

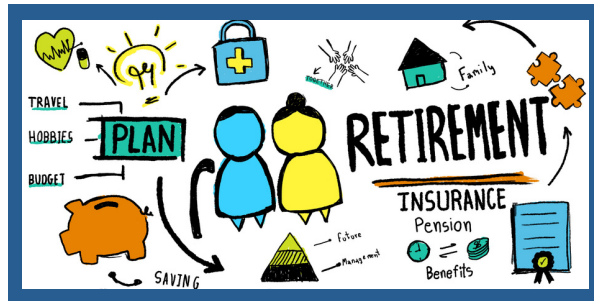
Career Experts Group Monthly Newsletter

APRIL 2023 -

"FINANCIAL CONSIDERATIONS FOR YOUR CAREER"

Newsletter Editor: Denise Bitler

Money: you can't live without it. But it can be a challenging issue to discuss, especially when it concerns your job search and career goals. In this issue, we're focusing on Financial



Considerations for Your Career, to help you prepare for a lucrative job search and interview process. We'll show you how to disclose your salary expectations, determine your worth, and ask for what you deserve.

Article topics include high-paying career opportunities that don't require a college degree, understanding your rights when it comes to salary negotiation, using Salary.com for exploring company and industry pay trends, and understanding ways that neurodiversity can impact one's earnings. We've also created a resource guide on [Job Offer Negotiations](#).

Last but certainly not least, we are celebrating the one-year anniversary of the "Your Career > Your Future" monthly newsletter! This issue marks our 12th month of producing information-packed newsletters focused on helping you thrive in your career and job search. Thank you to our loyal readers and subscribers! Since our newsletter launched in April 2022, we've also added other fantastic resources for you, including a [YouTube channel](#) with tutorial videos and interviews, and a constantly expanding library of [career resource publications](#).

We're also celebrating Roberta Hennessey, who is the latest winner of our quarterly subscriber raffle, "Elevate Your Career with an Expert." To learn more about this raffle and how to enter, check out [page 15](#).

Is there a topic you'd like us to cover in a future issue? Email us at info@careerexpertsgroup.com. For more career-focused information, insights, and inspiration, visit the Career Experts Group website at www.careerexpertsgroup.com.

We've got you covered wherever you are in your career journey.

[Receive "Your Career > Your Future" directly in your email.](#)

[Share your career questions with our experts.](#)

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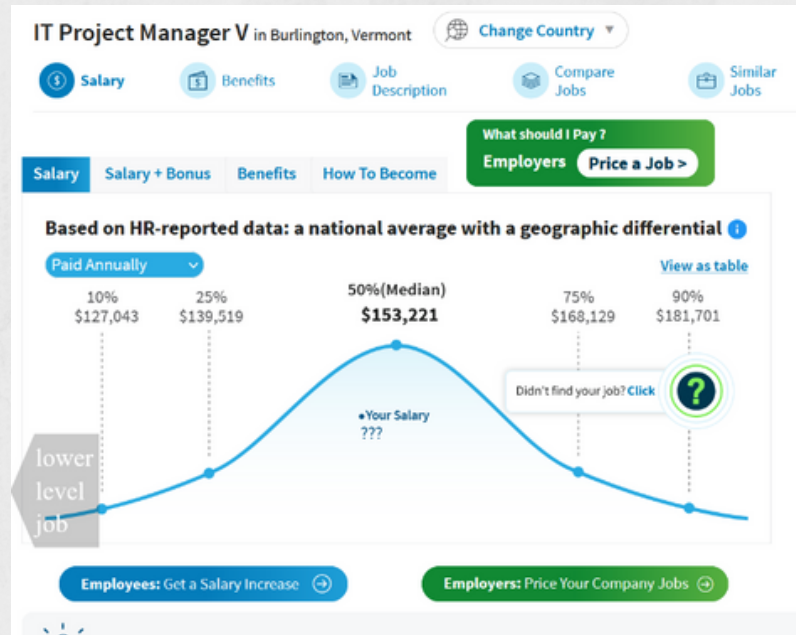
HOW TO USE SALARY.COM TO HELP NEGOTIATE SALARY

by *Marie Eddy*

[Salary.com](https://www.salary.com) is a very useful tool, for three reasons. First, it helps people get an idea of "the going rate" for jobs in their area. Second, it suggests alternate titles for jobs that a seeker might pursue, and gives an excellent description of the jobs — suggesting keywords that can be used in resumes and on LinkedIn profiles to attract recruiter attention. Finally, it expands a person's knowledge of the true financial impact of the benefits package. For all of these reasons, job seekers should do some research on this website.

