your credit card usage as an opportunity to take a financial First Step. If you rely on credit cards to make ends meet every month, tell the truth about that. If you typically charge up to the maximum limit and pay just the minimum balance due each month, tell the truth about that, too.

Write Discovery Statements focusing on what doesn't work—and what does work—about the way you use credit cards. Follow up with Intention Statements regarding steps you can take to use your cards differently. Then take action. Your bank account will directly benefit.

**Scrutinize credit card offers.** Beware of cards offering low interest rates. These rates are often only temporary. After a few months, they could double or triple. Also look for annual fees and other charges buried in the fine print.

To simplify your financial life and take charge of your credit, consider using only one card. Choose one with no annual fee and the lowest interest rate. Don't be swayed by offers of free T-shirts or coffee mugs. Consider the bottom line and be selective.

**Pay off the balance each month.** Keep track of how much you spend with credit cards each month. Then save an equal amount in cash. That way, you can pay off the card balance each month and avoid interest charges. Following this suggestion alone might transform your financial life.

If you do accumulate a large credit card balance, ask your bank about a "bill-payer" loan with a lower interest rate. You can use this loan to pay off your credit cards. Then promise yourself never to accumulate credit card debt again. ☒

desk of ...

from the

TOMÁS RAMOS,  
PHARMACY TECHNICIAN:

Education by the hour is one of the exercises that opened my eyes to getting the most out of my education. Each hour that I am at school or studying is also time away from the workplace where I could be earning money. I discovered that not attending class just to be with my friends was a real mistake. I intend to be in class on time and pay full attention to get the most out of my education.

EDUCATION BY THE HOUR



Determine exactly what it costs you to go to school. Fill in the blanks below using totals for a semester, quarter, or whatever term system your school uses.

**Note:** Include only the costs that relate directly to going to school. For example, under "Transportation," list only the amount that you pay for gas to drive back and forth to school—not the total amount you spend on gas for a semester.

Tuition	\$ _____
Books	\$ _____
Fees	\$ _____
Transportation	\$ _____
Clothing	\$ _____
Food	\$ _____
Housing	\$ _____
Entertainment	\$ _____
Other (such as insurance, medical, childcare)	\$ _____
<b>Subtotal</b>	\$ _____
Salary you could earn per term if you weren't in school	\$ _____
<b>Total (A)</b>	\$ _____

Now figure out how many classes you attend in one term. This is the number of your scheduled class periods per week multiplied by the number of weeks in your school term. Put that figure below:

**Total (B)** \_\_\_\_\_

Divide the **Total (B)** into the **Total (A)** and put that amount here:

\$ \_\_\_\_\_

This is what it costs you to go to one class one time. On a separate sheet of paper, describe your responses to discovering this figure. Also list anything you will do differently as a result of knowing the hourly cost of your education.

# Using technology to manage time and money

**W**hen it comes to managing your time and financial resources, your computer can become as valuable as your calendar and your checkbook.

In addition, gaining experience with time management, project planning, and financial software now—while you are in school—can give you additional skills to list on your résumé. Get started with the following options.

**Set and meet goals.** Take some time to write out your goals—long-term, mid-term, and short-term—and key them into a word processing file or database file. Open up this file every day to review your goals and track your progress toward meeting them.

Since success hinges on keeping goals fresh in your memory, print out a copy of your goals file each time you update it. You might wish to post your printout in a visible place, such as in your study area, on your refrigerator, or even next to a bathroom mirror.

**Save yourself a trip or phone call.** The Web offers sites that allow you to manage your bank account, get stock quotes, place classified ads for items you want to sell, book airline reservations, and buy almost anything. Use these sites to reduce shopping time, eliminate errands, and get discounts on purchases.

Also employ technology to decrease phone time and avoid long-distance charges. Use e-mail and real time online chatting software to stay in contact with friends, family members, classmates, and teachers.

**Manage calendars, contacts, and projects.** Software can help you create and edit calendars and to-do lists on your computer. Typically, these applications also allow you to store contact information—mailing addresses, phone numbers, and e-mail addresses—for the key people in your life. To find such products, search the Web using the keywords *contact management*, *project management*, *time management*, and *software*.

