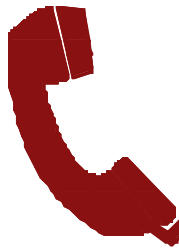


2024 LIFE SKILLS ASSESSMENT

FACT SHEETS

4-H FCS National Championship
Skill-A--Thon





Finding Work

The Job Interview

A job interview is a time to exhibit your talents. The employment interview is the most important part of your job search. Those 20 or 30 minutes can determine your career path. You have to sell yourself by the way you look and the way you act, as well as by the qualifications you present. It is your opportunity to convince an employer that you can make a contribution to the company or organization where you are interviewing. During the job interview an employer judges your qualifications, appearance and over-all qualities for the job opening. Equally important, a job interview gives you a chance to evaluate the job and the employing organization.

Before the Interview

1. Assemble all necessary papers to take to the interview

- Resume or personal data sheet
- Licenses, Social Security card and/or military records
- Samples of work, if relevant
- List of questions you want to ask the interviewer about the job

2. Learn all you can about the prospective employer

- What are the products and services?
- What is its reputation?
- What types of jobs are available?

- What are the hiring policies and practices?
- What are their salary ranges?
- What are their goals?

3. Identify what you have to offer—Refer to Preparing A Resume, SP-461-C.

- Your education, training and experience—what you have done, know how to do and can do.
- Remember all the skills, abilities and talents you possess that will make you an excellent employee.

4. Consider your potentials as an employee

- Why do you feel you can do the job?
- What makes you qualified for the job?
- What do you have to offer the company or organization?
- Why do you want to work for the employer in question?

Pre-Interview Checklist

Before you leave home for your interview, check the following:

- Are you properly dressed? Avoid fashion extremes. Be clean, neat and well-groomed.
- Have you researched the organization you are interviewing with?
- Do you know the interviewer's name? If not, get it from the

receptionist before the interview.

- Have you formulated answers for usual interview questions?
- Do you have all necessary information for the interview? This includes items such as resume or personal data sheet, names and addresses of references, pen and note pad.
- Is there someone you could do a practice interview with? You will benefit from suggestions for improvement.

The Interview

1. Be pleasant and friendly, but businesslike.
2. Go alone to the interview.
3. Tell the receptionist your name when you arrive.
4. Obey the rules of politeness and etiquette. Shake hands if a hand is extended to you first; do not chew gum or your nails; and greet the interviewer by appropriate title: Mr., Mrs., Miss or Ms.
5. Let the employer control the interview. Your answers should be frank and brief but complete, without rambling. Avoid being a yes-or-no applicant.
6. Know what job you are applying for. Avoid saying "I'll do anything if you will give me a chance." Be ready to show you are interested in learning a new job if your interviewer offers to train you.
7. Stress your qualifications. The employer's questions or statements will indicate the type of person wanted for the job. Use

<p>these as clues in presenting your qualifications.</p> <ol style="list-style-type: none"> 8. Be ready for surprise questions, and think before you answer. 9. In discussing your previous jobs and work situations, avoid criticizing former employers or fellow workers. 10. Do not discuss your personal, domestic or financial problems unless you are specifically asked about them. Then, limit your comment. 11. Do not be in a hurry to ask questions unless the employer invites them. But do not be afraid to ask what you need to know. 	<ol style="list-style-type: none"> 12. If the employer offers you a job, be sure you understand exactly what your duties will be. A definite understanding about the nature of your job will avoid future disappointment for either you or your employer. 13. Be prepared to state the salary you want, but not until the employer has introduced the subject. Be realistic in discussing salary. 14. If the employer does not definitely offer you a job or indicate when you will hear about it, ask when you can expect the hiring decision. Conduct yourself in a 	<p>positive and confident manner. Remember, you have maturity and valuable life experience to offer an employer.</p> <ol style="list-style-type: none"> 15. If the employer asks you to call or return for another interview, make a written note of the time, date and place. 16. At the end of the interview, thank the interviewer for the time and consideration for employment. If the firm cannot use you, ask about other potential employers who may need a person with your qualifications. 17. Write a follow-up letter to the interviewer.
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Answer Questions with Care

Following is a list of questions job interviewers might ask and what they really want to know. How you answer questions is the key to your employment. Consider these questions carefully and formulate answers prior to your interview.

The Question Asked	What the Interviewer Really Means	How to Answer
1. What is your experience?	1. Tell me what you know and what you have done in previous jobs that will be useful in handling this job.	1. In answering this question, build on your knowledge of the organization and stress the details of your experience that match the needs of the job. Tie your abilities to the needs of the position.
2. Why are you interested in this job?	2. If we hire you, will you be able to manage the problems involved?	2. Avoid general comments; zero in on how you can contribute to solving specific problems and reaching goals.
3. Tell me about yourself.	3. Tell me what you can do for this company and how you will fit in here if we hire you.	3. Be ready to give examples of previous experiences and personal characteristics that fit this job. Also include what others have said about your performance.
4. What is your greatest strength?	4. Are you good at any of the things we have a problem with and/or are important to this job?	4. Know what the organization needs and capitalize on that. For example, if you know the last person to hold the job was disorganized, comment on your organizational abilities. Emphasize your maturity and life experiences.
5. What is your greatest weakness?	5. Do not tell me you're perfect. I will not believe it.	5. Do not confess real problems. Choose a "weakness" that can be considered a strength. For example, confess to having a "thing" about promptness.
6. Why do you want to change jobs?	6. I want to know what kinds of trouble we can expect from you.	6. Give an honest, straightforward answer. Avoid bad-mouthing others and disguise difficulties in positive language. Point out what attracts you to this job.
7. What kinds of personal crises have forced you to miss work?	7. I want to see if you are a dedicated employee and also get around equal opportunity laws relating to marital status and children.	7. Be careful not to fall into the trap of mentioning child-related crises. Use a personal example, such as the day a dental filling fell out.
8. What are your interests outside of work?	8. Will your leisure activities embarrass us or interfere with your giving us your best?	8. Describe interests that enhance your value to the company, not those that might result in costs to the organization. If the company is into supporting the community, highlight your volunteer work.
9. What salary do you expect?	9. Do you have realistic expectations or are we wasting each other's time?	9. Put this question off as long as possible and try to get the interviewer to give you a salary figure first. Go prepared with what you consider to be a fair wage based on your knowledge of the organization and local wages for similar jobs. Be prepared to deal with a lower offer than you expect. Be prepared to discuss your salary realistically.



As you can see from the previous questions, interviewers are really quite interested in what you have to offer the organization they represent. Listen carefully to the interviewer, and with each question, think "What do I possess that would be useful in that situation?" Discuss that skill, ability, experience or talent. Help the interviewer see that you are indeed a product the organization cannot do without. This is your chance to sell your abilities and maturity.

Questions You May Ask

An interview is a two-way street; you are expected to ask questions. Ask relevant questions which indicate you have thought through the job carefully. Questions you might ask include:

- What are the responsibilities of this position?
- With whom will I be working?
- What opportunities will the position offer for advancement?
- Does the organization promote from within?
- Is there an organizational training program available for self-improvement?

Avoid questions about breaks, vacation schedules and working hours.

Illegal Interview Questions

An interviewer must be careful not to ask certain questions because they may be discriminatory. These questions may not be asked on job application forms either. The questions relate to age, children, marital status, national origin, race and religion. If an interviewer does ask you one of these illegal questions, you can:

- Ignore the fact that it is illegal and answer it in a way that will not harm your chances of getting the job.
- Answer with a question of your own, such as "Is that relevant to the requirements of the position?" or "Does that have any bearing on my work performance? I don't want to burden you with details of my personal life."

You should ask yourself, "Do you really want to work for someone who is interested in such questions?"

Make Yourself a Memorable Applicant

Leave the interview on an upbeat note, stating your interest in the job and your hope for a favorable

decision. After an interview, a courteous and valuable job-getting idea is to write a letter to the person who interviewed you. Its purpose is to thank the interviewer for his or her time and interest or advice. The hidden purpose is to remind the interviewer of your particular qualifications and continuing interest. Never follow up with daily telephone calls to find out what has been decided about the job. Your follow-up letter can be very simple. Make sure it looks professional and is free of mistakes and misspellings. Here is a sample of an excellent follow-up letter.

Learn from Each Interview

After you leave an interview, take a few minutes to evaluate how things went. Be honest with yourself, but don't be too hard. The important point is that you do your best and

715 Clovis Drive
Somewhere, TN 20000
April 25, 1995

Mr. Sam R. White
Marketing Coordinator
Zoom Corporation
3893 Factory Boulevard
Anywhere, GA 99999

Dear Mr. White:

Thank you for taking the time to talk with me yesterday about working for Zoom Corporation. The description of the regional marketing assistant position sounds extremely interesting, and I would like to be part of your organization. Zoom Corporation impresses me as a company that recognizes employees' skills and assists employees to grow and become productive.

I appreciate having the opportunity to be interviewed for the position. I look forward to hearing from you about your hiring decision.

Sincerely,

John W. Doe

learn from your mistakes. Ask yourself.....

- Did this interview go well? Why?
- Was there something I could improve? What?
- Was there anything I could do differently next time? If so, what?
- Do I need assistance in planning future interviews? If so, what kind of assistance? Where can I find this type of help?

You will not be offered a job every time you are interviewed. This happens to everyone. When you are not hired, you will wonder why. Perhaps you did something wrong during the interview. Use the checklist on this page to determine how you might better prepare yourself for the next interview. Check "yes" or "no" after each statement.

Total up your "yes" answers and your "no" answers. If you come up with more "no" answers, you need to find ways to improve your image as a potential employee. If you have more "yes" answers, you are well on your way to that successful job. The following ideas might help you as you continue your job search.

- Seek help from friends and associates as you undertake your job search. You will want to be careful not to jeopardize your present job, if currently employed.
- Follow up on all reasonable job leads. Be assertive in your search. More than one contact may be needed to land the perfect job.
- Keep up your spirits. Don't let rejections undermine your self-confidence.

Interviewing for a job is hard work. It requires continued effort. Try

	Yes	No
1. I was neat and well groomed.		
2. I exhibited a positive attitude.		
3. I was self-confident, but not cocky.		
4. I was enthusiastic.		
5. I had my career goals well defined.		
6. I completed the job application neatly and accurately.		
7. I was aware of the organization, its product and/or service.		
8. I spoke clearly and looked at the interviewer.		
9. I had the training and/or experience required.		
10. I was tactful and avoided criticizing others.		
11. I was courteous and thanked the interviewer for his/her time.		
12. I had realistic salary demands.		
13. I was on time for my interview.		
14. I inquired about job security and benefits, but I didn't show excessive interest.		
15. I asked questions about the job and its responsibilities.		
Total		

not to get discouraged if you don't get the first few jobs you interview for. Remember, the job market is tight, and often many people are competing for the same job. Let each interview be a learning experience for you. Learn from each contact and improve your skills, so when the "right" job comes along, you will be the best candidate.

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Prepared by Glennis M. Couchman and Joyce H. Christenbury, Extension Family Resource Management Specialists. Clemson University Cooperative Extension Service.

