Welcome to the Career Planning Guide

Dear Concordia Students:

Your future is filled with bright possibilities! No matter what field you choose, or what stage you're in, the Career Center can assist in your progression from student to professional. This publication is a great place for you to start. Within these pages, we will introduce you to many key concepts and topics that are critical in your journey, including:

- Choosing a Major & Career
- Co-op, Internships, & Job Shadowing
- Networking & Interviewing
- Resumes & Cover letters
- Grad School Preparation
- Life After College

We are committed to helping students succeed and invite you to visit us in Academy 101 and 110. Call 3020 or stop by for more information or to set up a one-on-one appointment. With technology serving as such an important communication tool, we offer our website (**www.ConcordiaCareerCenter.com**) and email (**career@cord.edu**) as ways to meet your busy schedule.

Searching for a job or applying to graduate school requires many of the same skills you've developed as a student - excellent research, planning, writing and verbal communication skills. Employers and graduate schools desire candidates with strong academic backgrounds and excellent career preparation.

The Career Center staff will help you formulate your career plans, strategize your individual job search, and market yourself. We can support you as you consider campus leadership positions, part-time employment, internships and cooperative education, graduate school planning and full-time employment after graduation.

We look forward to meeting with you!

Sincerely,

The Career Center staff

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Introduction to the Career Center

Career Center Website: We maintain an informative website that includes information on virtually all Career Center services and events, as well as helpful career preparation tools. Our website address is *www.ConcordiaCareerCenter.com*.

Job Search: Our website utilizes *CareerLink*, software created by Simplicity which allows you to view Career Center events, obtain career related information, post resumes and cover letters and search for jobs. Employers can use this software to search for candidates and select students to interview. Our website also includes links to other job search tools.

Job Shop: The Job Shop, housed in the Career Center, is a student-run job posting service. The Job Shop posts both on and off-campus positions including part-time, internships, temporary, and summer positions through CareerLink.

Individual Counseling: Consultation in areas of choosing a major, career development, career exploration, Cooperative Education, and job search are available. The Career Center staff utilizes a variety of assessment tools. You are encouraged to call the Career Center to make an appointment with a professional staff member to determine which strategies might be right for you.

Career Resource Center: Our reference library contains current career exploration information, job search, and graduate school directories, publications and videotapes. A computer terminal is available for career related projects and for Internet access. The Resource Center is open during regular Career Center hours. No appointment is necessary.

Cooperative Education: You can earn 1 to 8 credits for work and internship experiences. Co-op credits may be applied to your major, minor, or career related course requirements, or they can be used as elective credit. Please contact the Co-op office at 299-3492 for more information or see our website.

Resume Referral: All students registered with the Career Center are invited to become a part of our resume referral program. The Career Center maintains a resume database and uses this database to assist employers in obtaining appropriate resumes. To be a part of our resume referral program you will need to register with the Career Center and upload your resume to the Concordia College *CareerLink* site.

Job Search Assistance: We can help you prepare your resume and cover letter, practice interviewing, make connections to others in your field of interest and create a strategy to launch your search. Emails are always welcome and appointments are encouraged.

On-campus Interviewing: Students and alumni may meet with a variety of recruiters in settings ranging from individual interviews to information meetings to display tables. Employers begin visiting campus early in the fall semester to recruit for full-time and internship/Cooperative Education positions. You must have completed the Career Center registration process to participate.

Distance Interviews: An interview room is available for student use to conduct a distance interview online via Skype or by phone on a land line. Contact the Career Center to reserve a time.

Job and Career Fairs: The Career Center co-sponsors a number of job and career fairs; each with a different emphasis. A small registration fee may be charged and registration is required to participate.

***60 Minute Career Series*:** The Career Center has developed a workshop series with ten topics to help students navigate the career decision-making process, launch a successful job search, and prepare for life after college. Sessions are offered throughout the year in the evening. Workshop descriptions and dates are available on the Career Center website. Online registration is requested, but not required.

A Tool for Exploring Vocation and Career Preparation

First Year Students

- ❑ Engage in the life of the Concordia College.
- ❑ Keep options open while exploring the academic world.
- ❑ Start assessing values, skills, abilities, personality, calling and knowledge.
- ❑ Develop excellent study skills for life/work as a student.
- ❑ Become involved in student activities or clubs - employers will look for evidence of involvement on your resume.
- ❑ Schedule an appointment in the Career Center to discuss career plans, take an assessment create a resume, and learn about career events.
- ❑ Establish relationship with Career Center staff, faculty and academic advisor(s).
- ❑ Begin to structure long-term course plan.
- ❑ Consider an on-campus/part-time job through the *CareerLink* database on our website.
- ❑ Summer between First and Sophomore Year: obtain a summer job/volunteer experience/ internship where you will gain transferable skills and experience related to your field.

Sophomore Students

- ❑ Explore interests, passions, gifts, dreams, values and skills and how they relate to the work world.
- ❑ Learn about occupations and majors and make tentative choices.
- ❑ Set short-term goals to explore alternatives.
- ❑ Research different career options.
- ❑ Conduct informational interviews with professionals who work in the fields of interest.
- ❑ Become familiar with company/organizational information.
- ❑ Learn to write a resume and gain interview skills.
- ❑ Investigate opportunities for Co-op Ed/internships and other career-related experiences through campus interviewing, Concordia *CareerLink* and the Web.
- ❑ Summer: Obtain a Co-op/ internship or career-related experience in order to "check out" potential career choices.
- ❑ Be involved on campus and in the community. Employers seek employees who have obtained transferable skills and experience through campus and community involvement.

Junior Students

- ❑ Develop a file of career-related projects and references (beginning a career portfolio).
- ❑ Develop transferable skills through campus involvement, part-time employment, and Cooperative Education experiences.
- ❑ Participate in on-campus interviewing.
- ❑ Develop leadership skills.
- ❑ Attend career fairs and Career Center programs offered throughout the year.
- ❑ Continue to build and enhance resume.
- ❑ Develop strong interviewing skills through participating in a mock interview.
- ❑ Reassess career goals and develop a plan B with people who know you best.
- ❑ Begin to "network" through professionals in chosen fields.
- ❑ Summer: Obtain Co-op Ed/internship or career-related experience to gain professional skills/networking opportunities.