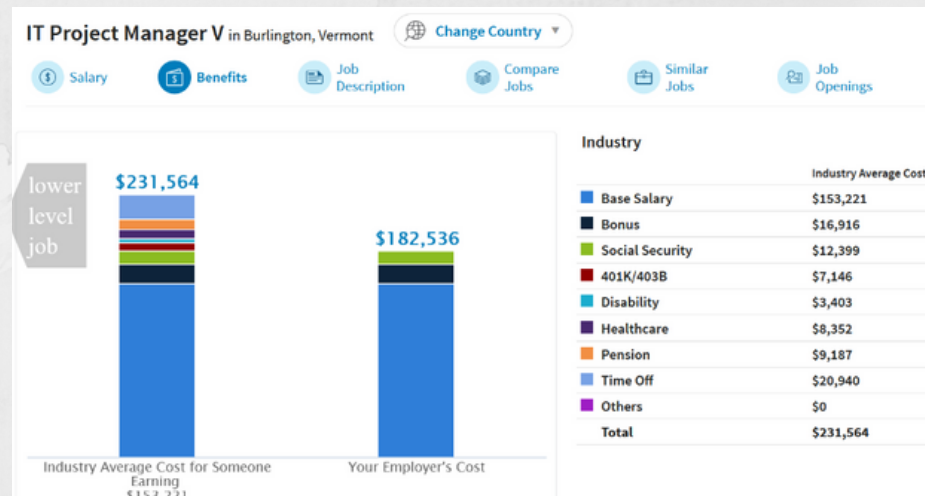
WHAT'S THE GOING RATE?

Let's say you are applying for positions in project management. To be ready for the question, "What are your salary requirements?" you want to do research so you can give a realistic salary range. Visit [Salary.com](https://www.salary.com), and in the "What Am I Worth?" box, enter the job title *Project Manager* and the city closest to where you want to work. Then hit the "Get my salary estimate" button. As you scroll down (ignore the sponsored content), you'll see several job titles relating to project management: Project Manager-Construction, Project Accounting Manager, Technology Project Manager, etc. Click on a title (or two or three) and read the job description. Sound like you? How many of the keywords and phrases are in your resume and LinkedIn profile?



WHAT ELSE SHOULD I BE LOOKING FOR?

Once you have determined that a job title matches what you are looking for career-wise, click on the Benefits button. Here is where you see the actual cost to the employer for the position. For example, an IT Project Manager V position paying a salary of \$152,221 actually costs the employer \$182,536 when factoring in employee benefits. You can review the breakdown details: healthcare, 401K, time off bonuses, etc. The "Others" category includes fringe benefits such as covering the cost of professional development each year, or your membership fees for professional organizations.



WHAT ELSE SHOULD I BE ASKING FOR?

When you have received an offer and it's time to negotiate, think about the total benefits package. If the employer cannot go higher on the salary, maybe they can give you more time off or cover educational opportunities. Your total compensation is more than just your pay. See our CEG resource, [Salary Isn't Everything](#) for a detailed list.

Preparation is key to a positive job search outcome. Using [Salary.com](https://www.salary.com) will give you a greater feeling of confidence in the process.

FINDING A GOOD JOB WITHOUT A COLLEGE DEGREE

by [Elyse Pipitone](#)

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In the recent past, a college degree was considered a “must have” for well-paying careers with growth potential. This is not true today. While certain professions will always require a bachelor’s degree or higher (a medical doctor, for example), there are strong career paths that are accessible through certification programs, apprenticeships, and even on-the-job training programs.

Since 2018, undergraduate enrollments have continued to drop, according to the U.S. Bureau of Labor Statistics. An article from AP News "[Jaded with education, more Americans are skipping college](#)" explains that would-be students are finding careers that don’t require a degree in order to avoid student debt – especially since a college degree does not guarantee employment within their declared major.

Some alternatives to a college degree include:

1. *Trades, for example, construction:*

An option for those who enjoy working with their hands. The Associated General Contractors of America reports that approximately 90% of U.S. construction companies are having trouble finding qualified workers.

Ironworkers, who earn an average of \$27.48 an hour (or \$57,160 annually) are in the highest demand, along with drywall installers and sheet metal workers. The more training or licensure a trade requires (such as plumbers and electricians), the higher the annual wages.

Training for the trades is available through technical or trade schools (often at a fraction of college tuition), as well as through apprenticeships within local unions. To find trade trainings in your area, Google “Local Union Training Centers,” or visit [Apprenticeship Finder](#). Each state also has its own apprenticeship offerings (Google “[state name], apprenticeships”).

For more information, visit [Resources For New Trades Workers - Explore The Trades](#).

2. *State training programs:*

Many states provide alternative training programs to meet the local demand for skilled workers in high-growth fields. For example, Massachusetts is among the states recruiting for careers in healthcare, human services, and information technology among workers who are “Skilled Through Alternative Routes (STARs).” This includes individuals who gain experience and training through community college, military service, certificate programs, boot camps, or on-the-job experience. A list of other state STARs programs is available here: [Opportunity@Work](#).