Adapted for use in Tennessee by: Etta Mae Westbrook, Professor and Leader, Family Economics; Martha Keel, Associate Professor and Leader, Housing and Design; Bridgett Smith, Associate Professor, Clothing; Celvia Dixon, Associate Professor, Family Economics; and Alan Barefield, Assistant Professor, Agricultural Economics and Resource Development.



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 and county governments cooperating in furtherance of Acts of May 8 and June 30, 1914.
 Agricultural Extension Service
 Billy G. Hicks, Dean

Making Decisions – Dressing for an Interview

Getting Off to a Good Start

The way you look during an interview *may* decide if you get the job. How you look is very important! Persons who talk with you about the job will form ideas about you. These ideas are made within a few seconds after you walk into the room. This is called a “first impression.”

Right or wrong, first impressions may become lasting impressions! Impressions are made based on how you look and how you act. Your appearance is made up of your clothing, your personal grooming and your body language. All three of these areas are important. They provide hints to the employer about your self-confidence and ability to fit in with the other employees. From your appearance a lot of ideas are formed about your interest in the job and if you can do the work. Make sure your look tells the right story.

Your Clothing

The job you are applying for will help determine the clothes to wear to the interview. Whatever the job, think *basic* and keep it *simple*. Clothing does not have to be new or expensive. It should, however, *always* be clean, pressed, and fit the body properly. If possible before your interview, plan a visit to the place of business. Arrive in time to watch workers coming to work or leaving. Look at the type and style of clothing employees are wearing. Entry level or blue-collar jobs may require a uniform. For the

interview, dress neatly in a dress-casual outfit. If your job is at a sales level position, dress neatly and in keeping with fashion. Other jobs at this level include many secretarial, receptionist, and host/hostess positions. Manager level jobs require a basic suit for both men and women. A basic necktie for men, and simple attractive jewelry or a scarf for women is appropriate.

Think *basic* and *keep it simple* also apply to selecting garment styles and colors. Above all clothing must be neat and well-fitted to the body. Colors and textures should look good on the individual. Traditional, classic styles are always appropriate. Select a garment with sleeves; never go sleeveless. Garments (dresses, shirts/blouses) with buttons should be buttoned. Men may leave the collar button open if a tie is not worn.

Solid colors are always appropriate. Stripes, checks and simple patterns may be all right for women. Women should not wear floral, very sheer, or lacy fabrics. Conservative necklines are best for an interview session. Socks for men and hosiery for women are a requirement for all levels of interviews. Shoes should always be polished and in good condition. Women should never wear heels higher than two-inches. Sandals or overly trendy styles (platforms, very chunky heels, etc.) are not recommended for an interview. Men should wear dark shoes and matching socks. Neutral hosiery or hosiery that blends hemline and shoe color is best for women.

Accessories and jewelry should blend with the outfit. For men, try to match the belt with shoes and socks. If a tie is worn, keep it basic and simple. This is not the time for red, or ties with cartoon characters. The only jewelry for men might be a watch and a wedding or a class ring if appropriate. Leave your necklace and earrings at home.

Women should choose accessories that go with their outfit and body shape. Earrings should be simple. Jewelry should not dangle or make a noise. One ring on each hand is enough. Handbags should be easy to handle and large enough to hold necessary items. Leave the large ones with lots of straps at home.

Your Grooming

Good personal grooming habits say a lot about how you value yourself as a person. This is one of the visual clues interviewers notice very quickly. Make a point to bathe your body, wash and style your hair the evening before or morning of your interview. Brush your teeth, and use a mouthwash or breath mint before you arrive at the interview.

Hair style should be neat and attractive. If your hair needs to be trimmed, get it cut the week before your interview. Hair color should appear natural. Don't experiment with color the evening before. Control long or unruly hair with combs, pins or bands that blend with hair color. Hair spray can also help control hair. Use only enough to gently hold hair in place. Hair should never look artificial or plastered to the head.

Inspect and groom fingernails. For men, the nails should be clean, smooth and no longer than the edges of the finger tips. Women should adjust their nail length to correspond to the job requirements. Long nails are

viewed as getting in the way of many activities. Long, bright fingernails or chipped nail polish are never appropriate.

The use of makeup is a matter of choice. If used, it should flatter and improve the appearance. Makeup should never draw attention. A lot of makeup is not appropriate for an interview. Women should use eye shadow sparingly. Lipstick should go with the outfit. Avoid dark, bright or flashy lipstick.

The use of too much perfume or aftershave may be offensive to some individuals. If you wear them, never apply them just before the interview. Men should wash their hands after using cologne or aftershave. This will prevent the transfer of the odor when shaking hands. Women should use only very small amounts on the inside of the arm at the elbow.

Your Body Language

It is normal and natural to be somewhat nervous about the interview. Do a "dress rehearsal" in front of a large mirror the day before. This may help you feel better about the situation. Notice your posture while you sit, walk and stand. Women especially should practice walking in the shoes they plan to wear. Be sure to always stand and sit tall. Shoulders should be back and somewhat square. Head should be up and looking forward. You do not need to watch your feet. They know how to walk.

Look individuals in the eyes as they are talking with you. Speak loud enough to be heard, but soft enough to be pleasant. If the interviewer extends a hand, shake it firmly. A limp handshake does not give a good impression. Remain standing until the interviewer offers you a seat. When seated, the feet should be firmly on the floor in front

of you. It is best if women cross their feet at the ankles rather than the knees.

During the interview find a comfortable location for your hands. Hands may be clasped together in your lap. They may also be placed one on top of the other. Don't let

yourself "play" with your clothing, drum with your fingers, or shake a foot or leg nervously.

Last, but not least, put a smile on your face! Share that smile with everyone you meet. This could be your lucky day!

Linda M. Heaton, Ph.D.
Extension Specialist for Clothing and Textiles (retired)

Revised by:
Marjorie M. Baker, M.S.
Extension Associate for Clothing and Textiles

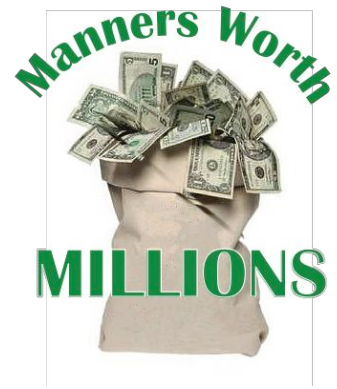
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UGA
extension



Meeting & Greeting

Compiled by Casey Mull, Marilyn Poole, and Cheryl Varnadoe

Being around people is always more fun if everyone knows everybody, whether it is a meeting, school event, or a family function. Remember that you only have ONCE to make a good first impression. To make a good impression, you should stand tall, have good posture, and seem alert and interested. It's great to meet new people, but it's even better when someone introduces you.

INTRODUCTIONS: THINGS TO REMEMBER:

1. Introduce the More Important First!
 - a. Most important Person Gets the Gold! It is polite to introduce someone to the more important person or younger people to older people or boys to girls. That means that you say the more important person or older person's name first.

For example:
Governor Deal, I would like to introduce TO YOU my brother, Casey Smith.
Casey, this is our honorable Governor, Nathan Deal.
Grandmother, I would like to introduce TO YOU my friend, Sally Jones. Sally, this is my grandmother, Susan Smith.
 - b. Say, "I would like to INTRODUCE TO YOU" .. like Happy Birthday TO YOU.....

This is preferred over "I would like to introduce you to"
 - c. Give them something to talk about... 4-H event, sports, a book, where they are from, etc. Be an active listener.
2. Always, repeat their name after you have been introduced to someone: "It is nice to meet you, Mrs. Jordan."
3. Introduce yourself if needed. "Hello, I am Courtney Jones. It's great to meet you, Coach Gaines."
4. Name Tag On the Right: When you shake hands, your eye goes up the arm to the name tag which will help you remember their name.
5. Firm Handshake: Not too soft or too hard, 2 quick shakes, web to web. That means the web of your right hand should be touching the web of the other person's right hand.
6. Keep eye contact, be interested!
7. Be Respectful. Do not interrupt others while people are talking. Give compliments. Remember to say Please and Thank you when appropriate.

FIRST IMPRESSIONS:

What should you say when you meet someone?

It's nice to meet you, Mrs. Jones. Remember to repeat their name.

Where do you look while you are being introduced to a new person?

Have eye contact with the person.

What do you say to introduce two people to each other?

I would like to introduce TO YOU.....

PRACTICE INTRODUCTIONS:

In a group of 3 people, practice the following introductions:

1. Introduce a 4-H'er to your County Extension Agent
2. Introduce your Extension Agent to a Community Leader
3. Introduce your friend to your Grandmother
4. Introduce your neighbor to your teacher
5. Introduce yourself to a new classmate
6. Introduce your sister to your teacher
7. Introduce your friend to your mom
8. Introduce your dad to your coach.

COMPILED and WRITTEN by: Mandy Marable, State 4-H Staff

Casey Mull, State 4-H Staff

Marilyn Poole, UGA Senior Public Service Associate

Cheryl Varnadoe, State 4-H Staff

Special thanks to Amanda Stephens, State 4-H Program Specialist, and Will Walker

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PEER REVIEWED by:

Dr. Janet Fox, Louisiana State University Extension, LSU State 4-H Staff.

Dr. Lori Gallimore, University of Tennessee Extension, Tennessee State 4-H Staff.



Beverly Sparks
Associate Dean for Extension



Arch D. Smith
State 4-H Leader/Director of 4-H

J. Scott Angle, Dean and Director, College of Agricultural and Environmental Sciences

Group Curriculum #3GC3

Spring 2014

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RESUMES and COVER LETTERS

An Extension School Resource



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Office of Career Services
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Faculty of Arts & Sciences
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Phone: (617) 495-2595
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CREATE A STRONG RESUME

A resume is a brief, informative summary of your abilities, education, and experience. It should highlight your strongest assets and skills, and differentiate you from other candidates seeking similar positions. Although it alone will not get you a job or internship, a good resume is an important element towards obtaining an interview.

Tailor your resume to the type of position you are seeking. This does not mean that all of your work history must relate directly, but your resume should reflect the kind of skills the employer would value. Find additional guidance on resumes and cover letters, as well as resume samples, on the OCS website.

NEED HELP?

- **Attend a CARC Resume and Cover Letter Workshop.** Learn the nuts and bolts of getting started. See the CARC or OCS websites for dates.
- **Come to HES drop-ins.** 15-minute slots every Monday (Sept. 9 – May 12), **Phone** (617-496-8946) and **Skype** (email lspencer@fas.harvard.edu) slots are available from 1 - 2pm. **In-person** slots are available 2-3:45pm at OCS, 54 Dunster St., **Room 203**
- **Set up a career counseling appointment.** Matriculated degree students and alumni only.