Senior Students

- ❑ Plan ahead. Some say that "looking for a job is a full-time job." Make sure to start your search well in advance. A rule of thumb is to be in your job search a year in advance of graduation. Budget time in your schedule to allow for your job search.
- ❑ Research company information in the Career Resource Center, library, and on the Web.
- ❑ Attend career fairs, Career Center programs, Graduate School Day and other career events.
- ❑ Discuss career opportunities and plans with faculty, advisors, and counselors, professionals in the field, friends, and family.
- ❑ Select professionals as references and discuss interests, skills, personal strengths as related to the positions being sought.
- ❑ Complete file of career-related projects
- ❑ Conduct your self-directed job search, concentrating on networking and applying for positions listed on LandIt, Concordia *CareerLink*, Concordia College Job Board and many others.
- ❑ Take advantage of any opportunity to interview with employers.
- ❑ Stay organized; keep a log of your employer contacts, interview and follow-up activities.
- ❑ Research graduate/professional school information.
- ❑ Take graduate school admissions test.
- ❑ Apply to graduate school.

299-3020
www.ConcordiaCareerCenter.com

Career Decision Making

You're likely to switch careers many times throughout your working life. Your career exploration should be based on what you like to do, what jobs will be available in the future, what you're qualified to do, and other facts.

Assess Yourself

- Assessments are tools to help you explore your interests, abilities, personality and goals. Students interested in taking an assessment to look at interests, personality, and/or values should make an appointment with a professional staff member in the Career Center.
- Another way to assess yourself is to talk to the people in your life who know you best. Think of four people in your life that you could ask for help in assessing yourself.
- Visit our website to be linked to a variety of online assessments.

Explore Your Career Options

- Visit the Career Center website and learn more about our career planning resources.
- Find professional organizations and associations related to specific occupations.
- Consider other work-based learning opportunities such as job shadowing or cooperative education.
- Talk to your advisor or a faculty member within the department that offers a major related to your possible career choices.

Set Career Goals

- What occupations do you find the most interesting? List your top 5 picks.
- Set long-term and short-term career goals. Short-term goals should be easy to achieve such as taking a specific class or looking into cooperative education. A long-term goal would be to become a dentist or teacher, for example.

List Your Options

- Put your goals into action.
- You might make mistakes, or change your mind. That's part of the process.
- If one of your goals isn't working out for you, try a different strategy.
- You can take many different paths to achieve the same goal.
- Don't be afraid to start over if that's what is right for you.

Higher Education Pay Off

- On average, wages increase with every extra year of education.
- According to 2006 Census Bureau data, adults with advanced degrees earn four times more than those with less than a high school diploma. Workers 18 and older with a master's, professional or doctoral degree earned an average of $82,320 in 2006, while those with less than a high school diploma earned $20,873.

Informational Interviewing & Job Shadowing

Informational interviewing and job shadowing will give you information about career fields from an insider's perspective. You will also make connections with people and expand your network of contacts. Informational interviewing can be a key part of determining if a career is right for you.

How to Begin

- Decide upon a position or area in which you are interested (based on major, interests, etc.).
- Identify people to interview or job shadow. Start with people you know such as your friends, relatives, parents of friends, or neighbors involved in the field. Check business/professional directories like the local chamber of commerce, and other resources available in the Career Center. Create a list of businesses or organizations that relate to your area of interest.
- Read and research as much as possible about a particular career with the help of the Career Center, from the Internet or other sources and write down questions that arise so they can be used at the interview. You can demonstrate that you are committed to this process by being knowledgeable of the field or company. In short, so do your homework.

Contact the Person

- Hopefully, your network will lead you to some contacts. For those you don't have a connection with, make contact by calling the general phone number listed in the phone book and asking for the human resources or recruiting/hiring department.
- Give them your name, your school, and what you hope to do. Politely ask if they do informational interviews or job shadowing. Ask for a specific amount of time (i.e. 20-30 min.) for an appointment or indicate your desired length of time for a job shadow experience (3-4 hours, one day, one week, etc.). If they offer such experiences, great. If they do not, try another organization.

During the Interview or Job Shadow

- Dress professionally. First impressions count. When considering what to wear, be professional and consider the type of environment. Wear slacks, dress pants, skirts, or dresses unless the workplace has a different dress code. Wear only modest jewelry.
- Arrive on time or early. Do not be late.
- Review your research on the occupation and organization so you are able to ask informed questions. Do not ask questions that could easily be answered with research.
- Prepare open-ended questions, starting with "how," "what," "why," "when," and "in what way."
- Bring a professional looking pad and pen to take notes, but maintain good eye contact.
- Smile and make eye contact, use a firm handshake, and ask questions. Be attentive.
- As you conclude the interview or job shadow experience, ask something similar to, "Can you recommend anyone else who might be helpful or provide me with a different perspective on the field?"

Good Questions to Ask

Do not ask questions that are too basic. You can ask how their experience compares to what you have learned through your research.

- How would you describe a typical day at your job?
- What do you enjoy most and least about your work?
- What type of education and training do you need for this job?
- What technology is most important in this job? What should I be learning now to be prepared?
- How do you think this job will change in the next 5 years? The next 10 years?
- Are there opportunities for advancement in this occupation, and what is the employment outlook for this occupation?
- What are typical entry level positions in this field? What is the career progression?

Follow Up

After you leave the interview or at the end of a job shadow experience, write down any key information that you had not noted before. Make sure that you send a thank you note or email that mentions something of specific value.

Cooperative Education & Internships

What is Cooperative Education at Concordia?

Co-op is an opportunity for students to incorporate real world work experience into their academic course load. The Co-op course number is 390 and is taken for 1 up to 8 credits. Minimum hours of employment for credit in Cooperative Education are 45 hours for 1 credit, 90 hours for 2 credits, 180 hours for 4 credits, 270 hours for 6 credits, and 360 hours for 8 credits. Prevailing tuition fees are charged. Co-op credits can be applied to your major, minor, or career-related course requirements. Co-op is based on a partnership between the college, the student, and the business community, including governmental and non-profit organizations.

How is Co-op Different from an Internship?

An internship is a general term for a supervised practical experience related to a specific career interest. An internship does not usually allow a student to earn academic credit. Co-op is a term used by Concordia to describe students who are earning credit as part of their work or volunteer experience.

Why Should I Consider a Co-op or Internship?

- Helps build your resume.
- Gives you hands-on experience.
- Lets you explore opportunities in your field.
- Provides 300 level academic credit.
- Improves communication skills and builds professionalism.
- Provides reference and networking contacts.
- May be a paid experience.

What is the Nature of the Work Experience?