Also use your computer to prevent the snafus that can result when you want to coordinate your calendar with those of several other people. This is often a necessity in completing group projects. Consider creating an area on

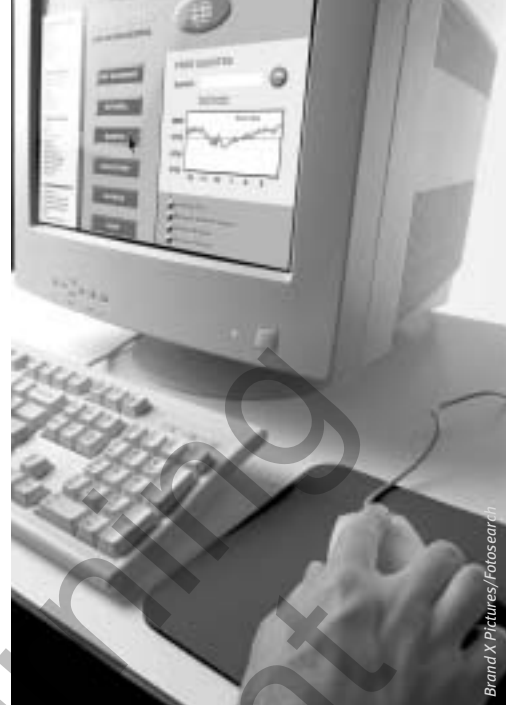
the Web where group members can post messages, share files, and access an online

calendar that shows scheduled events. One option is the *calendar* link at [www.yahoo.com](http://www.yahoo.com).

**Crunch numbers and manage money.** Many students can benefit from crunching numbers on a computer with spreadsheets such as Excel. This type of computer software allows you to create and alter budgets of any size. By plugging in numbers based on assumptions about the future, you can quickly create many scenarios for future income and expenses. Quicken and similar products include spreadsheets and other features that can help you manage personal and organizational finances.

**Employ a personal digital assistant (PDA).** These devices—also called *palmtops* or *pocket PCs*—are handheld computers designed to replace paper-based calendars and planning systems. Many PDAs are small enough to fit in a pocket or purse. You can use them to list appointments and view your schedule in a daily, weekly, or monthly format. If you have a recurring event, such as a meeting that takes place at the same time every week, you can just enter it once and watch it show up automatically on your PDA.

Using a PDA, you can also take notes, create contact lists, manage to-do lists, and keep track of personal expenses. Capabilities for connecting to the Internet and sending e-mail are becoming standard features as well. In addition, PDAs come with software for exchanging files with a personal computer. This allows you to store essential information—such as appointments, to-do lists, and contacts—in a form that's even more portable than a laptop computer.



# Choose your conversations

This chapter, in particular, aims to engage you in a conversation about career planning. By doing the exercises and journal entries in this chapter and discussing the articles in class, you choose to make this conversation come alive.

The idea of referring to a book as a *conversation* might seem strange to you. If so, consider that conversations can exist in many forms. One involves people talking out loud to each other. At other times, the conversation takes place inside our own heads, and we call it thinking. In this sense, we are even having a conversation when we read a magazine or a book, watch television or a movie, or write a letter or a report. These observations have three implications that wind their way through every aspect of our lives.

Conversations exercise incredible power over what we think, feel, and do. We become our conversations. They shape our attitudes, our decisions, our opinions, our emotions, and our actions. Each of these is primarily the result of what we say over and over again, to ourselves and to others. If you want clues as to what a person will be like tomorrow, listen to what she's talking about today.

## Conversation is constant

Given that conversations are so powerful, it's amazing that few people act on this fact. Most of us swim in a constant sea of conversations, almost none of which we carefully and thoughtfully choose.

Consider how this works. It begins when we pick up the morning paper. The articles on the front page invite us to a conversation about current events. The advertisements start up a conversation about fantastic products for us to buy. They talk about hundreds of ways for us to part with our money.

That's not all. If we flip on the radio or television, or if we surf the Web, millions of other conversations await us. Thanks to modern digital technology, many of these conversations take place in surround sound, high-resolution images, and living color 24 hours each day.

Something happens when we tune in to conversation in any of its forms. We give someone else permission to dramatically influence our thoughts—the conversation in our heads. It's possible to let this happen dozens of times each day without realizing it.