RESUME TIPS

RESUME LANGUAGE SHOULD BE:

- Specific rather than general
- Active rather than passive
- Written to express not impress
- Articulate rather than “flowery”
- Fact-based (quantify and qualify)
- Written for people who scan quickly

DON'T:

- Use personal pronouns (such as I)
- Abbreviate
- Use a narrative style
- Number or letter categories
- Use slang or colloquialisms
- Include a picture
- Include age or sex
- List references on resume

TOP 5 RESUME MISTAKES:

1. Spelling and grammar errors
2. Missing email and phone information
3. Using passive language instead of “action” words
4. Not well organized, concise, or easy to skim
5. Too long

DO:

- Be consistent in format and content
- Make it easy to read and follow
- Use spacing, underlining, italics, bold, and capitalization for emphasis
- List headings (such as Professional Experience) in order of importance
- Within headings, list information in reverse chronological order (most recent first)
- Avoid information gaps
- Be sure that your formatting translated properly if converted to a .pdf

PLAN TO WORK INTERNATIONALLY?

Resume guidelines can vary from country to country. Check out Going Global at www.ocs.fas.harvard.edu.

ACTION VERBS FOR YOUR RESUME

Accelerated	Delivered	Impacted	Persuaded	Selected
Accomplished	Derived	Implemented	Planned	Served
Achieved	Demonstrated	Improved	Predicted	Shaped
Acted	Designed	Increased	Prepared	Simplified
Adapted	Determined	Initiated	Presented	Sold
Added	Developed	Inspected	Prioritized	Solved
Administered	Devised	Installed	Processed	Spearheaded
Advised	Directed	Instituted	Produced	Standardized
Analyzed	Discovered	Instructed	Programmed	Steered
Arranged	Documented	Interviewed	Promoted	Streamlined
Assembled	Earned	Interpreted	Proposed	Strengthened
Assessed	Edited	Introduced	Proved	Structured
Broadened	Enabled	Invented	Provided	Studied
Budgeted	Energized	Launched	Publicized	Suggested
Built	Enhanced	Lectured	Published	Summarized
Calculated	Established	Led	Purchased	Supervised
Centralized	Evaluated	Liaised	Recommended	Supported
Changed	Examined	Maintained	Recorded	Surpassed
Clarified	Executed	Managed	Recruited	Surveyed
Classified	Expanded	Marketed	Redesigned	Synthesized
Collaborated	Expedited	Mastered	Reduced	Taught
Collected	Fabricated	Maximized	Regulated	Tested
Compiled	Facilitated	Mediated	Reinforced	Trained
Completed	Followed	Minimized	Renegotiated	Translated
Composed	Formed	Modeled	Reorganized	Unified
Conducted	Formulated	Monitored	Reported	Updated
Conceived	Founded	Motivated	Represented	Upgraded
Concluded	Gained	Negotiated	Researched	Utilized
Constructed	Gathered	Operated	Resolved	Verbalized
Controlled	Generated	Optimized	Reviewed	Verified
Coordinated	Governed	Orchestrated	Revised	Visualized
Counseled	Guided	Organized	Revitalized	Worked
Created	Handled	Originated	Rewrote	Wrote
Defined	Headed	Participated	Scheduled	
Delegated	Identified	Performed	Screened	

SAMPLE RESUME

Jacob A. McLean

1921 Rainy Day Drive • Cambridge, MA 02140
jacob.mclean@post.harvard.edu • (617) 555-3456

Education

HARVARD UNIVERSITY Extension School

Master of Liberal Arts in Information Technology May 2012

- Concentration: Information Management Systems
- Dean's List Academic Achievement Award recipient
- Relevant coursework: Trends in Enterprise Information Systems, Principles of Finance, Data mining and Forecast Management, Resource Planning and Allocation Management, Simulation for Managerial Decision Making

RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY

Bachelor of Arts in Computer Science with Mathematics minor May 2006

Professional Experience

STATE STREET CORPORATION

Boston, MA

Principal – Simulated Technology December 2009 – July 2011

- Led 8 cross functional, geographically dispersed teams to support quality for the reporting system
- Improved process efficiency 75% by standardizing end to end project management workflow
- Reduced application testing time 30% by automating shorter testing phases for off cycle projects
- Conducted industry research on third-party testing tools and prepared recommendations for maximum return on investment

FIDELITY INVESTMENTS

Boston, MA

Associate – Interactive Technology January 2007 – November 2009

- Initiated automated testing efforts that reduced post production defects by 40%
- Implemented initiatives to reduce overall project time frames by involving quality team members early in the Software Development Life Cycle iterations
- Developed a systematic approach to organize and document the requirements of the to-be-system
- Provided leadership to off-shore tech teams via training and analyzing business requirements

L.L. BEAN, INC.

Freeport, ME

IT Consultant June 2006 – December 2007

- Collaborated closely with the business teams to streamline production release strategy plans
- Managed team of five test engineers to develop data driven framework that increased application testing depth and breadth by 150%
- Generated statistical analysis of quality and requirements traceability matrices to determine the linear relationship of development time frames to defect identification and subsequent resolution
- Led walkthroughs with project stakeholders to set expectations and milestones for the project team

Technical Expertise

MS Excel, PowerPoint, Relational Databases, Project Management, Quantitative Analysis, SQL, Java

Additional

Organized computer and English literacy workshops for underprivileged children in South Asia, 2011
Student Scholarship Recipient, National Conference on Race and Ethnicity, 2005-2006

SUSAN R. SMITH

2 Kinnaird St. • Cambridge, MA 02139 • 781.555.7777 • ssmith@post.harvard.edu

EDUCATION**Master of Liberal Arts Management, Finance**

Harvard University, Extension School, Cambridge, MA (May 2012, GPA 3.85)

Bachelor of Science, Biomedical Engineering

Carnegie Mellon University, Pittsburgh, PA (December 2001, GPA 3.78)

Level II Candidate CFA Program**PORTFOLIO MANAGEMENT PROJECT****HARVARD UNIVERSITY - Investment Management Course****Spring 2010**

Final project (Bill and Melinda Gates Foundation Asset Trust)

- Group leader and Fixed Income manager
- Diversified portfolio achieved a risk - adjusted 11% annual return, preserving wealth and satisfying yearly distribution goals
- Usage of Black-Litterman and Mean-Variance Optimization modeling and Bloomberg database
- Team ranked highest among all groups of the Investment Management class

PROFESSIONAL EXPERIENCE**SYNOPSIS, INC., MARLBOROUGH, MA****2009 – Present***Senior Application Consultant II - Synplacite Product Sales*

Synopsis is a publicly-traded provider of software for ASIC and FPGA microchip design serving Fortune 500 companies. Synopsis purchased Synplacite in 2008.

Demonstrated Revenue Growth:

- Earned 120% of quota via pivotal technology solutions and key relationships
- Achieved 150% of quota in 10 month period by expanding product usage

Proven Leadership:

- Implemented synthesis flow for top storage provider, resulting in client's record purchase of Synplacite products
- Selected by senior management to support eastern Canada accounts and assist team in growing FPGA business
- Selected as Synplacite Track Leader for Boston Synopsis User Group event with 400+ clients, team earned top rank
- Lifted team capabilities, personally identifying and hiring new application consultant

Technology Investment Management:

- Year-over-year proven results and support reliability resulted in tier one customers increasing their annual, multi-million dollar software investment by 24%

SYNPLICITE, INC., ANDOVER, MA**2001 – 2009***Senior Field Application Engineer - Synplacite Product Sales***Demonstrated Revenue Growth:**

- Consistently triggered revenue growth, generating 20% sales growth for 5 consecutive years
- Increased military account booking by 50%, by establishing product value and performance

Technology Investment Management:

- Recommendations, results, and proven support record resulted in industry leading storage and router firms to transition to new microchips and software across their entire product lines

Proven Leadership:

- Recognized by executive management for building excellent relationships with top accounts and industry partners and for positioning solutions versus leading competitors
- Drove development and implementation of top selling features for structured ASIC and verification software
- Eliminated competition at critical accounts and averted ASIC designer division layoff for telecommunication provider
- Collaborated with teammates and marketing management to uncover new business opportunities and strengthen relationships with high-profile military, telecommunication, processor, and storage accounts
- Promoted to Senior Field Application Engineer
- Promoted to Field Application Engineer
- Hired after completing challenging summer internship, quickly developed expertise in digital design languages

SAMPLE RESUME

SANJAY GOPAL

75 Smith Lane • Billerica, MA 01821 • 978-555-9999 • Sanjaygopal@gmail.com

Project Director

A results oriented Project Director with extensive leadership experience in highly competitive IT and Telecom industry. Proven track record of leading and managing multi-million dollar international programs across northern Europe, Middle-East, North America and South America.

Specialize in launching new services and products from concept to roll-out and building organizations from ground up. Expertise in improving team performance while securing customer loyalty and forging valuable relationships with internal and external partners.

Core Competencies

Project/Operations Management	Leadership	P&L Management
Strategic Planning	Building organizations	Risk Management
Client Management & Retention	Negotiations	Business development

Professional Experience

Comyerse Inc., USA

Oct 2005 - Present

The world's leading provider of Telecom software and systems

Project Director / Consulting Program Manager, Boston / London / Dubai

Delivered 30+ Projects and Programs within agreed budget, time and quality for telecom operators in North America, South America, northern Europe and Middle East region. Planned & supervised “concept to launch” for enterprise software systems, system integration projects for telecom operators in voice, data & billing domains. Prepared service proposals, RFP responses & worked closely with sales groups to secure new business.

Accomplishments:

- Delivered 30+ projects valued 80+ Million USD, on-time, within budget with team of up to 100 people for Verizon Wireless, Sprint, Bell Canada (North American clients), America-Movil, Millicom (South American clients), Vodafone, Orange, (European Clients), Q-Tel and Etisalat (Middle Eastern clients).
- Introduced Visual Voice Mail services for Verizon wireless nationwide in aggressive schedule with team of 100+ professionals.
- Managed launch of first Ring Back tone project for Sprint within very demanding timeframe. Comyerse was awarded multiple expansions based on success of project.
- Coordinated very competitive trials for multiple services for Bell Canada and won the contract.
- Launched a globally distributed ring back tone service for Orange Global in UK, France and Belgium. Team consisted of 100+ team members including Sub-contractor (Cap-Gemini).
- Introduced new product lines across North America, Europe and Latin America.
- Built and managed Comyerse (Middle East) organization from scratch to team of 4 Project managers and 13 Engineers.

SAMPLE RESUME (page 2)

Atlas Telecommunications, UAE

Leading telecomm solution & system supplier, based in UAE

April 2004 - Sept 2005

Business Development Manager, Abu-Dhabi

Marketed and sold telecommunication systems for Telecom, Defense, Oil and gas companies. Managed contract negotiations, RFI /RFP responses and project agreements.

Accomplishments:

- Exceeded the sales target for 2002 and 2003 by 25% (3.6 Million USD).
- Successfully introduced and won projects for Mera systems, Scientific South and Comyerse Inc.

Facile Call Paging, India

Largest & most innovative paging service provider in India

June 2002 - March 2004

Sr. Manager (Projects & Operations), New Delhi

Launched first green field paging network across north India. Managed operations and customer support with team of 9 engineers and 70 customer care agents.

Accomplishments:

- Built Facile Call technical organization from ground up across 7 locations in India.
- Member of core team to bid nationwide spectrum auctions and vendor selection.
- Launched and managed green field paging services across major cities in demanding time scales.

