

What's Missing in Your Job Search?

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Sector:

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What's Missing in Your Job Search?

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OK! You are all set, right? You've got a professionally-written resume and cover letter. You've worked hard to develop your value propositions and communication messages for interviewing. You're networking. So, what could possibly be missing from your job search?



I talked to a few career experts who shed light on some things that you might not think of during your search process. Let's tune in!

1. Evaluate the company, just as they are evaluating you.

Jason Boltax of JHB Human Capital Management tells us that the workplace you choose needs to fit your intrinsic values. Knowing which elements are most important to you is the perfect place to start in your evaluation of any company.

Jason advises that you ask yourself "What kind of environment do I personally require to thrive? Does the style of this workplace seem to fit my needs? What will it be like to work there day in and day out? Are there team meetings or are people expected to operate autonomously?"

He also suggests that you "ask if you can talk to someone who has been doing this job and be sure to meet the people on your team. Look at the workspace you will be assigned. Your goal is to assess what your day-to-day work life will be and decide if that is what you want and need in a position."

Other questions and topics Jason suggests exploring include asking the hiring manager how they got to where they are - did they advance through company? Will you be doing nitty-gritty, heads-down kind of work, or will you have interaction and influence over business strategy? Can you see how your position will influence the bigger picture at the company? How will your role impact the bottom line?

Have you ever accepted a job without asking these necessary questions and then found acclimation to the environment difficult? Perhaps you spent a lot of time learning "their way" of doing things when you could have been immediately executing projects successfully in another company. The answers to the above questions will help you avoid this and decide if this is the environment for you *before* you accept the position.

Your job takes up at least 40 hours of your week - not to mention the time it takes to prepare for your day, commute, and maybe even entertain clients. It's important to like where you work!

2. Make money from all directions - take your 401k with you!

When a professional changes jobs, what to do with their 401k plan is often overlooked. They concentrate on finding a new job, and they tend to put everything else on the back burner. Then, they forget about their 401k plan with the old employer and the account sits there for years!

Bill Blanco, a financial advisor with Merrill Lynch, recently started working with one senior-level finance executive that had three separate 401k accounts dating back to 1985! These accounts (worth about \$275,000 when he met her) were earning only 2 - 3% annually! If she had put that money in a rollover account, she might have doubled her investment because the stock market has been up 7 times since 1985. Instead, she missed all the big market moves since the 1980s and has suffered financially for it.

So, besides that extreme example, what are other disadvantages of leaving your money in a previous employer's 401k? Limiting your options and limiting control over your accounts. No one with your best interest in mind is watching the accounts, no one is interested in your financial goals, and no one is ensuring that your investments are performing. You're limited to the company's investment options, and you cannot move your money around.

Bill points out that after you leave an employer, they are no longer contributing to that 401k account and no one is looking out for your total financial picture. You might be duplicating your investment strategies in each of your 401k plans, which doesn't allow you to maximize your investments. Moreover, there are

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fees that investment plans charge to continually manage your accounts. Having four different 401k plans means you are being charged four different fees annually -- yet another cut into your financial wealth.

It's worth it to work with a planner to roll that same money over into ETFs, bonds, individual stocks, and mutual funds to allow you more investment flexibility. Plus, this approach allows your financial planner to alert you to potentially profitable options.

3. Start planning your future today.

Set yourself up to achieve your five-year goals right now, says Jeri Quinn of Driving Improved Results. "Plan out where you'll be financially and professionally. Understand the motivations, obstacles, and consequences of reaching your goal. Then, pursue the training and development it takes to get there." First, you must start with an inventory of your goals.

Your success program should include reading professional resources and perhaps joining a discussion group to explore ideas with other goal-oriented professionals. Acknowledge your skills and figure out where you want to improve and change your abilities. Then, pick solutions and develop action plans that meet your needs.

Identify other people that can help you achieve your goals and set up an accountability partner that will help you stick to your deadlines. For example, if your area of need is leadership and executive skills, you might develop a research plan complete with topics to investigate. You might want to hire an executive coach to help you compile this plan. Also, find opportunities in your present job to take on more leadership roles.

If you're switching career paths, you need to show you can do the job. Being able to demonstrate how you've prepared yourself will impress a potential employer. Doing research, taking classes, and getting involved in your chosen field will go a long way in capturing an employer's attention.

"Push yourself, set up a plan, and execute the plan. You'll be sure to reach your professional goals," encourages Jeri.

4. Stay in touch with the stress factor.

When Clay Cockrell, a licensed clinical social worker with a private therapy practice in New York City, meets with clients in job transition, he reminds them how stressful a new job can be. As he points out, "When you walk into a new job, you are essentially changing who you are because you're changing who you interact with during waking hours."

