

*We keep moving forward, opening up new doors, and doing new things, because we're curious and curiosity keeps leading us down new paths. (Walt Disney)*

## 2. CAREER EXPLORATION

### OBJECTIVES

*The lessons in this chapter prepare you to:*

- Identify and research career possibilities
- Determine your financial needs as a way of estimating your salary requirements

## 2.1 CAREER RESEARCH

### What to Know

The closer the match between a job and your work preferences, financial needs and transferable skills, the more likely you will be successful and happy in that job. Remember to search for that perfect position, but keep in mind, it is rare to find a perfect match.

The following is a list of ways you can conduct career exploration.

- Business magazines
- Business section of newspapers
- Chamber of commerce
- Colleges and universities
- Employment agencies/services (temporary or full-time)
- Employment counseling
- Informational interviews
- Internet
- Internships
- Job fairs
- Job shadow
- Job share
- Library research
- Occupational handbooks
- Small Business Administration (entrepreneurship)
- Talk to family, friends, teachers, professors and acquaintances about work and careers
- Trade shows
- Training or apprenticeship programs
- Transition office
- Volunteer

*As you begin to explore, refer to the following networking and telephone techniques.*

### Using the Phone

The telephone may be your most important occupational exploration tool. Using it effectively can bring you more information and job leads than any other method.

Calling employers can lead to valuable information that you can use in various stages of gathering information, making decisions and tapping into the hidden job market. Employees hold the most current information regarding their industry and the future of specific occupations. **DO NOT ASK FOR A JOB.** You are looking for:

- information
- possible informational interview
- review of/advice for your resume
- referrals or names of other employers

Preparation and practice will make you a lot more successful. Practice making calls with a friend who will play the part of the contact person. Tape record the practice call and think of ways to improve your performance when you listen to the tape.

### General Telephone Tips

- Smile when you talk on the phone! Use a friendly and conversational tone of voice. Your mood and physical condition show in your voice.
- Try to speak at the same rate as the person you are talking to. This will help you avoid letting your nervousness show by talking too fast or too slow.
- “If you don’t know where you’re going, you will probably wind up somewhere else” is an adage that applies to phone calls. There is no substitute for preparation! Know what information you want to gather before you make the call. Being prepared will give you confidence.
- Keep good records. Make notes about every call you make . . . you never know when you will have to refer back to a conversation.
- Write an outline of what you are going to say on the phone. This will help you to be less nervous and to assure you get all the information you need. Additionally, you will come across as organized and professional. See the example on the next page.

### Cold Calling

Tap into the hidden job market by using the telephone to make cold calls. Use the Internet and Yellow Pages to identify companies where you might like to work. Make a list of places to call, including the company name, address, phone number and any facts about the company you may obtain from your contacts. Don’t worry if your list is long. A longer list is better because your chances of finding a job increases as your list gets longer. You could create this company list by researching in a specific geographic area or a certain industry. When you make cold calls to the companies on your list, keep the following tips in mind:

- Research a company before you call. Refer to section 3.4, Research Companies, for more information on this topic.
- Ask the receptionist for the name of the person you should contact; that may be the head of a department, shop manager or foreman, etc. Write down the person’s name! Then ask to speak to that person.
- If you are calling as a result of a referral, begin the conversation using the name of the person who referred you (i.e., “Hello, Ms. Jones, John Doe suggested I call.”)
- Mention you need only a few minutes of the person’s time.
- Find out the position of the person you are talking to. Giving your speech to the wrong person can be a waste of time to both parties.
- Don’t give too much information. If your purpose is to get an informational interview, tell enough to interest the person in your skills, get an appointment and get off the phone.
- Ask the employer how your skills can benefit the company and what additional skills would make you more employable.
- Persist. Make new contacts every day and follow up on every lead you get!
- This is not easy. You will hear “No” more often than you hear “Yes.” Don’t give up!
- Send a thank you note!