Education

Harvard University Extension School, Master of Liberal Arts in Management, May 2012

Regional Engineering College, Surat, India, Bachelor of Engineering, May 2002

Project Management Institute (PMI), Professional Certification: PMP

SAMPLE RESUME

John Reynolds

17 Reed St. • Boston, MA 02118
jreynolds@post.harvard.edu • 617.555.6543

Education

HARVARD UNIVERSITY Extension School, Master of Liberal Arts in Biotechnology (June 2009)

- Concentration in Project Management (GPA: 3.5)
- Relevant coursework: Business Analysis and Valuation, Entrepreneurial Leadership, Biostatistics, Clinical Trials and Regulatory Issues, Project Management
- Thesis: Assessing Acquisition Potential in the Medical Technology Market
- Faculty Aide Program: received a \$500 stipend for research investigating medical technology

UNIVERSITY OF FLORIDA, Bachelor of Science in Neurobiological Sciences (May 2004)

- Florida Bright Futures Award recipient: Full academic scholarship (1999-2004)
- Interdisciplinary Studies scholar with a concentration in Behavioral Neuroscience (Senior Thesis on abnormal repetitive behaviors in mice)
- Graduated from Honors Program

Professional Experience

BRIGHAM AND WOMEN'S HOSPITAL - Boston, MA (December 2005 - present)

Senior Research Assistant

- Create and maintain computer databases for statistical analyses
- Prepare presentations, manuscripts, abstracts, and book chapters for publication
- Perform technical duties for clinical studies in the field of sleep medicine and cardiovascular health
- Redesigned and updated the Medical Chronobiology Program Web site

HARVARD UNIVERSITY - Cambridge, MA (January 2007 – May 2007; January 2008 – May 2008)

Teaching Fellow for the course, BIOS E-210, “The Physiology of Sleep”

- Prepared syllabus and created course materials
- Designed course Web site, led discussion sections, maintained correspondence with graduate students
- Organized guest lectures featuring several prominent researchers in the field of sleep medicine

WGBH EDUCATIONAL FOUNDATION - Boston, MA (August 2007 – January 2008)

Project Consultant for the HMS Sleep and Health Education Web site

- Conducted literature reviews and produced original multimedia content based on current research
- Reviewed site content to determine scientific accuracy

HARVARD MEDICAL SCHOOL - Boston, MA (March 2007 – January 2008)

Assistant Editor for the HMS Sleep and Health Education Web site

- Developed and revised scope and architecture of the site

Publications

Sleep Research Society: Lee, S. & Smith, W. (Co-developers: Lee, S. & **Reynolds, J.**) (2007). Fundamentals of the circadian system. In C. Amlaner, & O. Buxton, (Eds.), *SRS Basics of Sleep Guide*

Abstract: Neil, L., Jones, R., Lopez, A., **Reynolds, J.** (2007) Lack of Endogenous Circadian Rhythm of Platelet Aggregability. *SLEEP 2007 (Conference)*

Community Service

Big Brothers Big Sisters of Massachusetts Bay (2005 – present): Serve in both the school-based and community-based mentoring program in Dorchester, MA

SAMPLE RESUME

Elizabeth Wong

5 Morningside Drive, Apt 2E
New York, NY 10005
212-555-1333
ewong@post.harvard.edu

EDUCATION

Harvard University Extension School, Cambridge, MA November 2009
Master of Liberal Arts, Concentration in Foreign Literature & Culture, Cumulative GPA: 3.8
Recipient of Dean's Outstanding Achievement Award

Harvard University - Summer Abroad Program, Prague, Czech Republic Summer 2007

DePaul University, Chicago, IL May 2001
Bachelor of Arts, Journalism, Minor in Communications & Culture

EXPERIENCE

Harvard Kennedy School of Government, Cambridge, MA January 2009 – April 2009
Admissions Assistant (Short-term Assignment)

- Worked closely with Assistant Directors and Deans of Admissions; handled highly confidential materials and assisted with processing over 2,000 applications for Fall 2010 Graduate Admissions

CL English, London, UK Summer 2008
Teacher

- Taught English as a foreign language to 32 international university students

Harvard Business School, Boston, MA May 2004 – June 2008
Faculty Assistant

- Managed first year required course MBA curricula for four professors; oversaw all updates to online syllabus; organized business case edits; assisted students; ordered publications and materials for research/courses; processed new publications, individual research, communications, and supplemental class materials; managed all travel and expense arrangements
- Coordinated annual unit conference for 60+ MBA professors nationwide; designed and oversaw conference website; communicated with potential attendees; collaborated with HBS faculty and potential presenters
- Interacted with a diverse group of professors, executives and students

Westfield Concession Management, Inc., Boston, MA April 2002 – May 2004
Marketing Manager

- Supported 30 airport retailers with all real estate concerns, daily operations, and related issues concerning maximization of sales. General annual retail sales average \$14 million
- Created Incentive Program for managers to motivate and credit staff. Served as interim general manager for six month period
- Organized airport marketing, promotional, advertising events and newsletter. Created and collaborated with advertising agencies to produce sales campaigns seen by thousands of potential customers
- Traveled nationwide to provide marketing and administrative assistance for new airport projects

Labouré College, Dorchester, MA September 2003 – December 2003
Adjunct Instructor

- Taught core writing course to college freshmen

American Red Cross Campaigns, Boston, MA October 2001 – January 2002
Assistant to Director

- Represented agency and organized large fundraising events throughout major venues in Boston and vicinity

SKILLS

Word, Excel, PowerPoint, Oracle, Outlook, Eudora, Photo Editor, PeopleSoft, Banner, Embark, Exeter, Conversational Spanish

SAMPLE RESUME

Sarah Lopes Jones

23 South St. • Concord, MA 01742 • 978-333-9898 • sljones@fas.harvard.edu

Summary

- Accomplished Certified Project Management Professional with extensive experience managing project teams in all phases of the Software Development Life Cycle, as well as in infrastructure implementations.
- Proven track record of initiating and delivering successful projects to improve systems and performance in large complex development and production environments.

Experience

IBM, Cambridge, MA, 2000 - present

Senior Technical Services Professional, 2002 - present

IBM Software Group (SWG) HQ division, which manages services to 7 brands/divisions, including: Lotus, Rational, Tivoli, Cognos, and WebSphere, with a total client base of 35,000.

- Simultaneously led 3 cross-matrix teams of 5-15 members each, in projects to research, develop, and deliver yearly software development capital forecast plans. Total budget for all 7 divisions \$100M.
- Saved an estimated \$2M yearly by increasing productivity of 600 employees. Organized the development and implementation of a worldwide database application, including requirements gathering, development, UA testing, rollout, and training. Directed 4 major version upgrades. Considered “best in breed” application by IBM managers.
- Developed and managed a \$30M yearly IT spending budget split between 35 groups/divisions located in 10 different European countries.
- Saved \$8M/yearly by initiating and managing a project to transition all US datacenters to standardized servers. Prepared and maintained 25 cutting-edge configurations available by a single part number and delivered fully assembled.
- Managed relationships with Sun Microsystems and Hewlett Packard, to provide ongoing discounts on a variety of servers needed for SWG development.
- Insured compliance for Sarbanes Oxley audits by establishing and maintaining an out-of-cycle capital approval process. Authorized over \$50M in requests yearly.
- Created the first standardized high-end ThinkPad to meet the needs of the Software Group developer community. Within 6 months this standard was adopted by all of IBM.
- Saved an estimate of \$2M/yearly by reducing capital expenditure through cross-lab sharing and reuse. Member of *The Asset Reutilization Council*, and founder of *The Asset Sharing Database*.

Advanced Systems Management Integration Professional, 2000 - 2002

- Managed deployment projects specializing in security and systems management software throughout the Cambridge data center (200+ servers).
- Specified, ordered, loaded, and installed Windows data center servers as lead MS Certified Systems Engineer on internal project teams.
- Published white papers, processes, procedures, and work instructions for IBM on OS and software standards.

SAMPLE RESUME (page 2)

Sarah Lopes Jones

page 2

MJ Research (currently Bio-Rad Laboratories), Waltham, MA
Network Administrator and Help Desk Manager, 1997- 2000

- Managed infrastructure projects, including: setup of multi-site DSL; DHCP and NAT conversion; SMS rollout; firewall installation; email migration; web server launch; database design; license server implementation; sales database rollout; VPN integration across WAN; Intranet design and installation in DMZ.
- Supervised helpdesk and staff. Prioritized help desk issues. Handled problem escalation.
- Directed selection, installation, administration, maintenance, upgrades, and backups for critical Windows servers on a cross-platform LAN/WAN with 200 nodes, and 50 remote users.
- Specified, ordered, installed, and distributed Macintosh systems to new hires. Trained employees on usage, company computer policy, and procedure.
- Held internal training classes in computer use, software applications, Internet, and project management.

Technical Skills

Hardware: IBM System x, BladeCenter, Intellistation, ThinkPad, PowerBook, AMD, Dell, Cisco, TotalStorage, NAS, tape backup.

Networking: switches/hubs, cabling, DSL/VPN, TCP/IP, remote access, DMZ/firewall.

Software: Windows Operating Systems, Mac OS X, VMware, security and virus protection, system mgmt software, middleware, BrioQuery, ACT!, Filemaker Pro, Eudora Pro, *Apple:* iLife, iWork.

Microsoft: Office, FrontPage, Project, SMS, Outlook, Visio. *Lotus:* Notes, Symphony, Sametime, SmartSuite, *Adobe:* Photoshop, Illustrator, PageMaker, Acrobat.

Education

Harvard University Extension School, Cambridge, MA

Master of Liberal Arts in General Management, June 2010

Emerson College, Boston MA

Bachelor of Science in Marketing Communications: Advertising and Public Relations, May 1997

PMI Institute: PMP Certified

IBM: Leadership Excellence Program: 148 class hours developing leadership skills

Microsoft: Windows 2000 Certified Systems Engineer

SAMPLE RESUME

Georgina Santiago

35 Lee St. Apt. 3 Cambridge, MA 02139/617-555-2212/gsantiago@post.harvard.edu

EDUCATION

Harvard University Extension School Cambridge, MA
 Bachelor of Liberal Arts, Field of Study Economics, citation in French 2009
 Cum Laude, Dean's List, GPA 3.62
 Worked up to 40+ hours a week to defray cost of tuition

EXPERIENCE

Hangtime Wholesale Wine Company Boston, MA
Sales Representative 2008-present
 Opened and maintain 40 accounts in the greater Boston area. Conduct in-store tastings and staff trainings to generate greater revenue. Create and distribute promotional materials.

Christie's Auction House New York, NY
Intern, Fine and Rare Wine Department 2008
 Performed pre-and post-sale statistical analysis. Researched and executed mass mailing in order to generate new consignments. Researched potential domestic clients for annual Hospice de Beaune Auction. Generated contracts for consignors. Served as front-line contact for both existing clients and potential consignors, handling incoming and outgoing correspondence. Compiled and entered tasting notes for auction catalogue.