## You have a choice

We can choose our conversations. Certain conversations create real value for us. They give us fuel for reaching our goals. Others distract us from what we want. They might even create lasting unhappiness and frustration.

We can choose more of the conversations that exhilarate and sustain us. Sometimes we can't control the outward circumstances of our lives. Yet no matter what happens, we can retain the right to choose our conversations.

Suppose that you meet with your supervisor at work to ask for help in writing an e-mail that will go out to members of a project team. She launches into a tirade about your writing skills. This presents you with several options. One is to talk about what a jerk the supervisor is and give up on the idea of learning to write well. Another

*If you want clues as to what a person will be like tomorrow, listen to what she's talking about today.*



PhotoDisc



# Contributing: The art of selfishness



© Corbis Images / PictureQuest

This chapter is about contributing to yourself—about taking care of yourself, being selfish, and fulfilling your own needs. The techniques and suggestions in these pages focus on ways to get what you want out of school and out of life.

One of the results of all this successful selfishness is the capacity for contributing, for giving to others. Contributing is what's left to do when you're satisfied, when your needs are fulfilled—and it completes the process.

People who are satisfied with life can share that satisfaction with others. It is not easy to contribute to another person's joy until you experience joy yourself. The same is true for love. When people are filled with love, they can more easily contribute love to others.

One way to transform your conversation about career planning is to look at work as a form of contribution. Through your skills and effort, you offer something to the world. You help to create a product or service that can generate value for other people. The work that you do can contribute in some way to reducing human suffering and helping people to create happiness, health, love, and wealth.

**Our interdependence calls for contributing.** Every day we depend on contributing. We stake our lives on the compassion of other people. When we drive, we depend on others for our lives. If a driver in an oncoming lane should cross into our own lane, we might die. We also depend upon the sensibilities of world leaders for our safety. People everywhere are growing more interdependent. A plunge in the U.S. stock market reverberates in markets across the planet. A decrease in oil prices gives businesses everywhere a shot in the arm. A nuclear war would ignore national boundaries and devastate life on the planet. Successful arms negotiations allow all people to sleep a little easier.

In this interdependent world, there is no such thing as win/lose. If others lose, their loss directly affects us. If we lose, it is more difficult to contribute to others.

The only way to win and to get what we want in life is for others to win, also.

**A caution.** The idea of contributing is not the same as knowing what is best for other people. We can't know. There are people, of course, who go around "fixing" others: "I know what you need. Here, do it my way." That is not contributing. It often causes more harm than good and can result in dependence on the part of the person we are "helping."

True contributing occurs only after you find out what another person wants or needs and then determine that you can lovingly support his having it.

**How you can begin contributing.** The world will welcome your gifts of time, money, and talent. The advantages of contributing are clear. When we contribute, the whole human family benefits in a tangible way. Close to home, contributing often means getting involved with other people. This is one way to "break the ice" in a new community and meet people with interests similar to your own.

When you've made the decision to contribute, the next step is knowing how. There are ways to contribute in your immediate surroundings. Visit a neighbor, take a family member to a movie, or offer to tutor a roommate. Look for ways you can contribute by volunteering. An additional benefit of volunteer work is that it offers a way to explore possible career choices. Consider the following organizations, for starters.

Sierra Club, Greenpeace, Audubon Society, World Wildlife Fund, and similar organizations are dedicated to protecting the environment and endangered species.

Amnesty International investigates human rights violations. It assists people who are imprisoned or tortured for peacefully expressing their points of view. You can participate in letter-writing campaigns.

Museums and art galleries need interested people to conduct tours and provide supervision. Performing arts organizations, such as local theater groups or ballet companies, are always in need of volunteers for everything from set decoration to ticket sales.

Hospitals and hospice programs often depend on volunteer help to supplement patient care provided by the professional staff. Nursing homes welcome visitors who are willing to spend time listening to and talking with residents. Most communities have volunteer-based programs for people living with HIV infection or AIDS that provide daily hot meals to men, women, and children too ill to cook for themselves. Political parties, candidates, and special interest groups need volunteers to stuff envelopes, gather petition signatures, and distribute

## *It is not easy to contribute to another person's joy until you experience joy yourself.*

literature. The American Red Cross provides disaster relief. Local community care centers use volunteers to help feed homeless people.