Try to obtain some sort of information from everyone you contact. Such as:

- Informational interview
- Referral to another source
- Job lead
- Experience/qualification required for field
- Review and/or advice on your resume

## What To Say On The Phone

Talking to the Receptionist/Secretary:

**YOU:** Hello. My name is \_\_\_\_\_. May I speak with Mr./Ms. \_\_\_\_\_? (if you do not know the person's name, ask for: your production, marketing, design, construction, etc. manager)

**RECEPTIONIST:** What is the purpose of the call?

**YOU:** I'm looking for some information that pertains to their department, and I was referred by Mr./Ms. \_\_\_\_\_.

- If they offer to put you through to the person's voice mail, do it. You may or may not want to leave a message, but chances are you will find out the person's name from their voice mail recording.

## When You Get Through

- Have an outline or script prepared.
- Introduce yourself. Mention who referred you.
- Give a brief description of your background.
- Have a list of topics and questions you want to discuss.

## Using A Script

When making your phone calls, use a script. It helps to get the conversation going smoothly and will make you more comfortable. There are three primary reasons why you would call an employer and each one requires different questions.

### A. Career Exploration

When you are not sure what career you want to pursue and are in the initial stages of exploration, you want to speak with individuals who can look at long-range projections and understand your field of interest.

"I am seeking information about the (medical, aviation, electronics) field and I would like your advice. I know you are very busy, but I only need a few minutes of your time."

- What do you see as a growth area for this industry?
- What problems/issues do you see that will affect this area in the future?
- What job titles do you see as hard to fill in the future and why?

### B. Specific Occupations

Once you have narrowed down specific occupations, you will want to research them and speak to people who understand those jobs (managers, supervisors, trade journals and schools).

“I am very interested in the occupation of \_\_\_\_\_ and I would like to ask your expert advice on this area.”

- What qualifications do people who work in \_\_\_\_\_ position have?
- Do you have difficulty finding qualified applicants when you have a job opening for a \_\_\_\_\_?
- How many people work in your company who have this title?
- What do you see in the future for this occupation?
- How many people have you hired in the last six months?
- How many positions do you plan to hire in the next year?
- What do you see as an entry-level salary? What salary after two years?

### C. Company Information

Once you begin your actual job search you need to focus on companies where you can target your resume and maximize your interview time. Try to speak with managers and supervisors. Human resources can supply you with reports and brochures and employers themselves can be a good resource. This is where your network contacts and library research can be of great help. **Obtain as much information as possible prior to contacting the company directly.**

The telephone is one method of researching the company. Section 3.4 will give you additional methods.

*It matters if you just don't give up. (Stephen Hawking)*

## 2.2 ASSESS FINANCIAL NEEDS

### What to Know

One of the issues you must consider when looking for possible jobs and careers is money. If you look back at the work-related values you identified in section one, you may find salary at the top of the list, the bottom or anywhere in between. There is a bottom line. You need a certain amount of money to support yourself and to reach your goals.

### What to Do

The pay and benefits structure in the military is unique. In the civilian labor force federal and state taxes will be withheld from your pay. You might also pay social security tax and city or local taxes. Benefits such as retirement plans, health care, day care, etc. may also be deducted from your pay. It is important to consider the benefits offered by an employer. Some provide no benefits while others pay for a wide variety of benefits.

### Practice

Before looking for employment, you should determine the amount of money you will need to earn in order to meet your expenses and your goals. Use the following budget worksheets to help you figure out your needs. Work on this exercise with your spouse and/or other significant members of your household and family.

### Financial Planning

If you have personal financial concerns, you need to seek appropriate counseling. Your transition center is a great resource to help you find the right consultant. You may also want to consider obtaining a Credit Bureau Report. See your transition center for more resources and information.