Montagna Bar and Restaurant Aspen, CO
Back-Server, Cocktail Server, Food-Runner 2008
 Active participant in wine program, including weekly blind-tastings. Created suitable beverage pairing for patrons.

Shay's Pub and Wine Bar Cambridge, MA
Server, Bartender, Floor Manager 2001-2008
 Coordinated and promoted weekly specials to generate optimal revenue. Participated in development, expansion and improvement of wine program. Recruited and trained all floor staff. Increased overall restaurant sales by 75%.

The Second Glass Boston, MA
Staff Writer 2006-2008
 Launched premier issue of print and online wine magazine. Increased public visibility through participation in wine related events. Provided up to three articles per print issue and once weekly for online issue. Conducted research and interviews for articles.

Certifications: Court of Master Sommeliers: Introductory Course
 WSET Level 3 Advanced Certificate in Wine and Spirits (Pass with Merit)
 Paris Chamber of Commerce and Industry Diploma in Business French
 Member, Boston Sommelier Society

Volunteer: Domaine Carrett Bully, France 2008: Vineyard and Cellar Management
 Ovid Vineyards, St Helena, California 2008: Office and Events Support

WRITE AN EFFECTIVE COVER LETTER

Your cover letter is a writing sample and a part of the screening process. By putting your best foot forward, you can increase your chances of being interviewed. A good way to create a response-producing cover letter is to highlight your skills or experiences that are most applicable to the job or industry and to tailor the letter to the specific organization you are applying to.

	Your Street Address City, State, Zip Code
	Date of Letter
Use complete title and address.	Contact Name Contact Title Company Name Street Address City, State, Zip Code
Address to a particular person if possible.	Dear _____:
	Opening paragraph: Clearly state why you are writing, name the position or type of work you're exploring and, where applicable, how you heard about the person or organization.
Make the addressee want to read your resume. Be brief, but specific.	Middle paragraph(s): Explain why you are interested in this employer and your reasons for desiring this type of work. If you've had relevant school or work experience, be sure to point it out with one or two key examples; but do not reiterate your entire resume. Emphasize skills or abilities that relate to the job. Be sure to do this in a confident manner and remember that the reader will view your letter as an example of your writing skills.
Ask for a meeting and remember to follow up.	Closing paragraph: You may refer the reader to your enclosed resume. Have an appropriate closing to pave the way for a meeting by indicating the action or steps you'll take to arrange an appointment.
Always sign letters.	Sincerely, Your name typed

Some general rules about letters:

- Address your letters to a specific person if you can.
- Tailor your letters to specific situations or organizations by doing research before writing your letters.
- Keep letters concise and factual, **no more than a single page.** Avoid flowery language.
- Give examples that support your skills and qualifications.
- Put yourself in the reader's shoes. What can you say that will convince the reader that you are ready and able to do the job?
- Remember that this is a marketing tool. Use lots of action words.
- Have someone proofread your letter.
- If converting to a .pdf, check that your formatting translated correctly.
- Reference skills or experiences from the job description and draw connections to your credentials.

SAMPLE COVER LETTER

February 21, 2012

Ms. Liza Wideman
Recruiting Coordinator
Great Strategy Consulting Firm
200 Shell Fish Blvd, Suite 199
San Francisco, CA 94080

Dear Ms. Wideman,

I am writing to express my interest in securing an Associate position at Great Strategy Consulting Firm. I am a Master of Liberal Arts degree candidate at Harvard Extension School, specializing in Information Technology. I come from a solid technical background with a strong interest in business and a passion towards strategy. My area of focus and interest varies from quantitative analysis to project management. I have maintained a 3.95 GPA through a well-balanced program of study, which is not only very analytical and technical by nature but also helps to build leadership and team building qualities. I am extremely impressed with Great Strategy's approach to strategy consulting, especially within the Business Development and Innovation practice areas. I believe my academic background, business knowledge and industry experiences have provided me with the credentials needed to thrive as an Associate.

Prior to Harvard, I worked as a technology professional, primarily resolving strategic issues related to technology process improvement. I gained solid research, analytical and problem solving skills while working in Fortune 500 companies. My background in generating innovative ideas and strategies to improve processes has provided me with a deeper understanding of multifaceted problems that companies encounter in their daily operations. Moreover, because of my work experiences, I fully understand how important it is to have great team dynamics in today's multi-disciplinary business environment.

To date, my experience as an IT professional has been extremely rewarding and productive. However, it is through strategy consulting that I can use my analytical aptitude and creative problem solving skills to their fullest. I strongly believe that consulting is a discipline that will force me to view problems not only from the client's standpoint but also from a marketplace, best practices and "think out of the box" point of views.

I would appreciate the opportunity to interview with Great Strategy Consulting Firm for the Associate position. Please find enclosed my resume for your review. I can be reached via email at jacob.mclean@post.harvard.edu or by phone at (617) 555-3456. I enthusiastically look forward to hearing from you soon.

Thank you for your time and consideration.

Sincerely,

Jacob A. McLean

SAMPLE COVER LETTER

October 10, 2009

Ms. Susan Carey
Senior Manager
Wholesale Wine USA
23 Green St.
Boston, MA 02116

Dear Ms. Carey:

I am writing to apply for your position in wine wholesale as advertised on Crimson Careers. This exciting opportunity appears to be a wonderful fit with my professional experience, personal interests, and career goals.

I am returning to Boston to complete my final year at Harvard University Extension School, where I am majoring in French and economics. Having spent the year working and traveling, I am eager to incorporate myself once again into the local wine community, to which I can bring experience in a number of sectors of the industry.

Through eight years in the restaurant field, I have acquired a deep love of and appreciation for wine and cuisine. I have been known to wax rhapsodic over specials; nothing made me happier than discussing a bottle with a table. This enthusiasm allowed me to introduce a list of reserve selections to Shay's Pub and Wine Bar. The result was an appreciable increase in sales for the restaurant and repeat attendance by customers. My position at Aspen's award-winning Montagna allowed me to expand upon my knowledge of wine, locally inspired cuisine, and the highest standards of service. Our weekly blind-tastings fueled my desire to further myself in this field, and I am in the process of acquiring certification through both the Court of Master Sommeliers and the Wine Spirit and Education Trust.

Most recently, I have returned from France where I was lucky enough to work on an organic vineyard in Beaujolais. I adored working with the young, dynamic, vigneron who ran the estate, the largest of its kind in the region. A position at your wholesale wine company would allow me to draw upon this experience and to facilitate the success of such producers. Additionally, it would enable me to replicate the most enjoyable components of my experience overall: working with my colleagues in the local restaurant industry, as well as with distinctive, iconoclastic wine-makers.

I am readily available via email or phone in order to arrange an interview, and have attached my resume below per your request. Please do not hesitate to contact me if you have any questions. I appreciate your consideration and look forward to hearing from you.

Sincerely,

Georgina Santiago

Dressing Professionally on a Budget

Denise Dias
Sedgwick County Agent
Family and Consumer Sciences

Fact Sheet

First Impressions

First impressions are extremely important, especially in the business world.

In order to make a good first impression, dress professionally to separate your social image from your professional presence.

Social vs. Professional Presence

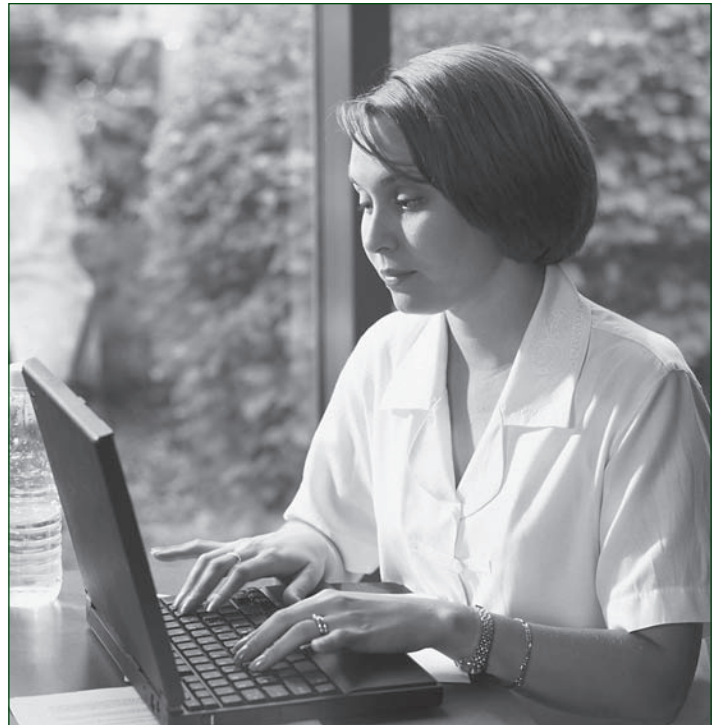
What you wear at home and in social situations usually should not be what you wear at work.

The little details of dress matter most. No matter what you wear, clothes should be neat and clean. Keep shoes clean and polished. Hair should be neatly styled and makeup should be subtle. Nails should be clean, neat and of reasonable length. Always dress for the job you want.

Avoid wearing perfume or cologne at the office. Your scent (even if you smell good) can be an issue for employers, clients or co-workers. With any type of scent, less – or none – is better. In addition, depending on the workplace, you may want cover any tattoos and remove piercing rings.

Rules for Casual Dress at Work

Business casual does not mean sloppy. Even in a “business casual” work environment, clothing should be pressed and never wrinkled, torn, dirty, or frayed. Any clothing that has words, terms, or pictures that might be offensive to others is unacceptable.



A simple blouse will never seem dated and makes a professional impression.

Not all casual clothing is suitable for the office. Clothing that reveals too much cleavage, or shows your back, chest, feet, stomach or underwear is not appropriate for a place of business.

Sports team, university, and fashion brand names on clothing are generally acceptable. Hats are not appropriate in the office, with the exception of head coverings that are required for religious purposes or cultural tradition.

In a casual workplace, you cannot go wrong with khakis and a sport shirt or a nice sweater. If you are going to a meeting or making a presentation, more professional attire is in order.

What not to wear to work

- Flip-flops or sneakers
- Visible underwear (bras, bra straps, briefs, boxers, etc.) – even if your bra straps match your top. Make sure the top of underwear does not show above the pants waistband.
- Shorts
- Jeans
- Low-rise or very tight pants
- Low-cut, midriff-baring or tight tops

Trendy vs. Classic

Classic styles will not become dated. A classic suit that will last for years is a better investment than trendy attire that will only last a season. Remember that your idea of trendy clothing might not match the boss's perspective on what is fashionable. Dress conservatively.