The work experience must enhance your professional skills or understanding. The work should be in the student's major, minor or a career-related area, and be of a professional or paraprofessional nature. Ordinarily, routine jobs do not qualify as an internship or co-op. Work experiences vary in length and number. Both full- and part-time positions may be used. In the case of a co-op, the Faculty Coordinator and Career Center/Cooperative Education personnel determine the suitability of a job for credit. Internship and Cooperative Education opportunities are posted in the CareerLink system on www.ConcordiaCareerCenter.com.

Who Do I Call for More Information?

If you are interested in doing a Co-op, please call the Co-op Office (Academy 110) at 299-3492 to make an appointment to discuss your interests and how an internship or Cooperative Education will fit with your academic goals.

Marketing Your Liberal Arts Education

A liberal arts education ensures that your education has breadth. While a major may demonstrate your ability to achieve a high level of understanding in a single area, your experience with a variety of disciplines ensures employers that you have developed a variety of skills that can be transferred to numerous settings.

On the list below, check the skills you possess and have used in some way. Put a star (*) next to those skills which are your strongest. This is a good way to analyze what liberal arts skills you have obtained and which skills you would like to work on.

I have the ability to:

- ❑ Write well – compose letters, reports, articles, ads, stories or educational materials.
- ❑ Analyze – break down and figure out problems and/or issues logically.
- ❑ Synthesize – integrate ideas and information.
- ❑ Generate new ideas.
- ❑ Proofread/edit.
- ❑ Adapt to or initiate change.
- ❑ Negotiate – bargain for rights or advantages.
- ❑ Motivate – generate involvement; stimulate peak performance in others.
- ❑ Mediate – manage conflict; reconcile differences.
- ❑ Organize/plan – define goals and objectives and schedule times or steps to complete projects or programs.
- ❑ Communicate effectively – articulate thoughts, feelings, and ideas appropriately to individuals and groups.
- ❑ Lead others – demonstrated through my current activities on-campus, in an internship, in my work experience or in community service.
- ❑ Problem solve – confront a problem situation using appropriate resources.
- ❑ Value the contribution that art, literature, science and technology have made in our society.
- ❑ Analyze situation – identify critical issues when making a decision or solving a problem.
- ❑ Evaluate – judge, review, critique feasibility or quality.
- ❑ Act as a liaison – make and maintain a connection between persons or groups.
- ❑ Do research – compile information from primary, secondary, and other resources around a specific topic.
- ❑ Clarify – ask questions to help accurately describe a situation, topic, or issue.
- ❑ Analyze the interconnection of events and ideas.
- ❑ Look at an issue or topic from more than one perspective.
- ❑ Work effectively within a team.
- ❑ Be aware of and understand global issues and trends and their impact on different issues.
- ❑ Value, understand, and appreciate differences in people, cultures, and perspectives.

How does all this relate?

- The skills that you are learning will be transferable to a variety of occupations and situations. Remember that there is not always a direct relationship between your major and your career; you can work in a variety of occupations with each particular major.
- You will need to be able to articulate what skills you are learning from your academic major as well as other experiences.
- Due to the dynamic nature of our society and the work environment, your ability to adapt to changes and be flexible will ensure career and personal “success.”

Job Search Strategies

Here are a few tips to consider when preparing for your job search. With good preparation and forethought, your search can be an exciting and rewarding experience. Successful job searchers are:

Focused
- Identify your dream job and a wide net of related jobs
- Target companies and industries who are hiring

Prepared
- Stand out in your job search materials and interviews
- Demonstrate your potential contribution to the company's priorities and mission

Connected
- Network into companies and reach out to leads
- Show your capabilities

Steps for Setting Your Career Direction

1. Create your profile – take stock of your major/minor, skills, interests, needs.
2. Translate your profile to possible careers – tap into the Career Center and research online.
3. Learn from others – network with faculty, family, friends, and conduct informational interviews.
4. Take a reality check – explore careers through job shadows, internships, part-time work, and volunteering.
5. Identify your long-term career aspiration and set a range of prioritized short-term job goals:
   - ***Goal A*** is your desired job, directly linked to your long-term goal
   - ***Goal B*** targets a related job within your desired industry or an entry level position with an industry consumer.
   - ***Goal C*** targets a position that showcases your core skills and performance desired for Goal A
6. List plans to fill in background gaps (certifications, additional classes, volunteering, internship).

Sample Plan

Career Goal – Brand Management		
Short-term Goal A	**Target Employers**	**Time Frame**
Consumer product marketing	• Under Armour	X Months
Short-term Goal B	**Target Employers**	**Time Frame**
Entry level marketing role at a small communications firm	• FM Conventions & Visitors Bureau • Flint Communications	X Months
Short-term Goal C	**Target Employers**	**Time Frame**
Temporary work or Sales position	• Preference Personnel • Scheels All Sports	X Months

Background Gap	Filling the Gap
Graphic design	Take a tech course
Market research	Obtain a temp job
Event planning	Volunteer for American Cancer Society

Once you have a plan in place, check all available sources for potential jobs including online postings from Concordia CareerLink and other employment links found on the Career Center webpage. Also develop a network of people to help you along the way and be sure to follow up on all leads. Persistence is key!

Researching Companies

An often overlooked, but incredibly important step in the job search is researching potential employers. Having done your homework on an organization, you improve your position to make informed decisions about your employment future and to be prepared for an interview.

Why Research Organizations?

- To gather information that will allow you to effectively market your skills, interests and goals to the employer in a resume, a cover letter and/or an employment interview. By having a good understanding of the organization you can connect your strengths and abilities to their needs.
- To determine whether or not the employer and the position will be a good fit for you.
- To generate thoughtful questions to ask an employer in an interview.
- To demonstrate your interest in the organization and the position.

Tips on Conducting Research

- Determine in advance what information you are looking for.
- When possible, research companies prior to writing cover letters and signing up for interviews. This will allow you to tailor your letter to the employer's needs and to make wise interviewing choices.
- Think of potential questions for the interviewer as you conduct your research. What information do you need to make a solid decision? What questions will demonstrate enthusiasm and interest for the position and the organization?
- Consider how your skills, interests, values and goals align with the information you learn about the company, the position and other employment opportunities.
- Know the source and the date of your information.

Information to Obtain

Company size, location and structure
Potential new markets, products or services
Recent news
Qualifications
Industry trends
Corporate culture
Products and/or services
Competitors
Position description
Opportunities for advancement
Company mission and goals
Company's process of hiring

Where to Look for Information

The following resources are available in the Career Center Resource Room or in the library.