In addition, many state career centers offer free job training programs in occupations including auto repair, hospitality (hotels), and medical assisting. Each state’s career center also provides Workforce Innovation and Opportunity Act (WIOA) funds that pay for training by approved providers in a wide variety of fields, including accounting, dental hygienist, medical billing and coding, and much more. Note: WIOA funds are limited and have certain eligibility requirements.

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FINDING A GOOD JOB WITHOUT A COLLEGE DEGREE

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3. Industry-specific training programs:

A number of employers and state/local organizations offer training in high-demand areas including technology, health care, and more – some with paid, on-the-job training. A few examples:

- IT**
- Google Certificate programs: [Online Courses with Certificates - Grow with Google](#)
 - Meta/Facebook: [Advance Your Career with Free Online Courses and Facebook Certifications](#)
 - High-tech apprenticeships through [Apprenti](#)
 - Bootcamp programs through organizations including [Girls Who Code](#)

Healthcare (on-the-job trainings with opportunities for advancement)

- Pharmacy Technician in Training positions at [Walgreens](#) and [CVS](#)
- Direct Patient Care Technician positions at [DaVita](#) and other dialysis companies
- Positions at local hospitals and medical centers, including Certified Nursing Assistant

This is hardly a complete list of paid training programs, and opportunities vary by location. For more examples of employers providing on-the-job paid training, Google “[occupation] [city] paid training” or “[occupation] [city] on-the-job training.”

4. Professional certifications

A number of well-paying careers are attainable after the completion of a certification or credentialing program. CareerOneStop's [Certification Finder](#) can help you identify certifications for your desired industry or occupational group. For more information on certificate programs and many other training options, read the [CEG Lifelong Learning Resource](#) document.

For a sampling of well-paying jobs that don't require a degree – and the experience and training that are needed for them – click here: [80 Jobs That Pay Over \\$50K and Don't Require a Degree - U.S. Career Institute.](#)



"YOU MAKE HOW MUCH DOING WHAT?"

MISPERCEPTIONS ABOUT POSITION AND PAY...AND STRATEGIES TO EARN MORE

by [Deb Squire](#)

(Page 1 of 2)

Have you ever been shocked after hearing how well some people get paid in their lines of work? You may have even asked yourself, "They make HOW MUCH doing that?" Today the possible ways to earn a good income have expanded exponentially. Yet we often still hold on to old beliefs about what factors are necessary to secure a high salary.

5 Misperceptions about Positions and Pay

Here are some common statements about salary that are incorrect, followed by the facts. Some of them may surprise you.

1. ***College degrees are required.***

Skilled positions like electricians, plumbers, and mechanics pay well and are in high demand, and most don't require a degree. For decades, skilled positions and jobs in the trades have remained a best-kept secret. For more information about these opportunities, see this month's article on "[Finding a Good Job Without a College Degree.](#)"

2. ***Only large businesses pay well and have good benefits.***

Many smaller businesses understand that to thrive and compete in their industries, they must provide premier pay and benefits. Additionally, smaller companies often provide more opportunities to use your talents and offer more flexible work schedules.

3. ***Non-profit organizations pay less.***

Some people believe that "non-profit" means "low pay." That may be true for some entry-level positions. However, leadership positions are key to guiding the organization to accomplish its mission. Talented leaders manage staff and volunteers while promoting the agency's cause and ensuring a stream of funding to keep its operations afloat. All of this means competitive compensation. Check out this article from [U.S.News: Thinking About a Nonprofit Job? Here's What You Should Know.](#)

4. ***Contract work, remote work, and gig jobs do not pay.***

Contract jobs and gig jobs can pay very well when you find your niche and your customer/client base. Being able to make a solid income depends on understanding what your brand is, how to market it, and how to find your target audience, as stated in this month's article on "[4 Ways Your Brand Impacts Your Value.](#)" Check out our [Gig Work Resource Guide](#) for information on the top gig work platforms.

5. ***Job titles accurately describe the work you'll be doing in that position.***

Different organizations often use different job titles for the same work. Sometimes a job title sounds impressive and important, but the responsibilities and pay are quite modest. Other times a title might underrepresent the qualifications and talents the position requires. Consider the skills and strengths you want to use in your next position and include those words in your keyword search. To learn more about job titles, responsibilities, and salary ranges, visit [ONet OnLine](#) or the [Bureau of Labor Statistics.](#)

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"YOU MAKE HOW MUCH DOING WHAT?"
MISPERCEPTIONS ABOUT POSITION AND PAY...AND STRATEGIES TO EARN MORE (Continued)

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5 Action Strategies to Help You Earn More

1. Identify your values and priorities.

What is most important to you right now in your work: compensation, authenticity, or impact? You CAN have all of them. Identify your top priorities and rate them on a scale of 1 to 10. Then search for companies and industries that match those values.

2. Remember that you are multi-talented.

Identify the combination of talents you want to leverage, and in which companies and industries those talents will provide the most value.