In addition, you don't know who in this new company can be trusted, who will try to steal your thunder, and with whom you should align yourself.

Clay reminds his clients that there is actually a grieving process when you're letting go of a persona in one workplace to go to another. You might have been the person that always bought the donuts on Friday, or perhaps you were the happy-hour coordinator. Don't downplay the stress of these changing elements in a new position.

One of Clay's clients had just finished her doctorate degree after three years of studying every night while working a part-time administrative position. Right away, she noticed that the structure of a full-time job and the dynamics of being in a management-level position required a completely different set of skills. Originally, she had downplayed the changes and impact she was experiencing, but she soon found herself confused and frustrated. Because her nights were free, she thought she would have more energy. In reality, the stress of her new position was even more exhausting than attending school. Although she found her footing after a couple of months, it could have been quicker had she gone into the situation with open eyes.

So how does Clay advise his clients when they start new jobs? "First, don't take on too much at one time. For example, don't attempt to change jobs, get married, buy a car, and remodel your home simultaneously," he advises. "Start by being yourself - yet do not be overly friendly or trusting right away. It's best to be a little reserved until you find out who the players are in your new company."

Clay also advises you scout out the surroundings of your new workplace prior to your first day. For example, where will you get coffee? Is there a good lunch place nearby? What is the nearest subway stop, drug store, or parking lot? Getting the little things in place ahead of time will help you feel more comfortable as you start your new job.

5. Don't deny yourself the benefits.

There is a new benefit making its way into the benefits packages of companies. Sheila White, a long-term care insurance advisor with Provista Group, works with human resource departments of several companies to help them develop robust long-term care insurance offerings for employees.

Because several industries are experiencing a greater challenge in the attraction and retention of employees, they are implementing this important benefit to enhance their recruiting efforts. This insurance is most often made available to employees at a discount (usually 7 - 10%). Some companies even pay for the insurance for employees, especially those at the executive level.

These companies know that if your and your family members' health is taken care of, it means you can be in the office instead of trying to care for sick loved ones. Studies have shown that companies lose thousands of dollars annually to employees on the phone with doctors and those taking vacation and unpaid leave to attend medical appointments when acting as the family caregiver.

Why is this so important to you? Because long-term care insurance can help not only you, but also your extended family. You don't even have to get the insurance for yourself to let your family member take advantage of it (although accidents can happen to you also). So, if you're offered the insurance, think about your parents' health needs now and down the road. Even your siblings, grandparents, in-laws, aunts, and uncles can reap the benefits of this insurance.

In addition to the wellbeing of your family, consider the monetary cost of serving as your family member's caregiver. You could be risking your future retirement funds or even current salary if you needed to leave your job to provide care that is too expensive to pay for outright.

Long-term care insurance is the perfect solution for professionals whose parents or extended family may need extra healthcare help. "This kind of insurance is something most people do not want to think about; the reality is, you never know when you or a family member is going to need it." She says. "Therefore, if you have your choice of employers - go with the one offering long-term care insurance."

6. Communicate Your Way to the Top.

Are your communication skills keeping you from climbing the ladder? People who want upward mobility in their careers need to develop communication skills that position them as a knowledgeable and motivated leader.

Jayne Latz, a speech consultant with Corporate Speech Solutions in New York City, has worked with several professionals who seem stuck in their positions. She finds that some people are afraid of the challenges that moving up presents so they stay in jobs longer than they want to. Perhaps the individual has a specific communication issue he or she is concerned about - pronunciation problems, speaking clearly, public speaking, or making presentations.

Jayne has found that many foreign-born professionals who take English classes in large groups have the worst pronunciation. Teachers in those settings simply cannot give each student the one-on-one attention they need to develop proper pronunciation techniques and use of articles (a, an, the) that are unique to the American vocabulary.

In addition, while most of her clients are native English speakers, they're sloppy and lazy with their speech. "People tend to mumble or swallow their words. They also leave off letters - like the person that says shoppin' instead of shopping." Other communication issues include low volume and lack of projection.

Jayne has even seen these issues lead to litigation. Imagine what can happen when a doctor doesn't speak clearly and the person dictating his instructions has to guess what he said - those instructions can be misinterpreted with dire consequences.

So how can you improve your communication?

1. Consistently finish words and pronounce all consonants.
2. Pronounce nouns correctly.
3. Speak phonetically.
4. Use participles effectively.
5. Eliminate filler words like "ah" and "um".

Taking each of our experts' advice will help you stay on track with your job search. Thinking about your immediate situation, and the circumstances you will face in the future, will help you climb the career ladder with efficiency, ease, and profitability. Best of luck!

Kimberly Schneiderman is owner of [City Career Services](#), a company that provides job search tools including [Resumes, Cover Letters, and Interview Workshops](#) to goal-oriented professionals at all levels and across all industries.

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