

W E L C O M E !

A PARENT'S GUIDE TO
CAREER DEVELOPMENT

Planning for Success!



Career Services - SUL349 - (219)989-2600

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An Overview of Career Services

Career Services, a unit of The Center for Career & Leadership Development (CCLD), offers a variety of services to PUC students and alumni. We also offer select services to community members. Here are a few of the services we offer:

- **Career Choices:** This program is designed to help students explore and further define their self-concept and link this to a personally satisfying career, profession and academic direction. See the Counseling Center in Gyte 5 for more information or call 219/989-2366.
- **What Can I Do With This Major?:** How many times have you thought that very question? Finally, there's a convenient tool for students that connects majors with careers. Career Services now has an easy answer to that very question on its website, www.calumet.purdue.edu/cclid/career/news.html. For each major that interests them, students can choose "either the PDF or HTML version" to find an outline of common career areas, typical employers, and strategies designed to maximize career opportunities. If they choose the "Links" associated with each area of interest, they can find a list of websites that provide information about listed majors and related careers.
- **Career / Internship Fairs and other Networking Opportunities:** Networking opportunities, career and internship fairs, roundtables, and more are available throughout the fall and spring semesters. These events offer students opportunities for face-to-face interactions with potential mentors and employers.
- **Career Services and Student Employment Center:** Our resource library located in SUL 349 can provide hundreds of publications on occupational outlooks, scholarships, internships, company information, resume writing, cover letters, job searches, professional development, and more. We also have state-of-the art computer workstations available for daily use and a warm and inviting atmosphere.
- **Credential Service** Education majors and others interested in maintaining a credential file can create one with assistance from Career Services staff. Once the proper documents are uploaded into our online database, copies of credential files can be sent to potential employers at your request. Requests can be made online at www.calumet.purdue.edu/cclid/career/teachercredential.html or in person at SUL 349.
- **Individual Career Coaching:** Staff professionals are available to assist with career exploration, planning, and searching by personal appointment or to answer general questions on a walk-in basis.
- **CareerTrax:** Our online job database system has been recently updated and now offers many additional features. In addition to searching for on-campus employment, federal work-study jobs, summer work, experiential opportunities, and full-time career opportunities, you can also create a personal portfolio and easily monitor your job search. Register 24 hours a day at www.pucjobs.com.
- **Career Library:** One of the newest features housed in CareerTrax is our online library service powered by Vault. It contains 20 Vault Career/Industry Guidebooks, 3,000 Company Profiles, 50 Gold Company Profiles with the Vault Employee Surveys, 1.5-million postings on the Vault Message Boards, and 1,100 Career Advice Articles. Simply log on to CareerTrax at www.pucjobs.com to start using this valuable service today!
- **On-Campus Interviewing:** Employers often schedule days in the spring and fall to come to campus and interview PUC students. Registered students have the first opportunity to sign up with these companies. For more information, please contact our Recruiting Coordinator at 219/989-2529.
- **Resume Referral:** Not all employers are able to visit campus and request that resumes be sent to them. Registering with Career Services will allow your resume to be sent to employers requesting your major or skill set. The employers would then contact you directly to schedule an interview time.
- **Regularly Scheduled Resume and Cover Letter Workshops:**

Tuesday: 10 a.m. and 2 p.m.

Wednesday: 12 p.m. and 6 p.m.

Thursday: 9 a.m. and 4 p.m.

*The Wednesday 6 p.m. workshop is not held during summer hours

- **Mock Interviews:** A mock interview is a great way to practice interviewing skills. In addition to practicing interviewing techniques with a career services professional or employer, students can now utilize InterviewStream by **RezFuzion**, a streaming audio/video interview system. Upon completing a practice interview, the recorded message is sent to your account where you can review the interview

24 hours a day and even send the link through e-mail to others such as counselors, professors, parents, or employers for feedback. You have the ability to conduct unlimited interviews from the center or in the privacy of their own home.

- **Additional Workshops and Presentations:** Throughout the year, staff members conduct numerous additional workshops. The workshops are designed to provide help in finding a job, networking, sharing information about various careers, professional etiquette, proper dress, and many other career-related topics.

Appointments may be made by visiting our office on campus in SUL 349 or by calling 219/989-2600.