- City Business
- Occupational Outlook Handbook
- Career Opportunities News
- Encyclopedia of Careers & Vocational Guidance
- North Dakota Business Directory
- Hoover's Top 2500 Employers
- America's Fastest Growing Jobs
- The Job Vault
- Career Guide to America's Top Industries
- Minnesota Job Seeker's Sourcebook
- International Job Directory
- Internet (See our website for suggestions.)

For a complete listing of Career Center Resources go to the Career Center homepage.

www.ConcordiaCareerCenter.com

Networking

Networking is a process that helps you connect with friends, relatives, neighbors, faculty, professionals, and anyone who can help you with your job search. Concordia alumni often site networking as the most effective way to find a great job. The best way to get started is by making a list of people who are close to you (i.e. friends, neighbors, etc.), people you know (i.e. dentist, doctor, hair stylist), and people you should know (professionals in the field you would like to be working in).

Begin by calling the people you identified on your lists. Understand you are gathering information and develop a script so you don't ramble or stumble during your call. Here is a sample networking call script:

"*Hello, is this (Company Person you are trying to contact)? My name is (your name). As you may know, I have recently completed a degree in Communications at Concordia College, which includes specific coursework in Public Relations and Marketing. In addition, I have experience working with IBM and Macintosh computers. This includes working knowledge of word processing, spreadsheets, and graphic software. As a team member, I helped to develop and complete a marketing plan for a plastics company. I can use my knowledge to effectively develop and implement marketing plans. I am energetic, punctual, and can be counted on in a pinch to work overtime. If you are available, I would like to meet with you and get your advice concerning how my skills and abilities would fit in your field? Could I meet you (select time)*."

A phone call is effective for gathering information, but a face-to-face meeting is even better! Invite your contact to lunch or for an early breakfast, or ask if it would be possible to visit them at their place of business. Be sure to indicate that you are able to accommodate their schedule. Remember that first impressions count. Dress professionally and have a positive attitude.

Remember, the goal is to get an interview, not a job (right now). This method makes it possible to also get instructions and information more quickly, and/or more contact names with which to network.

Networking Guidelines

- Don't ask someone to give you a job. Instead ask them to keep an eye out for jobs in which you might be interested and qualified.
- Don't ask too much too soon. Be patient and friendly. Keep in regular contact to collect any up-to-date information.
- Listen and have a positive attitude. Be willing to accept advice. Never tell a network contact that provides you with news or information that you're not interested. Review the information provided before making a decision.
- Bring a copy of your resume and ask for feedback. Leave your resume with them so that they know how to contact you in the future and so that they have a record of your qualifications should they hear of a position.
- Expand your network. Call or send your resume to people suggested by your network contacts. Try to obtain at least two additional names from the people in your network.
- Attend professional conferences and meetings. These are good places to meet the people who can hire you. This type of network interaction can keep you current on training, as well as help to keep you motivated. Be willing to serve on subcommittees and help plan activities.
- Don't forget your "Cobber connections"! Many Concordia alumni are eager to connect with students for a variety of networking purposes. Contact the Career Center or Concordia Alumni Office to get connected.
- Make networking a career-long habit! Set realistic monthly networking goals. Establish a routine and make sure to follow through.

Resume Writing

Brainstorm
Think about what you have done and what type of skills you have. Write down every activity you have been involved in and at least three skills you gained from each activity.

Identify Key Words
Key words (or action verbs) describe the level of skills you have obtained as a result of your experience. Be sure you know the exact meanings of the words you are using and use various selections. Choose precise and concrete words. Employers may use computer searches match keywords to in resumes that match job descriptions scanned into their files. (See next page for suggestions.) It may be helpful to look for a job description. One place to look would be O*Net Online located at http://online.onetcenter.org/.

Decide on a Style
There are many different styles of resumes. The most common type of resume is chronological. A single page is suggested, however definitely no more than two pages. Have fun and be creative but make sure your resume is neat and easy to read. Use a clear and simple font in a 10 - 14 point style. The Career Center has many books that will provide you with resume samples. Be careful when using resume templates since some of them can be difficult to modify later and your resume may look generic.

Make Your Resume Visually Appealing
White space is good. Use it to make your resume stand out. Use boldface, bullets, and capitalization as a means of emphasizing certain parts of your resume. However, be consistent in your use of these techniques. Does your name stand out, and is your current and permanent address easily identifiable? Choose headings that represent the information you feel is important.

Write
Tailor your resume to specific job openings. Write about your skills in a way to help the employer make a connection between what you can offer and what they are seeking. If you've included an objective, is it clearly stated or should it instead be included in a cover letter? List your education, work experience or related experiences, and other activities. You may choose to include headings such as technology skills, teaching experience, language skills, honors, leadership, international education, and/or skills.

Always start with your present experiences and work back to the past. Do not use "I" statements; it is implied throughout. Specify quantities, amounts, or dollar values where they enhance the description of what you did. Be as detailed as you can about your experience while remaining concise. Do not include unnecessary personal information such as height, weight, or age unless applicable to the position you are applying for. Do not exaggerate or lie about your experiences.

Revise
Be sure phrases and paragraphs are short and to the point. Use indented or bulleted statements when appropriate rather than complete sentences. Does your resume highlight your strengths? Does it give the impression you want employers to have? Prioritize information and put the strongest statements first. Your resume MUST be error free. Have others proofread it for you. Update your resume regularly.

Print
Use white, cream, off-white or pale gray paper with minimal textures so your resume to be more easily read, copied and scanned. Save your resume in a PDF format for ease when uploading on online. Be sure to print your resume on a high quality laser printer. Always include a cover letter with your resume.

References
References, when used, should be printed on a separate page, with your name and address information, in the same format, as your resume. Include three to five references with at least one employer and one faculty member.