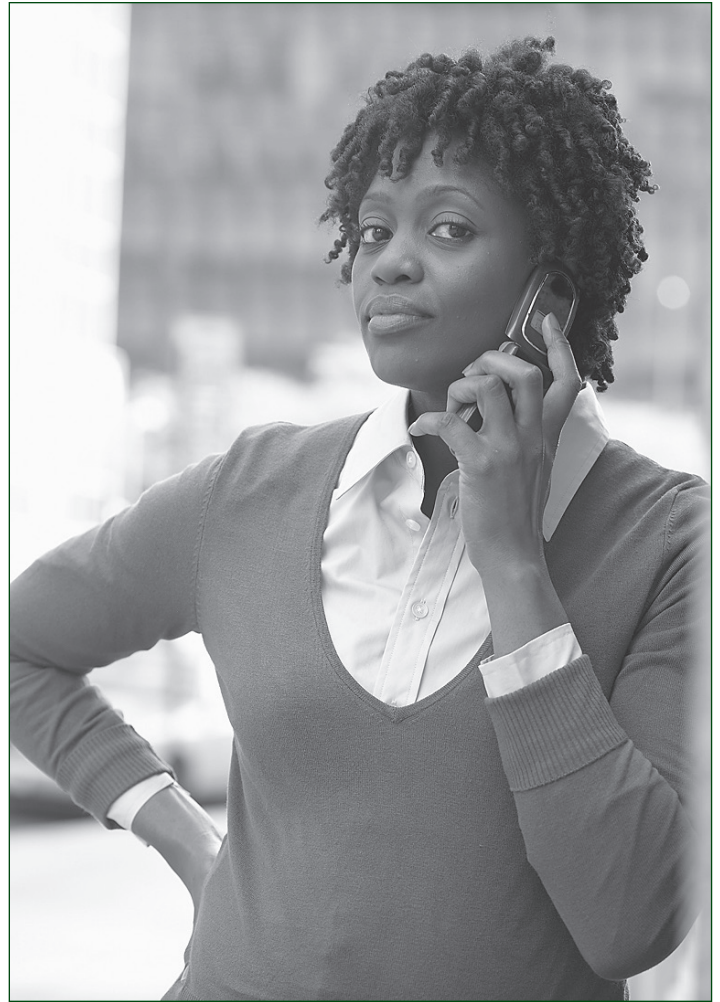
When to buy classic and trendy

Choose classic styles when purchasing big-ticket items, such as suits, dresses or coats.

Trendy, but inexpensive, accessories help you look up-to-date. Choose them in the brightest seasonal colors. (See the wardrobe planning tips on page 3 for more suggestions.)

Where to find affordable clothes

- Clearance racks
- Outlet stores
- Goodwill/Disabled American Veterans shops
- Borrow special occasion items from a friend
- Secondhand, thrift or resale shops
- Yard or garage sales
- A clothes exchange swap meet



A sweater and blouse are always appropriate.

Creating a Seasonless Wardrobe

Mix and match key pieces to create different looks. No two pieces should be the same, but they should coordinate with one another. Use accessories to pull the look together.

Two tools on the next page will help build a wardrobe on a budget:

- Follow the steps for wardrobe planning to clean your closet and choose the best pieces for your work and lifestyle.
- The chart “Make the Most of Your Wardrobe” shows how a few key pieces can be the basis for a variety of outfits.



Regularly evaluate your wardrobe.

Wardrobe Planning

- Get organized. Clean out and re-organize your closet and dresser.
- Decide on a basic color plan. Neutrals are always in style and are a good foundation for your wardrobe.
- Evaluate your wardrobe. Take an inventory of your closet and make a list of things you need. Buying from a list will keep you focused and curb impulse buying.
- Plan your wardrobe for variety and flexibility. Choose a few fun pieces to keep your wardrobe looking fresh and up-to-date.
- Determine your clothing budget. Decide what you can afford to spend on clothes every month, and stick to that budget.
- Buy the best quality clothes that you can afford. They will last longer, wear better and ultimately save you money.
- Buy basic styles because they will last longer.
- Take care of the clothes you have. Learn how to care for your clothes the right way.

Make the Most of Your Wardrobe

Five pieces = 6 looks

1 jacket	1 blouse
1 short skirt	1 long skirt
1 pair of pants	

Seven pieces = 14 looks

2 jackets	1 blouse,
1 short skirt	2 long skirts
1 pair of pants	

Eight pieces = 30 looks

2 jackets	2 blouses,
1 short skirt	2 long skirts
1 pair of pants	

Nine pieces = 42 looks

2 jackets	2 blouses
1 short skirt	2 long skirts
1 shirt	1 pair of pants



This formula could work for a man's wardrobe – substitute slacks or dress pants for the skirts.

K-State Research and Extension Publications

Basic Apparel Management, S134H

Basic Job Ready Skills, S134A

Basic Health and Wellness, S134D (Spanish S134DS)

Sources for More Information

Diana Pemberton-Sikes –
<http://www.FashionForRealWomen.com>.

Dress Well with a Tight Budget –
<http://ezinearticles.com/?Dress-Well-with-a-Tight-Budget&id=174381>

Clothes Make the Man or Woman –
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Author

Denise G. Dias, Sedgwick County Extension
Agent, Family and Consumer Sciences

Reviewers:

V. Elizabeth Drescher, Sedgwick County
Extension Agent, 4-H Youth Development

Jan McMahan, Sedgwick County Extension
Agent, Family and Consumer Sciences,
EFNEP

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Denise Dias, *Dressing Professionally on a Budget*, Fact Sheet, Kansas State University, August 2009.

Lunch or Meal Interview Etiquette

An invitation to a lunch interview or an interview during another meal means that you are under strong consideration for the position. Generally, the interviewer's main objective is to evaluate your social skills. Using proper dining etiquette is essential. Don't neglect your table manners.

Before the meal

- Confirm the location and time. Ask how you will recognize the interviewer.
- If you are nervous about the setting, visit the restaurant before the interview. Look at the menu - brush up on the correct pronunciation of the items on the menu and the correct dining etiquette for eating those items.
- Turn off your cell phone before entering the restaurant and leave it off.
- Dress professionally (even if the restaurant is casual).
- Bring copies of your resume and a pen and note pad.
- Follow the steps you would normally take to get ready for an office interview. Research the company, practice your responses to interview questions, and prepare a list of questions you have for the interviewer.
- Arrive early so that you will have time to visit the restroom to tidy up and also have a few minutes to relax before the interview.
- Be certain to check to see if your party is already there, no matter what time you arrive.
- Wait in the lobby, not at the bar area.

During the meal

Job interviews over dinner require a less aggressive "sell" than an office interview. The company believes you can do the job at this point, and would like to evaluate your social skills.

- Focus on the interviewer even if the restaurant is noisy and full of distractions.
- Avoid discussing religion, politics, or anything else that might be controversial.
- Although the setting might be casual, don't become too familiar with the interviewer. Remain professional.
- Try your best to remain relaxed and stay confident. Remember that the company believes you can do the job.

Dining etiquette tips

Use excellent table manners and follow these dining etiquette tips at the table:

- If there is more than one person interviewing you, wait for everyone to be seated before placing your napkin in your lap or opening your menu.
- Order something that is easy to eat. Avoid difficult foods such as spaghetti, spare ribs, fried chicken, tacos, lobster, crab legs, and large, messy sandwiches. If in doubt, order what the interviewer is eating.
- Order quickly, without fuss or interrogation of the server. Do not make an issue of your food choices, allergies, and your likes and dislikes.
- Do not change your order or send food back. If something is a little wrong with your order, let it slide.
- Don't order the most expensive or the least expensive menu item.

- Don't order anything huge or smelly or crunchy.
- Ponder answers to difficult questions while chewing.
- Take small bites.
- Don't eat too fast or too slow.
- Do not drink from a bottle or from a straw.
- Don't wipe your plate with your bread.
- Don't order dessert unless the interviewer does.
- Be polite to servers. Say "please" and "thank you."
- Do not order alcohol, even if you are of age and even if your interviewer does. Not even a "mocktail".
- Mention that you brought copies of your resume or portfolio, but don't take them out until they are requested.

After the meal

- As the invitee, you have no responsibility for the bill, but be sure to thank your host for the meal. Be gracious about letting the interviewer pick up the tab.
- Ask for your host(s) business card(s) if you have not already received them.
- Leave on a positive note by expressing your interest in the job.
- Write the host a "thank you note" and remember to thank them for the meal as well as the interview.



Tips for Dining Out

Compiled by Casey Mull, Marilyn Poole, and Cheryl Varnadoe

When eating food in a restaurant or at home, you should always use your manners. Having nice table manners will become very natural for you.

REMEMBER:

- Place your napkin in your lap
- Do not rest elbows on the table
- The key to fast food eating is to be casual and comfortable, but polite and considerate

WHEN ORDERING FOOD:

- If you or the people at your table are not ready to order, simply tell your server that you need a little more time.
- If your group wants separate checks, let your server know that at the beginning before you order anything, including what you would like to drink.

BEING SERVED IN A BUFFET LINE:

- The attraction of a buffet is that you can sample as many foods as you like.
- When going through a buffet line, use a clean plate EACH time you get food. Don't take your used plate through the line.
- In a buffet line, there is no need to overload the food on your plate.
- If you pick up a piece of food such as a piece of chicken or a roll, keep it on your plate. Don't change your mind and put it back.
- If the silverware is rolled inside a paper napkin, unwrap the napkin and place in your lap. Place the silverware in the appropriate place – fork to the left, knife and spoon to the right side of the plate.
- Once seated, do not begin eating until others around you or at least half of your table is seated and ready to eat.

SALAD BARS:

- Use most tips that apply to buffet lines.
- Wait your turn in line, never move ahead of the person in front of you.
- Use the serving utensils provided
- If you accidentally take too much, do not move excess food back to the serving dishes
- Don't reach across to the other side. Wait until you have gone down one side, then move to the other side.
- Always remember to be patient and courteous to the others in line

FAST FOOD RESTAURANTS:

- Treat those who serve you with respect. Remember to say Please and Thank you.
- Be ready to order when you get to the counter.
- If you have to wait on your order, stand to the side. If you order for several people, ask one of them to help you carry your order to the table.
- Most fast foods are made for eating without utensils, so it is proper to pick up food with your fingers.
- Since the wrapper or containers are actually your plate, you should leave them spread out while you are eating. After you have finished, then always discard your trash in the trashcan and leave your area clean.

WHILE DINING OUT:

- Be respectful of other people dining.
- Never complain about the food or service.
- Turn your cell phone off to vibrate or silent when you arrive at the restaurant.
- Families with small children should not let little kids run around.
- If your group is celebrating a birthday or special occasion, don't take over and be too rowdy. Arrange for a private room, if needed.
- Wait until everyone at your table has been served, before you begin to eat.
- Remember to leave a tip in a restaurant. A good guide is 15-20%. 10-15% is ok in a restaurant where it is a buffet where you serve yourself, or where you place your order in a central location.
- Remember to say please and thank you to the servers.
- If you are especially pleased with the food or service, it is a nice gesture to offer compliments. The management / waiter will appreciate hearing from a satisfied customer. Praise is important and always appropriate to give.

- Your table manners are very important, since they follow you everywhere. By learning and practicing proper table manners and dining etiquette, you can avoid potentially embarrassing situations. You can enjoy dining no matter where you are, if you are comfortable with yourself and your eating manners.