### Transition Budget Worksheet Instructions

1. Complete the transition budget worksheets.
2. When completing the worksheets make sure your estimates are realistic. Contact the transition assistance center, real estate agencies and/or local libraries in the general area you anticipate moving to. Ask them for detailed estimates on the cost of living in that area. Also, look over your checkbook register for the past several months to get an idea of how much and where you spend your money.
3. This worksheet will be instrumental in helping you determine a target salary for your employment search.
4. Keep in mind sources of income such as retirement and spouse's income.

5. Consider part-time employment to help until you find a permanent position.
6. Be certain you evaluate where you can save money (i.e., grocery store vs. commissary, insurance, number of times you eat out, etc.). Also, remember the benefits you currently receive will change and you need to see these as a future expense.

**Remember: Employment searches may take longer than you anticipate.**

When you prepare your household budget, be conservative and thrifty. Plan for all of your necessary expenses and add a “cushion” amount. Spend carefully based on what you need during this time of transition. Wait until you are employed to commit to new or extravagant purchases.

*Preparing a budget will help you avoid financial problems during your transition.*



# MONTHLY TRANSITION BUDGET WORKSHEET

Month of: \_\_\_\_\_

**1. Housing**

Rent or mortgage \_\_\_\_\_  
 Heating and electricity \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Other (cable, etc.) \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**2. Food**

Groceries \_\_\_\_\_  
 Restaurant meals \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**3. Transportation**

Gas/Maintenance \_\_\_\_\_  
 Public transportation \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**4. Personal**

Haircuts/Cosmetics \_\_\_\_\_  
 Laundry/Dry-cleaning \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**5. Clothing**

Work/Job search clothes \_\_\_\_\_  
 Family/Personal clothing \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**6. Child Care**

Daycare and babysitters \_\_\_\_\_  
 School expenses/Fees \_\_\_\_\_  
 Allowances \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**7. Debts**

Charge accounts/Credit cards \_\_\_\_\_  
 Loan payments \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**8. Sundries**

Entertainment \_\_\_\_\_  
 Newspapers \_\_\_\_\_  
 Job search supplies \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**9. Insurance**

Medical/Dental \_\_\_\_\_  
 Personal/Life \_\_\_\_\_  
 Car \_\_\_\_\_  
 House/Household \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**10. Medical**

Doctor/Dentist \_\_\_\_\_  
 Drugs \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**11. Taxes**

Property Tax \_\_\_\_\_  
 Income Tax \_\_\_\_\_  
 State and local taxes \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**12. Miscellaneous**

Education \_\_\_\_\_  
 Savings/Retirement \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

## TRANSITION BUDGET FINANCIAL PLANNING WORKSHEET

1. Total amount of savings on hand. \$ \_\_\_\_\_
2. Total amount of additions to savings you will make prior to leaving military service. \$ \_\_\_\_\_
3. Total amount of last paycheck. \$ \_\_\_\_\_
4. Total amount of leave cashed in (dollar value). \$ \_\_\_\_\_
5. Total amount of additions to savings based on sale of property, house, car, garage sale, etc. \$ \_\_\_\_\_
6. Add up lines 1, 2, 3, 4, and 5 and enter the total here. \$ \_\_\_\_\_
7. Total amount of money you will remove from savings to pay outstanding debts. \$ \_\_\_\_\_
8. Total amount of money you will remove from savings to pay moving costs. \$ \_\_\_\_\_
9. Total amount of money you will take from savings to secure housing (deposit, down payment, closing costs). \$ \_\_\_\_\_
10. Add up lines 7, 8 and 9 and enter the total here. \$ \_\_\_\_\_
11. Subtract line 10 from line 6 and enter the sum here.  
This final sum is what you will have available to live on after you leave military service. \$ \_\_\_\_\_
12. Look on your monthly budget expense worksheet (previous page).  
Enter the total monthly expense amount here. \$ \_\_\_\_\_
13. Divide the amount on line 11 by the amount on line 12.  
Enter the answer here. # \_\_\_\_\_

This is an estimate of the number of months you can go without income. You can increase this number of months by generating income from part-time work, spouse's income, unemployment insurance, etc.