Service organizations such as Jaycees, Kiwanis, Lions, American Association of University Women, Business and Professional Women, and Rotary want members who are willing to serve others.

Tutoring centers offer opportunities for competent students to help non-English-speaking people, grade school and high school students, and illiterate adults. Churches of all denominations want volunteers to assist with projects for the community and beyond. World hunger groups want you to help feed starving people and to inform all of us about the problems of malnutrition, food spoilage, and starvation. These groups include Oxfam America, CARE, and The Hunger Project.

Considering the full scope of our international problems reminds us that there are plenty of opportunities for contributing. For instance, there are still enough nuclear warheads on the planet to end human life. And according to the *Human Development Report 2003*, commissioned by the United Nations, 1,242 million people in the world live on less than one dollar per day.<sup>3</sup>

If they remain unused, the techniques and strategies discussed will make no difference in all this. However, *you* can make a difference. By using these techniques to work with others, you can choose a new future for our planet. ✕

### desk of . . .

from the

MELISSA SILVESTRI,  
SPECIAL EVENTS ASSOCIATE:

*I had participated in a charity bike ride that benefited my organization. After working on fundraising for this event, I realized nonprofit work was a field I was interested in. Two years later a position opened, and I had a foot in the door due to my past contact. I was able to get an interview and score the job.*



At the beginning of this chapter, you created a rough draft of your career plan. (If you skipped that exercise, please go back and do it now.) Take the time now to review what you wrote and think critically about your plan. Answer the following questions:

Did you consider the possibility of having several different careers within your lifetime?

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Did you list the skills you need for each career that you want—and include a way to develop each skill?

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Did you include a way to document the value that you create for an employer—such as new products or services you can develop, sales goals that you can meet, or savings that you can create?

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Did you include a way to monitor developments in your career field—especially those that could affect your ability to find employment or meet your income goals?

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Did you name the specific jobs that you would like to have?

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Did you name specific organizations that you would like to work for, their location, and people at those organizations who could hire you?

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In the space below, summarize your answers to these questions. Note any specific changes to make in your career plan.

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# Keep your career plan alive

You can use a variety of means to remember your goals and continue creating your future, including your career. Following are some suggestions.

**Display your goals.** Without reminders, even skilled planners can forget their goals. One solution is to post written goals in prominent locations—the bathroom, bedroom, hall mirror, or office door. Also write goals on 3x5 cards and tape them to walls or store them next to your bed. Review the cards every morning and night.

You can make goals even more visible. Create an elaborate poster or collage that displays your life purpose. Use frames, color, graphics, and other visual devices to rivet your attention on your goals.

**Add to your plan.** Goals might pop into your mind at the oddest moments—while you're waiting in line, riding the bus, or stuck in rush-hour traffic. With a little preparation, you can capture those fleeting goals. Carry around a few 3x5 cards and a pen in your pocket or purse.

As the advertisement said, don't leave home without them. Or pack a small voice recorder with you. Speak your goals and preserve them for the ages.

**Schedule time for career planning.** Schedule a regular time and place to set and review career goals. This is an important appointment with yourself. Treat it as seriously as an appointment with your doctor.

Remember that planning does not have to take a lot of time. In just one minute you can do the following:

- Reread your life purpose statement.
- Review your career plan.
- Jot down a goal or two.
- Visualize yourself meeting a goal.
- Repeat an affirmation related to your goals.

**Advertise your career plan.** When it comes to achieving your goals, everyone you know is a potential ally. Take a tip from Madison Avenue and advertise. Tell friends and family members about what you plan to be, do, or have. Make your career plan public.

**Enlist support.** People might criticize your goals: "You want to promote world peace *and* become a millionaire? That's crazy." Remember that there are ways to deal with resistance.

One is to ask directly for support. Explain how much your goal means to you and what you'll do to achieve it. Mention that you're willing to revise your goal as circumstances change. Also *keep* talking about your vision. Goals that sound outlandish at first can become easier to accept over time.