Key Words for Resumes

Leadership, Decision-Making, and Management Skills

Allocated	Determined	Directed	Elected	Enlisted	Formed
Founded	Governed	Hired	Initiated	Inspired	Led
Managed	Motivated	Operated	Oversaw	Pioneered	Presided
Produced	Recruited	Represented	Selected	Sponsored	Staged
Started	Supervised				

Communication Skills

Acquainted	Apprised	Answered	Briefed	Conducted
Contacted	Demonstrated	Drafted	Educated	Explained
Familiarized	Handled	Informed	Instructed	Introduced
Lectured	Listened	Presented	Reported	Responded
Spoke	Summarized	Taught	Trained	Translated

Ability to Sell or Convince

Arbitrated	Convinced	Dissuaded	Encouraged	Marketed	Mediated
Negotiated	Persuaded	Promoted	Publicized	Resolved	Sold
Secured	Solicited				

Ability to Create or Innovate

Authored	Devised	Created	Composed	Designed	Conceptualized
Established	Invented	Originated	Revolutionized		

Analytical or Research Skills

Analyzed	Assessed	Audited	Compiled	Consulted	Detected
Discovered	Documented	Edited	Evaluated	Examined	Gathered
Identified	Interpreted	Interviewed	Researched	Searched	Surveyed
Tested					

Counseling, Helping, or Mediating Skills

Aided	Attended	Assisted	Collaborated	Contributed	Counseled
Comforted	Facilitated	Fostered	Guided	Helped	Mentored
Provided	Settled	Supported	Tutored	Treated	

Administrative, Organizational, and Follow- Through Skills

Arranged	Assembled	Collected	Centralized	Coordinated	Catalogued
Distributed	Disseminated	Enforced	Executed	Formalized	Implemented
Installed	Maintained	Organized	Planned	Prepared	Processed
Routed	Recorded	Reorganized	Scheduled	Updated	

More Useful Power Verbs

Adopted	Attained	Augmented	Awarded	Boosted	Broadened
Built	Calculated	Catered	Decreased	Developed	Ensured
Eliminated	Exceeded	Excelled	Expanded	Expedited	Fabricated
Financed	Gained	Generated	Improved	Increased	Launched
Mastered	Modernized	Published	Raised	Reconciled	Reduced

Sample Resume

The intent of providing a sample resume is to give you a starting point for ideas on layout and content. Your resume may look very different. Many resume samples are available in the Career Center. The most important thing to remember is that your resume is marketing you and your unique qualifications.

THEA KERNEL

555 8th Street South, Apt. 7, Moorhead, MN 56560
PH: 218.555-5555 Email: tkernel@cord.edu

EDUCATION

Bachelor of Arts – Concordia College, Moorhead, MN *May 2011*
Double Major: Communication Studies & Sociology
- Cumulative GPA: 3.5/4.00
- Academic Honors: Dean's List (3 semesters), Excellence Scholarship
- Campus Leadership: Concert Choir, Varsity Soccer, Homecoming Committee
- Study Abroad: *Myth and Modern Man* – Norway, May 2010

RELATED EXPERIENCE

Sanford Health – Fargo, ND
Marketing Intern *Sept. 2010-Present*
- Provide marketing support for Annual Employee Milestone Event
- Compile a content analysis of 2009 press coverage in *The Forum*
- Assist in planning and implementation of promotional campaigns for Children's Center

Como Park Conservatory – St. Paul, MN
Public Relations Intern *Summer 2009*
- Researched, authored, and published history booklet for the Conservatory's 80th Anniversary
- Created plan to distribute booklet to 15,000 patrons through print and online media
- Managed social media campaign on Facebook and LinkedIn

ADDITIONAL EXPERIENCE

CONCORDIA COLLEGE – Moorhead, MN
Research Assistant, Sociology Department *Aug. 2009-May 2010*
- Conducted research in the area of Gerontology
- Interpreted data for poster session presentation at the Midwest Sociology Society Convention

CONCORDIA COLLEGE – Moorhead, MN
Teaching Assistant, Sociology Department *Aug. 2008-May 2009*
- Tutored minority students in various subjects, including sociology, mathematics, and methods of statistical research for the humanities

FOREIGN LANGUAGE
- Proficient in spoken and written Spanish

TECHNICAL SKILLS
- Fluent in the use of a variety of software (Microsoft Office, Dreamweaver)

Sample Resume (Sample for a beginning resume during transition from high school to college)

JOE C. COBBER

CPO Box 199 • 801 9th Street South • Moorhead MN 56562
Cell: 218-299-5678 • Email jccobber@cord.edu

OBJECTIVE

A Resident Assistant position with Concordia College Residence Life for 2011-2012.

PROFILE

- Strong desire to succeed as a role model and mentor for residence hall students.
- Experienced youth worker with a strong commitment to integrating faith and learning.
- Excellent listening and public speaking.

EDUCATION

Bachelor of Arts — Anticipated May 2014
Concordia College — Moorhead, MN
Major: Computer Science — GPA: 3.75/4.0
Minor: Spanish

EXPERIENCE

Admissions Ambassador — Nov. 2010-Present
Concordia College — Moorhead, MN

- File confidential material; write correspondence to individuals requesting information; make phone contact with prospective students; lead campus tours, and administer mailings

Camp Counselor — Summer 2010
Luther Crest Bible Camp — Alexandria, MN

- Served as a role model for campers aged 10-16; planned and led small and large group activities including Bible studies, workshops, and campouts; worked collaboratively with other staff members

Peer Counselor — Sept. 2009-May 2010
Oak Grove Lutheran High School — Fargo, ND

- Selected to serve as 1 of 5 peer counselors; organized buddy programs for first-year students and seniors; lead workshops on effective study habits and listening skills; counseled a variety of students on personal and academic concerns

ACTIVITIES

- College: Staff writer for *The Concordian*, LeadNow, Habitat for Humanity volunteer
- High School: Yearbook Editor, Forensics Team

Letters

Letter of Inquiry
This general letter must highlight your specific skills and/or experience. You may choose to include or not include a resume with your letter of inquiry. An inquiry letter should not exceed one page and it should have generous margins and short paragraphs. Direct your letter to the hiring official or personnel director by name whenever possible.

Letter of Application
This type of letter is written to a potential employer for a specific position for which applicants are sought. In the first paragraph, state why you are writing, name the position for which you are applying, and indicate how you heard about this opening. The following paragraph(s) should explain your interest in the particular job and how your education and experience fill the requirements for this type of work. In a later paragraph, you may refer to the attached resume. In your concluding paragraph, request an interview at the convenience of the employer. (See sample on next page.)

"Thank You for the Interview" Letter
Immediately after you have had an interview, it is important to send a brief thank-you to the potential employer. Many employers expect to receive thank-you letters within a couple of days of the interview. Thank-you letters should always be sent, even if you do not expect to receive a job offer or if you have decided that you are no longer interested in the position for which you interviewed.

Follow-up Letter
Reasons for follow-up letters include acknowledgement of an offer, acceptance of an offer, declining an offer, restating interest in an organization, sending a new resume for consideration because of a change in qualifications or address, etc. In an acceptance letter, you review your understanding of the details of the agreement and express your appreciation for being hired. In a letter of declination, you indicate why you are writing and express appreciation for the offer.