3. Understand the difference between contract work and W-2 work.

Contract work means you are responsible for paying your own taxes and establishing your own health care coverage and other benefits. Instead of a W-2, you may receive a 1099 form (a record of income reported to the IRS), depending on the amount you earn during your freelance/contract assignment during the year.

4. Research pay and compensation.

Some states require transparency in wages on job listings, including New York and California. Research those and then adjust for your geographical location.

5. Create a career interest journal.

When you hear of an interesting career opportunity or trend, keep track of it in a journal or desktop folder – whether you are presently looking for a new job or not. Look for patterns in what interests you. When you're ready to make a career change, you'll have some ideas for your new direction.

Today's job market provides a plethora of possibilities to do work that matches your talents, interests, and goals. Do not limit yourself!



4 WAYS YOUR BRAND IMPACTS YOUR VALUE

by *Jacqueline Peros*

Your personal brand is the essence of who you are at your core, what you stand for, and how you engage with your audience or prospective employer. As a result, your brand can have a significant impact on your value as a professional, including:

REPUTATION

Your brand reputation is one of the most critical aspects of your brand value. A positive reputation can attract more career opportunities, build trust, and create loyalty, while a negative reputation can do the opposite. Your brand reputation is influenced by everything from your communication skills, talent, and expertise, to your digital footprint.

THOUGHT LEADERSHIP

By sharing your knowledge and expertise with your audience, you can become a trusted source of information, increase your brand visibility, and attract new opportunities. Thought leadership can also help establish you and your brand as an industry leader, leading to increased influence and credibility.

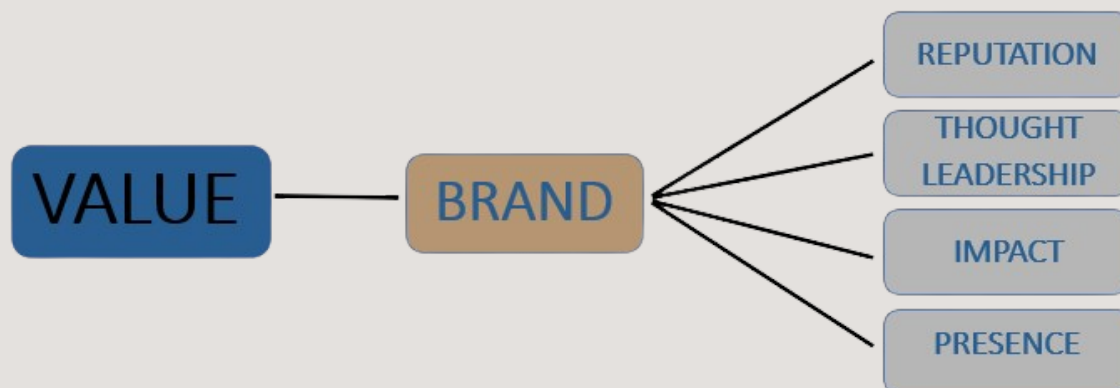
IMPACT

A brand known for positively impacting an organization, whether from a philanthropic or profit perspective, can appeal to audiences that place a high value on these things. This can involve volunteer activities, as well as membership in purpose-driven professional and charitable organizations. Moreover, by aligning your brand with a cause or mission, you can differentiate yourself from competitors and build a loyal customer base.

PRESENCE

Your brand's presence refers to how visible and accessible it is to your audience. A solid online presence can increase your brand's value by making it easier for your audience to find and engage with you. This includes having an optimized LinkedIn profile, active and updated social media profiles, a professional headshot, imagery that supports your brand, and a robust communication strategy.

Overall, your brand can have a significant impact on your value. By building a solid reputation, making a positive impact, and maintaining a strong presence, you can increase your brand's value and attract more customers or career opportunities.



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THE IMPACT OF NEURODIVERSITY ON EARNINGS

by [Vivian VanLier](#)

While many neurodiverse individuals have successful careers and may earn salaries on par with or higher than their neurotypical peers, a report by [Mathematica and the Center for Studying Disability Policy](#) shows they are more likely to have significant challenges in finding and keeping employment.

People on the autism spectrum (ASD) may excel in certain fields such as computer programming, engineering, and scientific research. However, according to the [Autism Society of Northwestern Pennsylvania](#), it is estimated that 70% are either unemployed or underemployed. Challenges with communication, social interaction, and sensory processing, as well as workplace discrimination due to negative stereotypes and misconceptions, make it more difficult for them to find and retain employment.

Individuals with ADHD may also face employment and earning barriers due to issues with attention, organization, time management, and impulsivity. As stated in the CHADD (Children and Adults with Attention-Deficit/Hyperactivity Disorder) [2019 ADHD Public Health Summit white paper](#) (p. 17), "Adults with ADHD earn \$543,000 to \$616,000 less income over their lifetime than do typical adults, or about 25% less per month." The same is true with people with dyslexia, who may have challenges similar to those with ADHD, as well as with tasks requiring reading and writing.