IF SOMETHING HAPPENS DURING THE MEAL:

- If you drop a fork or spoon, ask the waiter for another one. Don't pick it up and try to clean it off.
- If a fork or glass is not clean, just discreetly ask for another one.
- If you spot something in your food that doesn't belong, avoid making a scene. Alert your waiter to the problem. He / she will bring a replacement for you.
- If someone at your table has food on their face, politely tell them. You would want to know, if that happened to you.
- If you knock over a drink, set the glass upright and apologize. Use your napkin to begin blotting up the liquid. Summon your waiter who will take care of it.

COMPILED and WRITTEN by: Mandy Marable, State 4-H Staff

Casey Mull, State 4-H Staff

Marilyn Poole, UGA Senior Public Service Associate

Cheryl Varnadoe, State 4-H Staff

Special thanks to Amanda Stephens, State 4-H Program Specialist, and Will Walker

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PEER REVIEWED by:

Dr. Janet Fox, Louisiana State University Extension, LSU State 4-H Staff.

Dr. Lori Gallimore, University of Tennessee Extension, Tennessee State 4-H Staff.



Beverly Sparks
Associate Dean for Extension



Arch D. Smith
State 4-H Leader/Director of 4-H

J. Scott Angle, Dean and Director, College of Agricultural and Environmental Sciences

Group Curriculum #3GC3

Spring 2014

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Prom Planning Committees

So you signed up for the prom committee? What a great first step to helping create the best prom ever! Whether you just wanted the inside scoop or love to plan parties, follow this prom committee advice to help make your big night one for the yearbook. From choosing a theme, venue, and decorations to picking music and activities to do at prom, you'll find advice on how to plan the best prom ever, all while staying within budget.

Planning Tips

How Do I Plan the Best Prom?

Organization and delegation are key when it comes to successful prom planning. For most teenagers, prom is a "once in a lifetime" event that you'll look back on for years to come, so you want to ensure that it is a flawless experience for everyone involved. From choosing the date, location, and theme of the prom to what to do after prom, it is best to break the prom committee volunteers into sub-committees to focus on completing specific tasks in a timely fashion. This will also allow your prom committee members the chance to shine and highlight their passion or talents. For instance, do you have super-talented artists on the prom committee? You may want to consider placing them on decoration duty, as their love of art could be very beneficial. Follow these easy steps on how to plan a prom, and you'll be well on your way to an evening of fun in no time!

1. **Recruit classmates** - Stir up the excitement and get as many classmates to join the prom committee as possible. This should be pretty simple to do, as many people will want to help with such an important occasion. Spread the word at school with posters, banners, and social media. The more the merrier, as there will be plenty of prom related things to consider and numerous tasks to accomplish before the big night. Remember, creating a memorable experience is best done as a team.
2. **Choose Date & Time** - If not already decided by your school, poll classmates, consider sporting schedules, and try to pick a date and time that will work for everyone. (Also find out if your school plans to hold a "grand march" the day of prom, as that may factor into the date and time selected.)
3. **Choose Your Prom Theme** - With the beauty of technology, you have countless options for inspiration when it comes to choosing your prom theme. From romantic foreign cities to carnival-themed events and everything in between, the possibilities are endless.
4. **Divide into Sub-Committees** - Delegating the workload is essential to pulling off a successful prom. Everyone wants to help and feel involved, and, if you are the chairman, you can't handle it all by yourself. It is best to break big sections of planning for prom down into manageable tasks and assign to the best-suited committee members. Suggested prom sub-committees include:

1. Budget/Fundraising Committee - Responsible for creating revenue for prom and ensuring that all sub-committee members are staying within the agreed upon budget.
 2. Decoration Committee - Responsible for decorating the venue for the big night. This group selects prom supplies and works within the allotted budget to create the agreed upon prom vision.
 3. Entertainment Committee - Responsibilities include researching and securing the DJ or band for the dance, as well as a photographer and any other vendors that may be needed for the activities planned at prom.
 4. Favor/Prize Committee - Researches and purchases the favors and souvenirs that will be handed out at prom.
 5. Tickets/Invitations Committee - This committee is in charge of all things related to prom tickets, from deciding the information that will be printed on the prom ticket to keeping track of all the sales.
 6. Publicity Committee - Think of this committee as a marketing department for the prom. They are in charge of spreading the word and creating interest for the big night via posters, ads in the school paper, or on the school website.
 7. Royalty Committee - This group is in charge of all things related to the prom court. From determining the voting method and tallying the votes to crowning the actual king and queen the night of prom, this committee has a royally important duty.
 8. Venue & Food Committee - Responsibilities include researching and securing the venue for the prom, keeping in mind costs and available assets. Once this committee has narrowed the selections down to a few options, they should present them to the whole prom committee for a vote so that everyone can again feel included and have a say in where the prom is being held. Also, if food is not provided at the venue, this group will locate and work with the catering company to finalize the menu for prom night.
 9. Volunteer/Staffing Committee - Responsibilities include planning, recruiting, and creating schedules for volunteers and chaperones for prom night. This committee also sets the time frame for the actual event.
 10. Clean-up – Everyone will need to return the next day and serve as part of the clean-up committee. Recycle and pack up any decorations that can be used the next year or donate them to the theatre department or another school.
 11. Add other committees as needed
5. **Final Touches** - Prom committee advisors should work closely with all sub-committee members to ensure that everyone is on track when it comes to deciding, ordering, organizing, and building things in timely fashion for prom.

Themes & Decor

Choosing a theme for prom is one of the most important responsibilities of the prom committee. Not sure where to start? It's best to start by polling your classmates to see what their vision of the perfect prom includes and, if necessary, take a vote to determine your prom theme.

Do they want romantic? Whimsical? Pretty? Peculiar? Nostalgic? Fun? Glitzy? Throwback? Elegant? Haunted? Glamorous? Neon? Masquerade? Seaside?

Select a theme that everyone will enjoy and remember.

Prom Activities

What are Some Fun Prom Activities?

The most popular activities at prom are typically dancing and posing for selfies with your date and friends. But let's face it, not everyone knows the latest dance craze, or is comfortable trying to learn while dressed to the nines in formal prom attire. You'll want to be sure there are plenty of fun and safe alternative activities to keep everyone entertained and engaged if you want the title of "best prom ever!" For a cohesive look and experience, it's best to let your prom theme dictate the prom activities. For instance, if you went with a Hollywood theme, think about setting up a little corner area for showing some prom-themed movies and having everyone make their own star for the "Hollywood Walk of Fame"! With a Candyland theme, have some throwback board games available for everyone to play and a candy bag snack bar. Whatever the prom theme, the most important activity is to have fun, so do whatever makes your class happy!

Prom Fundraisers

How Can We Fundraise for Prom?

There are infinite options when it comes to fun and creative ways to raise money for prom expenses. Start by recruiting classmates and committee members to participate. Then brainstorm ideas on which types of fundraisers attract the most interest in your area. To increase the fundraising potential leading up to the big event, try a variety of different types of prom fundraisers. Don't forget to pull from past fundraising history! If your band group raised a ton of money selling frozen pizza, then it may be worth offering again. From selling discount cards specific to your school and local businesses to selling cookie dough, candy, popcorn, or candles, it's easy to find prom fundraisers specializing in just about anything you can imagine. What about a talent show or a prom walk/ run? What about a Grand March at prom that you charge a small admission fee to parents & the community to view? Still unsure? You can hit up pin boards and other

social media outlets for inspiration, but remember, delicious bake sales or tried-and-true car washes are super-effective, classic fundraising events. Students can also purchase their own tickets to the prom.

Be sure to stay on budget and include all committee members as you plan your prom. Using these tips, you and your prom committee are sure to plan the most memorable prom ever!

Sources: [Andersons.com](https://www.andersons.com); [Promnite.com](https://www.promnite.com); [Promgirl.com](https://www.promgirl.com); [VancoPayments.com](https://www.vancopayments.com); [Easyeventplanning.com](https://www.easyeventplanning.com).

Cheryl Varnadoe, 2023

INTRODUCTION

Wouldn't it be great to win the lottery and suddenly have enough money to pay off all of your debts and become financially secure for life? That's a nice dream. But even if that dream came true, you would probably find that simply having a lot of money does not end financial concerns. It just means having to think about other things.

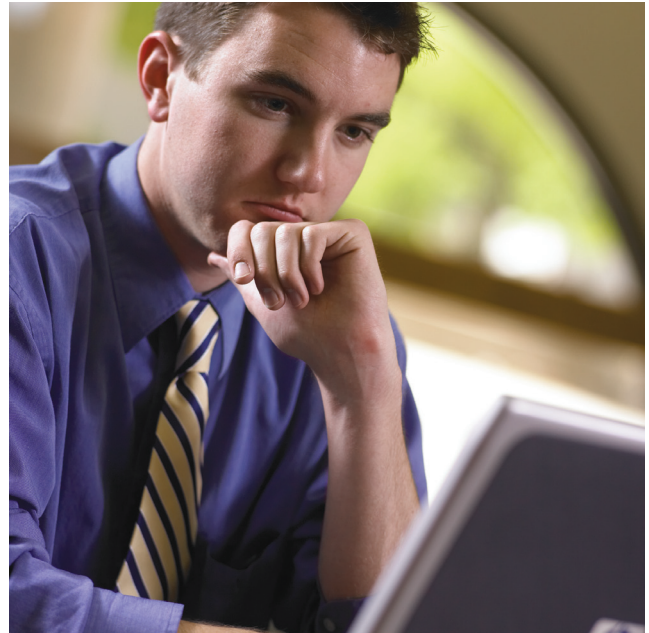
Money problems affect us all, no matter how much or how little we have. That's why financial planning is so important. It's hard to think about the future when pay day is a week away and your bank account is empty. You can make your money stretch further if you learn to manage it carefully. You can make your money stretch if you

- Know what you want to do with your money.
- Know where your money goes.
- Know how to keep your money longer.
- Plan your spending in advance.
- Know and keep within your credit limits.

That is what this and the additional five circulars in the *Managing Your Money* series (Circulars 592-596) can help you do.

WHAT'S IMPORTANT TO YOU?

Why do you spend your money the way you do? If 10 people were given a \$100 bill, they would probably all spend it in entirely different ways. Why? Because people are different and have different values. The deep-rooted beliefs you have about what is desirable and good are known as values. Values grow from personal experiences. You have made and will continue to make choices



based on your values. Values are not necessarily right or wrong; they express what is most important to you.

Families set goals based on their values. A major reason many couples argue about money is differing values and goals. To find out what you value, you should fill out Worksheet 1 and your spouse/partner should fill out Worksheet 2. After you both have completed the list, take some time to compare your responses.

Do you both value the same things? Do you want more new clothing, while your partner would prefer to go on a fishing trip? It's hard for one person to decide what is most important, but even harder for two people to agree. What about your children? Don't forget to consider their priorities as well.

Do you and your partner agree on your spending values? Are you spending money on the things that are

¹Extension Family Resource Management Specialist, Department of Extension Family and Consumer Sciences, New Mexico State University.

really important to both you and your family? The next step is to take some time to compare your actual spending to your rated priorities to see if they match.

HOW TO TALK ABOUT MONEY

Preventing and overcoming money problems takes honest and open communication. It also takes some time and effort. Talking about money is hard. It means more than just discussing the amount of income, who is spending what, and how much things cost.