General Guidelines for Letters
- Use conventional business letterform on standard size (8.5"x11") and make sure that the paper matches your resume (white, cream, off-white or pale gray). Letters may also be sent as the body of an email message.
- Include your objective in the letter.
- Tailor your letter to the specific job and organization. Avoid using a non-personalized form letter.
- Always direct your letter to a specific person, preferably an individual with hiring authority. This information is often available through one call to the organization's receptionist. Be sure to spell his/her name correctly and use the proper title. If the hiring official's name is unknown, use "To Whom It May Concern".
- Use the job description to specifically address the qualifications the employer is seeking. Connect selected points on your resume to the job description, giving details or examples.
- When answering an advertisement, cover all of the points requested in the exact order outlined.
- Research the company and identify particular qualities you possess that the company is seeking and give examples of how you have demonstrated these qualities.
- Convey enthusiasm for the position and set a positive tone.
- Use simple and direct language. Be as concise as possible. Refrain from using slang and abbreviations.
- Use self-descriptive action words that personalize your resume.
- Have several people proofread your letter for grammar, punctuation, spelling and typographical errors. One error could mean elimination.
- Since your cover letter is written by you and for the job that you want, it is a common mistake to spend a lot of time talking about yourself and your skills/qualifications. It is important to put the emphasis where it belongs – on the employer and his/her needs.

Sample Cover Letter

P.O. Box 1584 (Your Address)
Moorhead, MN 56562 (City, State, Zip)

You may also use the letter head you created for your resume.

Date

Employer Name, Title *(It is critical to address your letter to the appropriate person)*
Department/Organization
Address
City, State, Zip

Dear Ms./Mr. _____:

Opening Paragraph: Your opening paragraph should be creative and catch the employer's attention. State why you are interested in the employer and the position for which you are applying. Indicate how you learned about the position. Demonstrate your knowledge of the employer – show the employer that you have done your homework! Avoid beginning the first sentence with "I".

Middle Paragraph(s): Stress what you can contribute to the organization. Highlight your particular experiences and abilities (not just responsibilities) that relate to the position for which you are applying. Do not duplicate the specific information already outlined in your resume. For a **letter of inquiry**, mention your interest in specific types of positions or discuss the skills that you possess that you would like to utilize within this organization. A **letter of application** should indicate your knowledge of the job description and illustrate that you meet the qualifications.

Closing Paragraph: This paragraph should serve as a summary of the letter, a call to action (i.e. a request for an interview), and a "thank you" to the employer. Inform the employer if you will be in the area on a certain date or if you will be away for an extended period of time and you will need to be contacted at a different location. (Always make it easy for an employer to contact you.) If appropriate, request the necessary application materials from the employer.

Complimentary Close (Sincerely, Sincerely yours, etc.)

Your Signature (3-4 spaces here to sign your name)

Your Name Typed

Enclosure: 2 (indicate number of pages enclosed including your resume)

Sample Reference List

Great references are people who know you well and can speak about your abilities and qualities. Create a reference list of about three to five people and list only references who have given you their permission. When requesting letters of reference, provide some guidance as to areas you wish the writer to address. Finally, keep your reference contacts up-to-date about your job search. Let them know when you when you are interviewing for a specific position. Send them a copy of the job description and brief information about the company along with your resume for their reference.

Create a separate reference list on Word:

- Choose a format and font that complements or matches your resume.
- Create a heading that matches your resume.
- In list form, include the reference's name, job title or relationship to you, address, phone number(s), and email address.
- Use 1" or 1.5" margins. Allow at least two or three spaces between reference information.

Thea Kernel
555 8th Street South, Apt. 7, Moorhead, MN 56560
PH: 218-555-5555 · Email: tkernel@cord.edu

REFERENCES

Awesome Prof, Ph. D.
Assistant Professor, Sociology
Concordia College
901 8th Street South
Moorhead, MN 56562
Phone: 218-299-5555
Email: awesome@cord.edu

Mia Boss, Director
Sanford Health
1234 North Broadway
Fargo, ND 58104
Phone: 701-241-5555
Email: mboss@sanford.com

Ima Cobber, Hall Director
Concordia College
901 8th Street South
Moorhead, MN 56562
Phone: 218-299-3299
Email: cobber@cord.edu
Phone: 218-356-5555

Interviewing

There are several different types of interviews including screening interviews, one-on-one interviews, lunch interviews, group interviews and telephone interviews. It is important to be prepared prior to your interview. Here are some tips to help you prepare for an interview:

- Be prepared to explain why your major was chosen and how it relates to the job.
- Research pays off! Know the job, company, industry, and know yourself.
- Dress professionally and conservatively.
- Support answers with specific examples and depth.
- Be prepared to demonstrate how you can transfer what you have learned to the job.
- Prepare questions to ask the interviewer before your interview.
- Be thorough when answering questions, but be concise. Don't ramble!
- *Shut off your cell phone!* Leave it behind in your car or at home!

How a STAR is Born

Behavioral interviews are designed to find out more about unique skills and past behaviors of the person interviewing that may or may not be good for the organization/position. Typically, behavioral based questions start with a phrase such as "Tell me about a time when. . ." or "Give me an example of a situation when. . . ." All questions, even traditional interview questions, can be answered with the STAR method.

The components of a STAR response:

- ★ **S**ituation or
- ★ **T**ask
- ★ **A**ction
- ★ **R**esult

A "STAR" answers a question with the **S**ituation or **T**ask, **A**ction, and **R**esult. Remember, an interviewer is looking for an actual example, not a canned answer. Briefly set up your story and move on to the action you took. Some examples you could use during your interview include: former jobs you have held, past camp counselor experiences, leadership opportunities, study away experiences, college organizations with which you have been involved, and academic experiences such as group work, communication, and problem solving. One thing to keep in mind is that you do not always need to talk about your most successful experiences – your not-so-successful experiences may have taught you a lot about what you WON'T and DON'T want to do in the future.

Handling Illegal Questions

Various federal, state, and local laws regulate the questions a prospective employer can ask you, the job candidate. An employer's questions—whether on the job application, in the interview, or during the testing process—must be related to the job you're seeking. If you are asked an illegal question during an interview you can answer the question, or you can clarify the reason for asking the question by saying, "Could you tell me how this information relates to this position?" For more information on illegal questions, go to www.collegegrad.com.