**Get coaching.** You can hire a personal life coach to assist with goal setting and achievement. The principle is the same as hiring a personal trainer to set and meet fitness goals. A life coach engages you in a conversation about goals for all areas of your life—work, family, finances, education, spirituality, and more. To find such a person, key the words *life coach* into your favorite search site on the Web. National organizations for life coaches have their own sites, which can link you with resources in your own area.



# power process

power



# Risk being a fool

**A powerful person has the courage to take risks. And taking risks means being willing to fail sometimes—even to be a fool. This idea can work for you because you already are a fool.**

**D**on't be upset. All of us are fools at one time or another. There are no exceptions. If you doubt it, think back to that stupid thing you did just a few days ago. You know the one. Yes . . . *that* one. It was embarrassing and you tried to hide it. You pretended you weren't a fool. This happens to everyone.

People who insist that they have never been fools are perhaps the biggest fools of all. We are all fallible human beings. Most of us, however, spend too much time and energy trying to hide our fool-hood. No one is really tricked by this—not even ourselves. And whenever we pretend to be something we're not, we miss part of life.

For example, many of us never dance because we don't want to risk looking ridiculous. We're not wrong. We probably would look ridiculous. That's the secret of risking being a fool.

It's OK to look ridiculous while dancing. It's all right to sound silly when singing to your kids. Sometimes it's OK to be absurd. It comes with taking risks.

## Taking risks is not being foolhardy

Sometimes it's not OK to be absurd. This Power Process comes with a warning label: Taking risks does *not* mean escaping responsibility for our actions. "Risk being a fool" is not a suggestion to get drunk at a party and make a fool of yourself. It is not a suggestion to act the fool by

disrupting class. It is not a suggestion to be foolhardy or to "fool around."

"Risk being a fool" means recognizing that foolishness—along with dignity, courage, cowardice, grace, clumsiness, and other qualities—is a human characteristic. We all share it. You might as well risk being a fool because you already are one, and nothing in the world can change that. Why not enjoy it once in a while? Consider the case of the person who won't dance because he's afraid he'll look foolish. This same person will spend an afternoon tripping over his feet on a basketball court. If you say that his jump shot from the top of the key looks like a circus accident, he might even agree.

"So what?" he might say. "I'm no Michael Jordan." He's right. On the basketball court, he is willing to risk looking like a fool in order to enjoy the game.

He is no Fred Astaire, either. For some reason, that bothers him. The result is that he misses the fun of dancing. (Dancing badly is as much fun as shooting baskets badly—and maybe a lot more fun.)

There's one sure-fire way to avoid any risk of being a fool, and that's to avoid life. The writer who never finishes a book will never have to worry about getting negative reviews. The center fielder who sits out every game is safe from making any errors. And the comedian who never performs in front of an audience is certain to avoid telling jokes that fall flat. The possibility of succeeding at any venture increases when we're comfortable with making mistakes—that is, with the risk of being a fool.

## Look at courage in a new way

Again, remember the warning label. This Power Process does not suggest that the way to be happy in life is to do



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*The possibility of succeeding at any venture increases when we're comfortable with making mistakes—that is, with the risk of being a fool.*

things badly. Courage involves the willingness to face danger and risk failure. Mediocrity is not the goal. The point is that mastery in most activities calls for the willingness to do something new, to fail, to make corrections, to fail again, and so on. On the way to becoming a good writer, be willing to be a bad writer.

Consider these revised clichés: Anything worth doing is worth doing badly at first. Practice makes improvement. If at first you don't fail, try again.

Most artists and athletes have learned the secret of being foolish. Comedians are especially well versed in this art. All of us know how it feels to tell a joke and get complete silence. We truly look and feel like fools. Professional comedians risk feeling that way for a living. Being funny is not enough for success in the comedy business. A comedian must have the courage to face failure.

*Courage* is an old-fashioned word for an old-fashioned virtue. Traditionally, people have reserved that word for

illustrious acts of exceptional people—the campaigns of generals and the missions of heroes.

This concept of courage is fine. At the same time, it can be limiting and can prevent us from seeing courage in everyday actions. Courage is the kindergartner who, with heart pounding, waves good-bye to his parents and boards the bus for his first day of school. Courage is the 40-year-old who registers for college courses after being away from the classroom for 20 years.