As organizations strive to demonstrate their commitments to diversity, equity, inclusion, and belonging (DEIB) and promote opportunities that eliminate barriers, their efforts often do not include neurodiversity. This may be due to a lack of awareness, or a concern that major accommodations will need to be provided. However, a number of companies have introduced neurodiverse-friendly workforce programs to recruit, hire, and train qualified and talented individuals. See the CEG resource document, [Critical Employment Issues Facing Neurodivergent Job Seekers and Employees](#), pages 11 through 20, for some examples.

Neurodiverse-friendly companies understand that small accommodations can make a world of difference to those workers and contribute to higher company productivity, improved job satisfaction, and decreased turnover. Accommodations need to be tailored to the individual, and can include the following:

1. Sensory accommodations, including providing a quiet workspace, noise-canceling headphones, or reducing exposure to fluorescent lighting.
2. Communication accommodations. Neurodiverse people may have difficulty picking up on social cues, so the use of visual cues, and clear and explicit language without idioms or sarcasm, can avoid confusion.
3. Organizational accommodations. Reduce issues with time management or organization by providing checklists, breaking tasks into steps, providing a structured schedule, and being flexible with deadlines and work hours.
4. Social accommodations. These can include pairing the employee with a mentor or coach, allowing them to take breaks to recharge, or coaching them on social skills and how to interact with coworkers.

Optimal career success and earning potential is achieved when employers and coworkers are educated on neurodiversity and encouraged to break down stereotypes and social barriers. To understand more about neurodiversity in the workplace and resources that are available, see: [Critical Employment Issues Facing Neurodivergent Job Seekers and Employees](#), pages 6 through 9 for job seekers and employees, and page 10 for employers.

Special Feature

JOB OFFER NEGOTIATIONS

by Jeanne Stoner and
Denise Bitler,

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As Career Industry Experts, we are frequently asked, "Is it a good idea to negotiate a job offer?" Our answer is yes, especially if the initial offer fails to meet your expectations or requirements. The final decision to negotiate a job offer depends on your priorities and the company's policies.

It's important to remember that negotiating a job offer is a common practice for all levels of employees, and is often expected by employers. Negotiations can also demonstrate your confidence, assertiveness, and willingness to advocate for yourself, which can be viewed positively by the employer.

Some industries are more open to job offer negotiations than others, especially industries that are more competitive or have a higher demand for skilled workers. These industries include technology, finance, sales, healthcare, and creative industries.

Here are 10 tips to ensure you are getting fair compensation and benefits for your skills and experience. These tips are discussed in more detail in our [Job Offer Negotiations Resource Guide](#).

1. **KNOW YOUR SALARY NEEDS** (*Pages 4 and 5 of Resource Guide*): It is important to know what your salary needs are based on your actual spending, anticipated spending, and savings targets. Identify the minimum (bottom line), liveable (satisfactory), and ideal (wow!) salary based on your needs, compared to your market value (see #2 below). This can help you determine your target base salary and your minimum acceptable base salary (the minimum base salary you could/would accept).
2. **KNOW YOUR MARKET VALUE/WORTH** (*Page 6 of Resource Guide*): Before you start negotiating, make sure you understand your market value for similar positions in your industry and location. This analysis will help you enter a salary conversation from a place of strength.
3. **KNOW YOUR RIGHTS - SALARY TRANSPARENCY LAWS AND SALARY HISTORY BANS** (*Pages 7 through 9 of Resource Guide*): To understand negotiation constraints, check your state laws before engaging in negotiations. In many states, the law requires employers to include the pay scale for a position upon request or in any job posting. Ideally, find out the pay scale BEFORE negotiating. If your state has a salary ban law, don't disclose your former salary. The salary you are requesting should be based on your skills and the value you will bring to the position, not what you made at your last job.
4. **NEVER NEGOTIATE IMMEDIATELY UPON RECEIVING THE OFFER** (*Page 10 of the Resource Guide*): When you receive an offer, thank the employer, express your excitement for the position, ask any clarifying questions you may have about the offer, and request up to 3 business days to review the offer. If not provided with the offer, request a copy of the employee handbook, benefits guide, benefits contribution information, and copies of policies or governing documents for any benefits or perks that are being offered (i.e. sign-on bonus, restricted stock/stock options, tuition reimbursement, etc.). Do not discuss the salary when the offer is made verbally. Take the time to review the entire offer and benefit/policy documents. See #6 on the next page to identify the items you may be able to negotiate, either in addition to what is being offered, or to offset a lower salary.

If you counter-offer, you need to present all of your counter-offer items together at one time, verbally followed by an email. Make sure to receive an updated offer letter that contains all negotiated changes or additions. Once you submit the signed offer letter to the company, ask for a counter-signed copy for your records.