Dressing for the Interview

Men and Women

Conservative two-piece business suit
Conservative long-sleeved shirt/blouse
Clean, polished conservative shoes
Well-groomed hairstyle
Clean, trimmed fingernails
No/minimal cologne or perfume
Empty pockets--no bulges or tinkling coins
No gum, candy or cigarettes
Light briefcase or portfolio case
No visible body piercing or tattoos

Dressing for the Interview (Continued)

Men
Necktie - a conservative pattern
Dark shoes (lace-ups are best)
Dark socks
Short hair is best for an interview
No facial hair is safest
No rings other than wedding ring or college ring
No earrings (if you normally wear one, take it out)

Women
Shoes with conservative heels
Conservative hosiery at or near skin color
Clear or a conservative colored nail polish
Minimal use of makeup
No more than one ring on each hand
One set of earrings only

On-campus Interviewing at Concordia

Prior to signing up for an interview, you must register with the Career Center and submit a resume. *All interview cancellations must be made at least 48 hours (two working days) prior to the interview.* Late-date cancellations and/or failure to appear for an appointment will result in you being restricted from further on-campus interviews. Check our website for a list of employers that will be on campus.

Sample Interview Questions

Behavioral Questions

- Describe a situation when you had several things to do in a limited time, such as study for exams. What led up to the situation? How did you handle it? What was the outcome?
- Tell me about a time when you were in charge of something and had to let others help you. What were the circumstances? How did you assign work? What happened?
- Tell me about a time when you had to work closely with someone in a position above or below you.
- Tell me about a situation in which you had to apply some newly acquired knowledge or skill. What was the knowledge or skill? What were the results?
- Tell me about a time when you had to take charge and get a job done. What did you do? What happened?
- Tell me about a time when someone misunderstood something that you said or wrote. How did you make yourself clear? What was the outcome?

Traditional Interview Questions

- Would you classify yourself as more of a leader or a follower?
- Why should I hire you?
- How did you learn about us?
- What was your greatest failure? What did you learn from it?
- Explain an experience where you wanted to quit a company or team, but you stuck it out and are glad that you did.
- Have you had to deal with conflict in a team? How did you go about resolving the problem? What was the outcome?
- Explain a situation where your weaknesses showed through and you had to deal with them. Also, explain a situation where your strengths showed through.
- Where do you want to be in ten years?
- Tell me about yourself.
- Why did you choose to apply here?
- Why choose this field over some other options you were interested in?
- What field of medicine interests you most?
- What were your favorite courses? Least favorite?
- What are your strong points? What are your weaknesses?
- What have you done that shows initiative? What did you gain from that experience? How were you most/least satisfied with that endeavor?

Questions You Could Ask At Your Job Interview

Do not ask questions that you should know through your research of the company!
Do not ask about salary until after you have been offered the job!

- Can you tell me some of the reasons people enjoy working here?
- How will my performance be evaluated at the end of the first year? What qualities do you expect to see in me and what goals do you expect me to accomplish?
- What tips can you give me for making a contribution to your company from day one?
- If there was something about this job that you could change, what would it be?
- Can you tell me the procedure we should follow if a question about proper ethical conduct arises?
- Students have a far more flexible life than we should expect once we start a career. Have you been able balance your work and personal life?
- Can you tell me what experiences you have had that convinced you that your decision to come to your company was the right one?
- Could you tell me about the teams people from this department usually work on? Who else is on the team?
- If you think about your typical week, what aspects of the job do you like most and what do you like least?
- When you think about people who tend to do well in this job, what qualities do they typically have?
- What are the top three tasks you want the candidate to perform after being hired?
- Why did you choose to work for this employer?
- Are there opportunities for professional training or further education?
- How will I be evaluated and by whom?
- What is the general culture of the organization?
- Are there other job responsibilities not mentioned in the job description?
- When will you be making a decision on the successful candidate?
- May I call you if other questions arise?
- What is the first project the person you hire must attend to?
- What can you tell me about the individual to whom I would report?
- What are some of the skills and abilities necessary for someone to succeed in this job?
- Can you describe an ideal employee?
- Tell me about your management style. How do you bring out the best in your employees?
- What types of people tend to excel here?

Following Up After the Interview*

Follow-up: Send a thank-you note to the interviewer(s) within 48 hours. The note can be typed, handwritten, or e-mailed, depending on the organization's culture. Keep the note brief, but reiterate your interest in the position if you are, in fact, interested.

Review the interview process and your performance: Immediately following the interview, jot down key components about it. Record the name(s) and titles of the person(s) with whom you interviewed and those of anyone you met. Note what the next agreed-upon step will be. List details you want to remember about the job/company. Finally, assess your own performance and ways to improve it if necessary. Collecting business cards will assure proper spelling and position titles of those receiving thank you notes.

Evaluate: Determine if the job is right for you. Did the job description match your interests and abilities? Did the employees seem enthusiastic about their work? Did you like the management style? Did this seem like a good place to work? Did the organization's culture and values match your own? Ultimately, a good fit will lead to a more successful and fulfilling career for you.

*From the National Association of Colleges and Employers *Job Choices* publication

Preparing for Graduate School

You can begin to prepare for graduate school as early as your junior year. Start by doing research with a specific professor, becoming a Teaching Assistant, or participating in Cooperative Education. Read about careers in your field and request information about specific schools and programs. Meet with your advisor or other faculty in your department to determine electives that might be assets when applying to graduate school. The summer before your senior year is also a good time to take required graduate exams.

During your senior year, request school catalogs, applications for admissions, and financial aid. Register and complete necessary admission exams. Ask faculty/employers to write letters of recommendation. Talk to the Registrar's Office (Lorentzen Hall) about having your transcripts mailed. Complete and mail or submit applications. Verify the receipt of all admission materials (application, transcript, exam score, letter of recommendations, etc.). Finally, arrange for a campus visit and evaluate admission offers.

A valuable resource available in the Career Center Library is the video *"Getting into Highly Competitive Graduate Schools."* Viewing this video will provide you with many tips and strategies to use while researching and applying to graduate programs.

Selecting a Program

When choosing the school that is best for you, consider the following questions and make sure that they represent your personal needs, educational values and goals.

- What is the emphasis of the program?
- What are graduates doing three to five years after they have completed the graduate program.
- What is the department's reputation and how many faculty members does it include?
- What have the faculty members published lately? (This will give you an idea of whether the faculty's interests are similar to your own.)
- Are there any planned practical programs such as internships, assistantships or practicum experiences?
- What are the total costs?
- What is the average length of time to complete the degree?
- Does the department prefer to have their applicant's fresh out of undergraduate school, or do they tend to prefer applicants having work experience relevant to their field?
- How rigorous is the program?

Admission Tests

Many programs require general or specific admission tests. For more information about these specific tests visit our website at www.ConcordiaCareerCenter.com.