For a student, the willingness to take risks means the willingness to experiment with new skills, to achieve personal growth, and sometimes to fail. The rewards of risk taking include expanded creativity, more satisfying self-expression, and more joy.

### **An experiment for you**

Here's an experiment you can conduct to experience the joys of risk taking. The next time you take a risk and end up doing something silly or stupid, allow yourself to be totally aware of your reaction. Don't deny it. Don't cover it up. Notice everything about the feeling, including the physical sensations and thoughts that come with it. Acknowledge the foolishness. Be exactly who you are. Explore all of the emotions, images, and sensations surrounding your experience.

Also remember that we can act independently of our feelings. Courage is not the absence of fear but the willingness to take risks even when we feel fear. We can be keenly homesick and still register for classes. We can tremble at the thought of speaking in public yet still walk up to the microphone.

When we fully experience it, the fear of taking risks loses its power. Then we have the freedom to expand and grow. ✕

### **desk of . . .**

from the

**HEATHER HOLDREDGE, TEACHER:**

*I worked in the banking sector post graduation, but did not enjoy it. I quit my job after two years and traveled through Europe for seven weeks by myself. After I returned, I was asked by a relative to volunteer at the local middle school for a computer project. After a month, the principal asked if I wanted to try teaching for the rest of the year. I thought I had nothing to lose. I was hooked by the end of the school year.*

# career application

*Tiana Kabiri earned her BA in computer science and found a job in her field within a month after she graduated.*



Royalty-Free/Corbis

She now works as a systems programmer for a large bank with seven local branches. Tiana was the first person in her family to gain a college degree. Her friends and relatives are thrilled with her accomplishments.

While in school, Tiana took part in several workshops on career planning. However, she never did many of the suggested exercises and largely downplayed the concept of career planning. Defining her interests, thinking about the skills she most wanted to develop, and researching employment trends just seemed like too much work.

Besides, according to the National Association of Colleges and Employers, starting salary offers for graduates with a bachelor's degree in computer programming averaged \$45,558 a year in 2003. When Tiana heard this, she figured that was all the information she needed in order to choose her career.

One day at work, Tiana received an e-mail from a friend who was still in school—a student majoring in computer science and actively engaged in career planning. The message included these quotations from the online version of the *Occupational Outlook Handbook* published by the U.S. Department of Labor:

*Employment of programmers is expected to grow about as fast as the average for all occupations through 2012. . . . Employment of programmers, however, is expected to grow much more slowly than that of other computer specialists. With the rapid gains in technology, sophisticated computer software now has the capability to write basic code, eliminating the need for more programmers to do this routine work. . . . Furthermore, as the level of technological innovation and sophistication increases, programmers are likely to face increasing competition from programming businesses overseas, to which much routine work can be contracted out at a lower cost.*

Tiana read this and felt a wave of panic. As an entry-level programmer, she was now worried about her long-term job security. She was happy with her salary and her job seemed secure for the near future. But she worried that her skills would eventually become obsolete or that her job would be “outsourced” and eliminated. ❌

## Reflecting on this scenario:

1. Imagine that you are a career counselor and that Tiana has scheduled an appointment with you. You have one hour to give her a crash course on career planning. What are two or three of the major points you would make?

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2. Access the online *Occupational Outlook Handbook* at <http://www.bls.gov/oco/ocos110.htm#outlook>. Search the term *computer and mathematical occupations*. Based on the kinds of jobs listed there, what computer skills could you recommend that Tiana develop in order to enhance her long-term job security?

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3. Looking beyond Tiana's skills in programming, list five transferable skills that you would recommend Tiana to develop that will help her in the future.

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Name \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

quiz

1. Aside from looking for a specific position on the Internet, name two useful ways to use the Web as a tool for career planning.
2. The chapter suggests that you add specifics to your career plan by “naming names.” List three examples of these specifics.
3. Define the traditional model of career success and give one reason why it is changing.
4. Describe two reasons why internships are valuable experiences as you create your career plan.
5. The best way to get useful information from a vocational assessment is to take one and make it a blueprint for choosing your career. True or False? Explain your answer.
6. List three questions that you could ask during an informational interview.
7. List the three steps recommended in this chapter for achieving financial independence.
8. Explain how career planning can be a process of choosing instead of a process of discovery.
9. Contributing to others does *not* involve:
  - (A) Telling people what is best for them.
  - (B) Finding out what people want or need.
  - (C) Determining if you can help people get what they want.
  - (D) Giving your time, talent, or money.
  - (E) Making sure that you experience satisfaction, also.
10. List three options for decreasing spending.