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Special Feature

JOB OFFER NEGOTIATIONS

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5. **DON'T BE AFRAID TO ASK QUESTIONS ABOUT YOUR OFFER** (*Page 11 of the Resource Guide*): When you receive a job offer, clarify the terms of the opportunity. Ask about the start date, job responsibilities, performance metrics, and benefits. This will help you understand what you're agreeing to and better understand what you can negotiate.



6. **CONSIDER THE ENTIRE JOB OFFER PACKAGE AND KNOW WHAT YOU WANT** (*Page 12 of Resource Guide*): Priorities can vary depending on the job, industry, and negotiation circumstances. Offerings in addition to salary may include healthcare benefits, job titles, work schedules, relocation expenses, vacation, and opportunities for growth, promotion, and professional development. Make a list of your priorities to stay focused and avoid getting sidetracked during the negotiation process.

7. **MAKE IT CLEAR THAT YOU ARE EXCITED ABOUT THE POSITION** (*Page 13 of Resource Guide*): According to [Harvard Business Review](#), if you intend to negotiate, make it evident that you hope to work for the employer. If they think you are not serious about joining the company, they won't come to the table to negotiate.

8. **HELP THE EMPLOYER UNDERSTAND WHY YOU DESERVE WHAT YOU ARE REQUESTING** (*Page 14 of Resource Guide*): If you feel that the offer is inadequate, understand the company's constraints so you can propose options that work for both of you. To have a better chance to compromise around your priorities, request your desired changes at one time, prioritizing the ones most important to you. Explain precisely why your skills and experience justify why you deserve more, but be willing to compromise if necessary.



9. **BE PREPARED FOR TOUGH QUESTIONS** (*Page 15 of Resource Guide*): You may be hit with difficult questions: "Do you have other offers?" "Are we your top choice?" Plan for challenging questions that may require you to explain your intentions or defend your requests. Listen to the questions' tone and meaning and try to diffuse the employer's concerns honestly.

10. **NEVER BURN BRIDGES** (*Page 16 of Resource Guide*): When negotiating your job offer, it's important to be likable, confident, and respectful. Remember that you're advocating for yourself and your needs, but also working with a potential employer with whom you want to maintain a positive relationship. Strive to negotiate collaboratively and constructively to create a win-win situation for you and the employer.

Learn More:

- [Job Offer Negotiations](#) Resource Document - Career Experts Group
- [Salary Negotiations Video: Start Smart](#) – AAUW: Empowering Women Since 1881
- ["15 Rules for Negotiation of a Job Offer"](#) - Harvard Business Review
- [Salary History Bans](#) - AccuSource

ASK THE EXPERTS

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I am completing my last semester of classes for my degree in business and will graduate in May. I am waiting to apply for jobs until I finish school because I don't want to get an offer before I have graduated. Is this a good plan?

– Alexandra J.

First, congratulations on achieving your degree! It's not too early to start looking for your first job. Many employers begin recruiting college students months before graduation, and some even extend job offers before students receive their degrees. By starting your job search early, you increase your chances of finding a suitable job that aligns with your career goals and interests.

Here are some of the best ways to start your search while finishing your degree:

- 1. Create a target list of companies:** Your target list should include companies that match your career goals, values, and interests. When researching companies, consider the industry, company size, location, culture, growth potential, reputation, and compensation.
- 2. Network:** Reach out to your college alumni network, professors, work and social contacts, career counselors, and industry professionals to learn about job opportunities, get advice, and make valuable connections. Attend networking events and career fairs to meet potential employers and learn more about their companies.
- 3. Research jobs:** Use job search websites like Indeed, LinkedIn, Glassdoor, and Monster to find job openings that match your skills and interests. Check company career pages and apply for job openings that match your qualifications. Use websites like ONet OnLine and the Bureau of Labor Statistics to learn details about industries, experience and education requirements, and much more.
- 4. Internships:** Consider securing an internship in your desired field to gain relevant experience and make connections in the industry. Many internships can lead to full-time job offers.

Some great websites for college students looking for internships include:

<https://collegegrad.com/topemployers/internships>

<https://www.internships.com/> (Chegg Internships)

<https://www.internshipfinder.com/>

<https://www.usajobs.gov/>

<https://www.wayup.com/>

<https://collegegrad.com/>

<https://avenica.com/>

<https://www.collegerecruiter.com/>



- 5. Professional organizations:** Join organizations related to your field to connect with industry professionals, attend events, and learn about job opportunities.
- 6. Social media:** Use social media platforms like LinkedIn, Instagram, and Twitter to connect with industry professionals and companies, and to learn about job openings and industry news.

Remember: Start now. It's important to be proactive, persistent, and strategic in your job search to increase your chances of finding a job that best fits you and your goals.

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ASK THE EXPERTS

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With all the layoffs happening in the tech industry, I am worried about not being prepared if it happens to me. How do I best prepare if I am laid off? – Todd M.