Application Process

Many schools have application deadlines well in advance of the entrance date so it is best to obtain application materials at least one year prior to the beginning of the term in which you will enroll. Applying to several schools is advised even though it is costly. Maintain copies of all application materials and make sure that you keep records of all of the forms that you complete. Additional information can be found on our website at www.ConcordiaCareerCenter.com.

Letters of Recommendation

To assist your references in the letter writing process you should:

1. Provide them with information about you (interests, classes you have taken, activities you have been involved in) and why you want to attend graduate/professional school.
2. Include information about the particular graduate/professional school(s) that you are considering.
3. Be sure to let them know when the letter needs to be received and give them at least three to four weeks before the deadline.
4. Give the writer pre-addressed, stamped envelopes to make it more convenient for them.
5. Send a thank you note to those who have recommended you.

Succeeding Your First Year on the Job

Ed Holton, in his article "Critical First Year on the Job," emphasizes that your first year on a new job is a distinct career stage. You're stuck between no longer being a college student anymore and not yet being recognized as a professional. Most graduates don't know all the rules. The key, says Holton, is to know what to expect, have the right attitude, know how to establish yourself, and figure out what you need to do to earn respect and credibility. In fact, what you do early in your career may determine future opportunities and successes. Holton suggests the following basic first-year success strategies:

Slow down: Don't try to make big contributions without earning acceptance from colleagues and gaining an understanding of your new organization. What makes the most positive impression is not showing how much you know, but rather demonstrating the maturity to know how much you don't know. You might have an idea for the best new design of a product the company has ever seen, but you can't sell it until you understand the way the company works.

Learn the culture: Companies have their own personalities and cultures. It is critically important that you take the time to understand the culture and politics of the organization. If you neglect to do this, you are almost assured of making many foolish and embarrassing mistakes that will hurt your career. Pay attention to the way things are done. Find ways to fit in. And remember, you can't change the culture until you are accepted into it.

Manage a good impression: Everything you do early on will be magnified. As you progress in your career and build a good professional reputation, your track record will give you a safety net to cushion you against mistakes and interpersonal gaffes. But in the first year you have no track record, so it's the impressions that count. Even the smallest mistakes are magnified when you're new. You want people to notice your professional maturity, not your college student ways.

Learn the art of being new: Like it or not, you're going to be the "new kid" at work. Just because it's uncomfortable doesn't mean you should ignore it. Effective new employees understand the importance of the transition period. They accept their role as the newcomer and attack the tasks of learning the organization and getting accepted with vigor. You'll have to pay your dues – just as everyone before you has while earning their places in the system.

Manage your expectations: If you work at keeping your expectations realistic, you won't be disappointed. It's important to remember that the image the recruiter painted of the company is probably a bit too rosy. The reality of your first job is that it probably won't be nearly as glamorous, as important, or as high level as you thought. New graduates often comment on how different the challenges are from what they had expected – how much more pressure they feel, how many more extra hours they work, the types of tasks they must perform. Most employers are frustrated with the naïve expectations of new graduates, so you'll score lots of points if you work to keep your expectations realistic.

Become a savvy subordinate: The single most important person in your first year is your new boss. Learn what your boss wants, needs, and expects – and then do it. Bring your boss solutions, not problems. If you make your boss look good, you will succeed. Most of all, remember that it takes skill to be a good subordinate; you can't become a good leader until you've learned to be a good follower.

Twelve Steps to First-Year Success

Adopt the right attitudes.
Adjust your expectations.
Master breaking-in skills.
Manage the impressions you make.
Build effective relationships.
Become a good follower.
Understand your organization's culture.
Develop organizational savvy.
Understand your new-hire role.
Develop work savvy.
Master the tasks of your job.
Acquire the knowledge, skills, and abilities you need.

Costs After College

Develop a Budget

- Many financial advisors recommend the 80-10-10 rule when developing a monthly budget. They suggest living on 80% of your income, saving 10%, and giving 10%.
- Make a list of necessary expenses (rent, car payment, phone, groceries, student loan payment, etc.) and additional, occasional, optional expenses (cable TV, newspaper, movies, gym membership, unexpected costs, etc.)
- Calculate how much you already spend or plan to spend per month. Compare that number to how much money you have coming in every month (salary, dividend checks, other sources of income).
- Your goal is to spend less than you take in. Consider it more than a goal, make it a priority.
- Always take advantage of matching retirement plans offered by employers.

Ideas That Save Money

- Collect your receipts for a month. Categorize your receipts according to their type. See if any patterns emerge regarding your spending. For example, are you spending a lot of money on buying lunch? Maybe you could bring a bag lunch. Learn to cook. Eating out becomes very expensive.
- Ride your bike, carpool or take public transportation.
- Clip coupons and look for specials. Buy groceries according to what's on sale.
- Work part time to supplement your cash flow. Some options include tutoring, temp work, walking dogs, babysitting or freelance writing.
- Barter. What service can you offer to friends or co-workers in exchange for something you need.
- Have a yard sale, especially if you're planning to move.
- Wait an extra two weeks to get your hair cut.
- Have money automatically deposited into your savings account each pay period.
- Resist the temptation to buy a new car that depreciates quickly. Cars are rarely an investment, they are an expense.

Paying Off Debt

On a national scale, students leaving a four year program owe tens of thousands of dollars at the time of graduation. Here are some ways to start paying off that debt!

- Aggressively pay off debts with the lowest balance first and as each balance is paid off, use what was that payment amount towards the debt with the next highest balance. A second option is to pay off high interest loans and credit card debt first. Always pay on time to avoid late fees and to keep a high credit rating. Avoid cash advances and annual fees!
- Check around and make sure you have the lowest interest available. Consider a balance transfer.
- If you have more than one loan, consider loan consolidation. Loan consolidation allows you to combine your loans and pay them back at lower rates over a period of time that fits your budget.
- Don't consolidate your loans if you have very high rate and very low rate loans. Consolidation will go for a happy-medium rate that could cost you more in the long run. By keeping your loans separate or leaving the high-rate loan out of the consolidation package, you can pay the high-interest early and take a longer term for the lower-interest loan.
- If you're planning to go back to school, ask in advance if you'll be able to stop the interest from accruing on your original loans while in school. If this is impossible under certain consolidation programs, you might choose to keep your loans separate.

Ask for Help

Making financial decisions are often complex. Please seek advice. This page is certainly not designed to give you financial advice but rather to introduce you to some topics that need consideration. There are companies that can help you figure out how to pay off your debts more efficiently:

- Consumer Credit Counseling Service at www.cccservices.com (1-800-355-2227)
- www.daveramsey.com