# learning styles application

The questions below will “cycle” you through four styles, or modes, of learning. Each question will help you explore a different mode. You can answer the questions in any order.

**what if** *Imagine that you will do no career planning. After reading this chapter, do you see any advantages to this approach? How about any disadvantages? Summarize your thoughts in the space below.*

**why** *Supposed that another student in one of your classes says, “Career planning is irrelevant to me. Besides being in school, I work full-time and have a family. I don’t have time to plan a career.” In a brief paragraph, sum up your response to this statement.*

**how** *Name a job you would like to have in the next 3 to 10 years. Then, list the five most important skills you will need to have in order to do that job.*

**what** *Do a very brief career plan by naming the job titles you would like to hold in 3 years, 5 years, and 10 years from today.*

# master student profile



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## FRED SMITH

*a graduate of Yale and the founder and CEO of Federal Express Corporation.*

**F**rederick W. Smith may have a common last name, but he is a most uncommon man. What other American business leader of today had a revolutionary idea and converted it into a company that, starting from scratch and with heavy early losses, passed the \$500 million revenue mark and had a 10 percent net profit margin in a few years?

What other American business leader with so brilliant an idea first wrote it out in a college paper that was graded C? Or says that the people with the greatest impact on him have been a poorly educated sergeant whom he led in combat and a science professor who liked to buzz a university stadium in a fighter plane?

Fred Smith is chairman and chief executive officer of Memphis-based Federal Express Corporation, an air cargo firm that specializes in overnight delivery door-to-door, using its own planes.

To put it another way, Fred Smith is Federal Express.

Smith got his revolutionary idea in the 60's while majoring in

economics and political science at Yale. Technological change had opened a radically new transportation market, he decided. . . .

"Steamboats and trains were the logistics arm of the Industrial Revolution's first stage," he says. "Trucks became a good logistics arm later—and still are because of their flexibility. But moving the parts and pieces to support the Electronics Age requires very fast transportation over long distances. I became convinced that a different type of system was going to be a major part of the national economy. . . ."

Smith spelled it out in an overdue economics paper. To cut cost and time, packages from all over the country would be flown to a central point, there to be distributed and flown out again to their destinations—a hub-and-spokes pattern, his company calls it today. The flying would be late at night when air lanes were empty. Equipment and documents from anywhere in the U.S. could be delivered anywhere in the U.S. the next day. . . .

For the benefit of business history, it would be nice to have that college paper today. But who saves college papers, particularly those done in one night and branded mediocre?

He says one reason he was no scholastic superstar was that many courses he had to take didn't interest him. Other things did. He and two faculty members resurrected a

long-dormant flying club at Yale. One of his cohorts was Professor Norwood Russell Hansen.

"Russ taught the psychology of science—how science was developed," Smith says. "I was a friend of his, not one of his students. He had a big impact on me because of his outlook on life. He was a great singer and a pianist of virtual concert talent. He rode a motorcycle, and he had a World War II fighter plane that he flew all over the place. He buzzed Yale Bowl from time to time. He marched to the beat of a different drummer. . . ."

Will Smith be successful in future undertakings? Says Arthur C. Bass, vice chairman: "A few years ago, some of us used to let off steam in the afternoon playing basketball on a court behind an apartment house. It was amazing—no matter who had the ball and no matter where Fred was on the court, if Fred's side needed to score to win, he would get the ball and make the winning basket. That's the way he is in the business world." ❖

"A Business Visionary Who Really Delivered" by Henry Altman, from *Nation's Business*, November 1981. Reprinted by permission of *Nation's Business*, November 1981. Copyright ©1981, U.S. Chamber of Commerce.

**For more biographical information on Fred Smith, visit the Master Student Hall of Fame on the *Becoming a Master Student* Web site at:**

[masterstudent.college.hmco.com](http://masterstudent.college.hmco.com)

## end notes

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