First, you are not alone in your concern. According to the [2019 Intoo Layoff Anxiety Study](#), a survey conducted by The Harris Poll on behalf of Intoo, 47% of employed Americans say they do not feel prepared for the possibility of being laid off. This is in spite of record-low unemployment rates.

There are several steps you can take to prepare:

1. **Build an emergency fund:** An emergency fund with three to six months' worth of living expenses can help you weather a period of unemployment. Start saving as soon as possible by setting aside a portion of your monthly income.
2. **Review your expenses:** Take a close look at your expenses and identify areas where you can cut back. For example, consider canceling subscriptions or memberships you are not using, reducing your entertainment expenses, and cooking meals at home instead of dining out.
3. **Update your resume and LinkedIn profile:** Keep your resume and LinkedIn profile up to date with your current skills and experience. Make sure you are networking with your connections consistently. The relationships you build and nurture now can help you find a new job if you are laid off.
4. **Stay informed:** Stay informed about the state of the company you work for and the industry in which it operates. If you hear rumors of layoffs, prepare accordingly.
5. **Consider additional income streams:** A side hustle or freelance work can help you bring in additional income and make ends meet if you are laid off.
6. **Update your skills:** Refreshing and updating your skills and competencies can help you prepare for the future and increase your earning potential. Upskilling can also help you stay competitive, improve your job performance, adapt to new roles, and pursue your interests. Check out our CEG website "[Resources](#)" page for [Lifelong Learning Resources](#).
7. **Understand your benefits:** Make sure you understand your company's benefits, including severance pay, unemployment benefits, and health insurance. This will help you make informed decisions if you are laid off.
8. **Seek financial counseling:** If you struggle to manage your finances or need help creating a plan, consider seeking financial counseling. Many non-profit organizations and community groups offer free or low-cost financial counseling services.

For more tips and advice, read our [October 2022 newsletter](#), which includes the article "How to Survive a Layoff" and other articles focused on career transitions.

Job loss is not always within your control, but how you respond to it is. Along with the concrete steps above, you can further manage anxiety by taking care of yourself, focusing on the present moment, staying informed, talking to others, making a plan, and seeking professional help if necessary.

SHARE YOUR CAREER QUESTIONS WITH OUR EXPERTS. [CLICK HERE TO SUBMIT YOUR QUESTION!](#)



HOLIDAY HIGHLIGHTS

by Laura Johnson

NATIONAL FINANCIAL LITERACY MONTH

National Financial Literacy Month is recognized annually in April to raise public awareness of the importance of financial literacy and maintaining intelligent money management practices.

According to National Today:

- In the U.S., one out of every five students lack basic financial literacy skills.
- 29% of working women showed basic financial literacy skills, while 47% of men demonstrated those skills.
- 54% of student loan holders didn't know about their future monthly payments before taking out their loans.
- According to a national survey, 20% of adults have participated in financial education.

How can we gain a better understanding of our finances?

- Start early by educating children about money management.
- Create a budget to help you track your income and expenses.
- Train yourself to save a portion of your income regularly.
- Learn about different investment vehicles.
- Understand different types of debt.
- Understand how credit scores work and know your score.
- Develop a financial plan that takes into account your long-term goals.
- Reach out to a financial advisor or other financial experts for advice.



While it might seem like a strange topic to "celebrate," the more you know about finances, the more prepared you'll be to make intelligent decisions and have financial security. Here are 8 ways to celebrate financial literacy month.

1. **Host financial education workshops:** Organize workshops in your community or workplace to teach people about budgeting, saving, investing, and debt management.
2. **Share financial literacy resources:** Share financial literacy resources on social media or in your local community to help spread awareness about financial literacy.
3. **Encourage financial goal setting:** Encourage people to set financial goals, such as saving for a down payment on a house or paying off credit card debt, and provide resources to help them achieve those goals.
4. **Volunteer for financial literacy programs:** Volunteer to help organizations that focus on financial literacy, such as local schools or community centers.
5. **Organize financial challenges:** Organize savings challenges or debt reduction challenges to help people develop good financial habits and achieve their financial goals.
6. **Start a book club:** Start a financial literacy book club where people can read and discuss personal finance and money management books.
7. **Host a financial literacy fair:** Organize a financial literacy fair to bring together financial institutions, nonprofits, and other organizations to provide resources and education on financial literacy.
8. **Advocate for financial education:** Advocate for financial education in your local schools, government, and community, and encourage others to do the same.

The good news? Financial literacy will help you gain economic confidence, which results in financial stability. The goal is to be financially prepared for the good and bad days. The more you know, the better.

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HOLIDAY HIGHLIGHTS

NATIONAL HUMOR MONTH

This is no April Fool's joke... Humans have been making each other laugh for a very long time. Historical research has suggested that **human laughter began over 10 million years ago!** Are you looking for a new career? The study of laughter, or gelotology, is a growing field!