Think about money—what does it mean to you? To some it means power. To others it may mean security or status. Take some time and find out just what you and your spouse/partner think about money.

Use Worksheets 3 and 4 to get your discussions started. Don't wait until a problem occurs; try to talk on a regular basis. Also choose a place where you won't be interrupted.

Here are some other tips to follow.

1. **Ask other family members for input.** People, in general, are more supportive of decisions when they have been asked to give some input. Try taking the democratic approach. Include all family members, even children, in helping make decisions about money as a team. Let everyone have a chance to express an opinion. You will find that family members are more likely to be satisfied if they helped in making the decision.
2. **Clearly identify the issue or concern.** Just what is the problem? None of us are immune to problems. Some families may have more problems or different ones than others. Is the problem spending too much money, spending at the wrong time, or spending on unnecessary or unimportant items? Financial problems are made more serious by certain addictive behaviors (drugs, alcohol, gambling). If you suspect this might be the cause of the problem, please seek help from a local counseling/mental health center or from a qualified professional. It is imperative that you start working to solve these kinds of problems as you also work on your financial ones.
3. **Every family member should state his or her feelings, wants, and needs freely.** Others should not judge or criticize. Talk about the present. Try using "I" messages instead of saying "you always" or "you never." For example, instead of saying

"You never fill the gas tank," say, "I get really upset when I find the gas tank close to empty whenever I want to use the car."

4. **Be sure to listen carefully to the other person.** Let them know you understand what they said. For example, "Dad, you seemed upset when there was no gas in the car."
5. **Be willing to negotiate for a realistic settlement of differences.** Family members must be ready to compromise. A verbal agreement is fine, but a written one may help even more to avoid conflicts. Example, when the gas tank gets down to a quarter-tank, the person driving is responsible for filling the tank.

FIRST STEP: SETTING FINANCIAL GOALS

It is necessary to take a look into the future and see where you want to be before you can get there. Families set their financial goals based on their values. One family's goal list will be different from another family's. Some examples of goals include owning your own home, paying off all debts, saving for your children's college education, or taking a family vacation.

Think About Your Goals

A list of goals could go on and on, it just depends on your family's needs, wants, and desires.

Use Worksheet 5 to help plan your family goals. Now is the time to think about what you want. Take time to write down your goals so that you can see what is really important to you and your family. What do you really want for your future?

Financial goals are the specific things you want to do with your money within a certain period of time. They will give you a purpose for the way you spend your money today and tomorrow.

- **Short-term** goals include things that can be done soon, perhaps in a week or a few months, but no longer than a year. Examples include buying new clothes or saving for a vacation.
- **Intermediate-term** goals include things that can be accomplished in one to five years. Examples include buying a new car or paying off debts.
- **Long-term** goals include things you would hope to achieve in five or more years. Examples include buying a house, putting children through college, or saving for retirement.

As you set your financial goals, remember these three basic ideas.

- **Set realistic goals.** Goals that are set too high may frustrate you and cause you to abandon your plans. Maybe it is impossible to save \$100 a month right now. Why not try for \$10 or \$25?
- **Be specific.** State your objectives concisely. Visualize your goals by drawing pictures or cutting pictures out of magazines that illustrate what you want to accomplish. If goals are vague, you may not be able to meet them, and others in your family may have different ideas about the goal. An example of a specific goal might be, “If we save \$100 a month for the next 12 months, we can afford new carpeting for the living room.”
- **Be flexible.** Plans may require adjustments as your income and lifestyle change. Don’t be so rigid that you have to start over with an entirely new plan. For example: An unexpected expense comes up. You can’t save the entire \$100 that month. Don’t let that get you off track. Continue to set aside something toward your goal no matter how little it may be.

More Thoughts on Goals

You and your family probably have some ideas about the things you want in the future. An advantage of setting goals is that you know you have something to work toward. All too often you can get so caught up in day-to-day problems that you end up accomplishing very little. While this may not be a problem in the short run, in the long run (whether it is college or retirement) a lack of financial planning can mean real problems.

Some goals require resources other than money to achieve. In order to reach some goals, you may decide you need to earn more money. In order to do that, you may need more training or education, which requires time and other talents.

Reaching long-term goals may depend on achieving several short-term goals along the way. It may be hard to give up things now to have something in the future, yet short-term sacrifices may be needed to provide for the future. Knowing what your goals are and how much money you need to achieve them may help you make decisions about spending money now.

Take time to prioritize your goals. Of the ones you have listed, which are the most important to you as an individual? Which are the most important to your family? Can you agree on an order in which to accomplish goals?

CONCLUSION

Discussing financial priorities with your family is essential to creating a successful money management plan. Planning for the future with your family now ensures financial security later on.

Excel spreadsheet versions of some of these worksheets are available at http://aces.nmsu.edu/pubs/_g/#circ.

Original author: Constance Kratzer, Extension Home Economics Specialist.



Fahzy Abdul-Rahman is the Extension Family Resource Management Specialist at New Mexico State University. He earned his Ph.D. and M.P.H. from The Ohio State University. His Extension programs focus on various personal finance topics, from basic banking to retirement planning.

Worksheet 1

Values Assessment (for you)

Read over the list below. Put a 1 beside the things that are most important to you, a 2 beside the things you consider somewhat important, and a 3 beside things that are not important to you. After you and your spouse/partner have completed the list, compare and discuss your answers.

- | | |
|----------------------|-------------------|
| ___ religion | ___ food |
| ___ education | ___ insurance |
| ___ vacation | ___ lots of money |
| ___ saving money | ___ friends |
| ___ our own business | ___ new car |
| ___ jewelry | ___ pay off debts |
| ___ family | ___ our own home |
| ___ health | ___ clothes |
| ___ cultural events | ___ entertainment |
| ___ sports | ___ boat |
| ___ job success | ___ other? |
-

Worksheet 2

Values Assessment (for spouse/partner)

Read over the list below. Put a 1 beside the things that are most important to you, a 2 beside the things you consider somewhat important, and a 3 beside things that are not important to you. After you and your spouse/partner have completed the list, compare and discuss your answers.

- | | |
|----------------------|-------------------|
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| ___ family | ___ our own home |
| ___ health | ___ clothes |
| ___ cultural events | ___ entertainment |
| ___ sports | ___ boat |
| ___ job success | ___ other? |

Worksheet 3

Let's Talk About Money (for you)

Money is often a source of conflict in families. It is a difficult topic to discuss. This worksheet will help you learn more about your values and feelings about money. Each spouse/partner should use the worksheets provided and answer separately, then take some time to compare and discuss your answers. You will also want to include other family members in some of these discussions.

1. You've just won \$10,000 in the lottery. What will you do with the money?

\$ _____ for _____ \$ _____ for _____

\$ _____ for _____ \$ _____ for _____

\$ _____ for _____ \$ _____ for _____

2. You have just been laid off from your job. You must make a major cut in spending. What would you cut first?

3. I'd like to see us spend more money on _____
and less money on _____.

4. How much money does your household spend monthly on the following?

Rent or mortgage payment: \$ _____

Groceries: \$ _____

Car payment: \$ _____

Clothing: \$ _____

Utilities (electricity, gas, water, telephone, cable): \$ _____

Entertainment: \$ _____

5. What money problem is the most frequent cause of arguments?

6. What is the most foolish thing you've spent money on in the last year?

7. What is the most sensible thing you've spent money on in the last year?

Worksheet 3 (continued)

8. How do you feel about buying on credit?

9. Do you agree (A) or disagree (D) with these statements? Circle your answer.

A D I am too tight with money.

A D My spouse/partner is too tight with money.

A D I want to be included in making decisions about spending money.

A D I like to buy things because it makes me feel good.

A D I feel good about the way our family handles money.

A D Our family needs to develop a better way to manage money.

A D I think it is important to set goals and plan for the future.

A D Why worry about tomorrow? I live from day to day.

A D I would like to go out more often, even if it means doing without something.

A D I would rather do without some things for now to have a more secure future.

A D If one of us were to get sick or lose a job, we'd be able to pay our basic bills for a few months.

A D If one of our vehicles broke down and we needed \$1,000 for the repair, we could pay it without a lot of financial stress.

Worksheet 4

Let's Talk About Money (for spouse/partner)

Money is often a source of conflict in families. It is a difficult topic to discuss. This worksheet will help you learn more about your values and feelings about money. Each spouse/partner should use the worksheets provided and answer separately, then take some time to compare and discuss your answers. You will also want to include other family members in some of these discussions.

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Utilities (electricity, gas, water, telephone, cable): \$ _____

Entertainment: \$ _____

5. What money problem is the most frequent cause of arguments?
6. What is the most foolish thing you've spent money on in the last year?
7. What is the most sensible thing you've spent money on in the last year?

Worksheet 4 (continued)

8. How do you feel about buying on credit?

9. Do you agree (A) or disagree (D) with these statements? Circle your answer.

A D I am too tight with money.

A D My spouse/partner is too tight with money.

A D I want to be included in making decisions about spending money.

A D I like to buy things because it makes me feel good.

A D I feel good about the way our family handles money.

A D Our family needs to develop a better way to manage money.

A D I think it is important to set goals and plan for the future.

A D Why worry about tomorrow? I live from day to day.

A D I would like to go out more often, even if it means doing without something.

A D I would rather do without some things for now to have a more secure future.

A D If one of us were to get sick or lose a job, we'd be able to pay our basic bills for a few months.

A D If one of our vehicles broke down and we needed \$1,000 for the repair, we could pay it without a lot of financial stress.

Worksheet 5

Setting Your Family Goals

Now it's the whole family's turn. Take some time to really think about what you want for the future. Then use this worksheet to write down your goals. List the goals that are most important to both you and your family. As a family, discuss the ideas and develop a plan for your future. Identify your highest-priority goal by placing a 1 next to it. Place a 2 next to the second-highest and continue until you have prioritized each goal.

Short-term (within one year). Example: Save \$1,000 to pay for family vacation next summer.

Goal Amount To Save Each Month	Priority	Target Date	Total Cost	Amount Already Saved

Intermediate (one to five years). Example: Save enough to have an emergency fund worth three to six months of take-home pay.

Goal Amount To Save Each Month	Priority	Target Date	Total Cost	Amount Already Saved

Worksheet 5 (continued)

Long-term (five to ten years). Example: Save money to pay for child’s college education.

Goal Amount To Save Each Month	Priority	Target Date	Total Cost	Amount Already Saved

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Family Consumer Sciences Skill-a-thon
Life Skills Scenario Work Sheet for Participating Teams
(To be turned in to judges after giving the 5 minute oral presentation.)

Team/County: _____

Scenario:

Jonathan is a friend from your school. He has confided to you that his parents have called a family meeting about making some money decisions. With three teenagers in the house, money has been tight. Jonathan is very worried and feels stressed about it.

You have been learning the basics about money management in your 4-H program. What are some things Jonathan and his family need to consider as they get started managing the family budget?

Alternatives: Variety of options generated

Solution: Conclusions reached are explained and reasonable for the situation