Whether you're chuckling at a sitcom on TV or quietly giggling at a newspaper cartoon, we've long been told laughing is the best medicine. It's a great form of stress relief. The data is mounting about the positive things laughter can do. It stimulates your heart, lungs, and muscles and increases the endorphins released by your brain. **A good chuckle can fire up and then cool down your stress response. It increases and then decreases your heart rate and blood pressure giving you a peaceful, relaxed feeling.**

Over the long term, laughter may improve your immune system, relieve pain, increase personal satisfaction, and improve your mood.

National Humor Month aims to celebrate and spread laughter, so enjoy yourself and have fun! **Here are some ideas to help you celebrate it, along with some workplace humor:**

1. Share jokes with friends and family.
2. Watch a comedy movie or program.
3. Read a humorous book.
4. Attend a stand-up comedy performance.
5. Organize a comedy night or funny talent show.
6. Create humorous content for your blogs, newsletters, or social media posts.



When your boss asks you to train your replacement



I told my boss that three companies were after me and I need a raise.... My boss asked "what companies?" "Gas, water, and electricity company."

To err is human, to blame it on someone else shows management potential.

I will now be signing all emails with this disclaimer: On average, it takes me two days to overthink the best response to your email. You can ensure that I will reply to you in my head and forget to send you an actual reply. In the future, please save us both the stress on our mental health and avoid sending me any emails.

“ELEVATE YOUR CAREER WITH AN EXPERT” QUARTERLY SUBSCRIBER RAFFLE.

To thank those who subscribe to the “Your Career > Your Future” newsletter each month, we have rolled out the “Elevate Your Career with an Expert” quarterly subscriber raffle.

At the beginning of every quarter, we will randomly draw a name from all active subscribers, with the **winner receiving their choice of one complimentary career-related service** from one of our Career Experts.



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Review

LinkedIn
Assessment

Personal
Branding
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For your chance to be entered in future
“Elevate Your Career with an Expert” quarterly subscriber drawings,
click [here](#) to subscribe.

CONGRATULATIONS TO
ROBERTA HENNESSEY,
WINNER OF THE 2ND QUARTER 2023
SUBSCRIBER RAFFLE!

Be sure to check out the May “Your Career > Your Future” newsletter to find out which free service Roberta chooses!

DON'T MISS YOUR CHANCE TO WIN!

The 3rd Quarter 2023
Subscriber Raffle Drawing
Will Take Place on July 10, 2023

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FOR MORE GREAT INFORMATIONAL AND INSTRUCTIONAL VIDEOS, VISIT OUR YOUTUBE CHANNEL

JOB SEARCH

[Susan Chritton](#) - discussion with Jacqueline Peros on "Career Strategies for the Professional"

[Marie Eddy](#) - discussion with Denise Bitler on "The Coaching Process"

[Jacqueline Peros](#) - discussion with Laura Johnson on "Brand Visibility, Network Expansion, and Career Agility"

[Marie Eddy](#) - Checklist Fun in Google Sheets for Your Job Search

[Denise Bitler](#) - LinkedIn Post Ideas Made Easy

RESUMES

[Elyse Pipitone](#) - Tips for Writing a Winning Non-Profit Resume & Samples of Best Practices

[Jeanne Stoner](#) - Tips for Writing a Winning Technical Resume & Samples of Best Practices

[Laura Johnson](#) - Tips for Writing a Winning Executive Board Resume & Samples of Best Practices

LINKEDIN

[Jeanne Stoner](#) - Building a Job Search Strategy Using LinkedIn (Demonstration)

[Jeanne Stoner](#) - Using LinkedIn Features Wisely

MISCELLANEOUS

[Denise Bitler](#) - discussion with Laura Johnson on "Understanding Your Health Insurance Options"

[Michele Saunders](#) - discussion with Denise Bitler on "Mindset"



CHECK OUT SOME OF OUR GREAT RESOURCE DOCUMENTS

[Critical Issues Facing Neurodivergent Job Seekers and Employees](#)

[Using LinkedIn Job Search Features](#)

[Social Media Engagement Checklist](#)

[Returnship Program Support](#)

[Gig Work Resource Guide](#)

[Lifelong Learning Resources](#)

[Job Offer Negotiations](#)



[430 Action Verbs That Will Move Your Resume to the Top of the Pile](#)

[310 Resume Power Adjectives That Define Your Value Proposition](#)

[Understanding Your Health Insurance Options](#)

[Salary Isn't Everything - Benefits and Perks to Consider When Evaluating a Job Offer](#)

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**MEET YOUR
CAREER EXPERTS GROUP**



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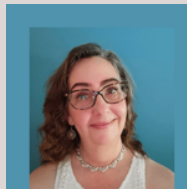
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**ALONE WE ARE UNSTOPPABLE.
TOGETHER WE ARE A POWERHOUSE!**

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**Stay tuned for our May 2023 issue,
"Recommit and Reset Your Career"**