An Overview of Student Employment

Student Employment, a unit within the Center for Career and Leadership Development (CCLD), creates a one stop shop for you to meet your on-campus employment needs. You may search on-line for campus employment and apply directly to job openings by using CareerTrax, our on-line job database. Our goal is to provide meaningful employment that will correlate with your educational goals while helping you to connect to campus. Here are a few of the On-Campus Employment opportunities we offer:

- **Federal Work Study:** The Federal Work Study (FWS) Program is a type of financial aid which provides an opportunity for employment that requires you to file a Free Application for Federal Student Aid (FAFSA) every year. A FAFSA may be submitted to the U.S. Department of Education on-line at the following website: <http://www.fafsa.ed.gov> or by completing and mailing a paper FAFSA. Answer "Yes" to question #28 indicating your interest in student employment. Priority consideration for FWS will be given to students who file their FAFSA each year before March 10. Financial need, as determined by the federal government, is also a consideration in being awarded FWS.
- **Temporary Positions:** This type of work is done on a short-term basis. You may be called to fill in as temporary student staff due to regular staff absence, or to lend an extra hand during a busy period, or to fill in for another student staff member. It may or may not relate to your major, but it will be something you are capable of doing. Whatever the reason, the needs are usually immediate and short term.
- **Project Work:** Similar to an internship or co-op position, this is something that a department asks you to do that relates to your major or experience. It might include updating a department Web site from time to time. It might be conducting a mass mailing and tallying results – the possibilities are numerous.
- **Non-Federal Work Study:** If you have not been awarded Federal Work Study as part of your financial aid package, you may still find work on campus.
- **Graduate Aide Positions:** To be eligible to hold a graduate staff position during any session, an individual must be enrolled as a graduate student in a degree-seeking or teacher licensure program and be registered for at least three credit hours of course and/or research work during the entire appointment period. To obtain a graduate staff position, inquire within your department, the Center for Career and Leadership Development, and/or the Graduate School. Graduate aide positions are either on a quarter-time, half-time, three-quarter time, or full-time basis. Any full-time positions require approval from the Office of the Graduate School. Health insurance is not available to graduate staff employees.
- **National Student Employment Week** Each year colleges and universities across the country recognize the importance of the student work experience during National Student Employment Week. Student employment offers students career-enhancing opportunities, the ability to develop skills relevant in any career, and better preparation for the job market upon graduation. It is appropriate to set aside a special week to draw the awareness of others, both on campus and off, to the contributions student workers make in the multitude of roles they fill.
- **Skills Workshops** Throughout the year there will be multiple opportunities to attend workshops to increase your knowledge and skill level in areas such as job searching, customer service, and basic employment skills. Check out the CCLD Web Calendar and Sign Up for CCLD events at www.calumet.purdue.edu/cclde/employment !

Appointments may be made by visiting our office on campus in SUL 349 or by calling (219) 989-4119.

A Career Planning Course for Parents

By Sally Kearsley

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Your son or daughter just left for (or returned to) college but doesn't seem to have a clue as to what he or she wants to major in, let alone choose as a career. Don't worry! This is not unusual, although you might wish your student had a little more sense of direction!

Choosing a career is a process students (and adults!) need to go through—and students go through the stages of this process at different rates of speed. The steps include:

- assessing skills, interests, and abilities (this is an important first step to choosing an appropriate career);
- exploring majors and career options;
- experimenting with possible career options; and
- organizing and conducting a job or graduate school search.

You can assist and support your students in each of these stages. But what can—or should—you do?

Here's your own career planning timetable!

Careers 101 - For Parents of First-Year College Students

During their first year or so of college, students will be involved (formally or informally) in assessing their skills, interests, and abilities. They will do this through finding success (or failure) in courses they take, involvement in campus activities, discussions with their friends and faculty, and generally being exposed to and trying out different ideas and experiences.

Most students enter college with a very limited knowledge of the vast array of courses and majors available to them. When they begin to delve into studies that are new to them, even those who entered with a plan may be drawn to different options. This is an exciting time for students!

Here's what you can do to help:

- Support your child's exploration of new areas of study and interests. This, after all, is what education is all about!

- Affirm what you know to be areas of skill and ability he or she has consistently demonstrated. Sometimes students overlook these and need to be reminded.
- Talk with your son or daughter about the courses and activities he or she is enjoying and how well your student is doing. Students discover new things about themselves throughout the college experience. Your willingness to listen and be a sounding board will keep you in the loop.
- Don't panic if your student is excited about majoring in something like English, history, or art. These can be excellent choices, particularly if they are a good match for a student's interests and skills.
- Support your son or daughter's responsible involvement in campus activities but urge this to be balanced with maintaining achievement in the classroom.
- Urge your child to seek assistance in the career center at his/her college or university. Most institutions have assessment instruments and counselors to help students to define their skills, interests, and abilities.

Careers 201 - For Parents Of Second-Year Students

Generally, during the second year of college, a student begins to explore majors and career options more seriously. Many colleges and universities require that new students take a broad range of subjects to promote this exploration.

What's your role in this step of development?

- Don't insist upon a decision about a major or possible career choice immediately. If you sense that your student's indecision is a barrier to positive progress, urge that he or she look for assistance in the career center. Students often have difficulty making a "final" choice because

they fear they may close off options and make a wrong choice.

- Suggest that your son or daughter talk with faculty and career advisers about potential choices.
- Don't assume that if your child chooses to major in English, history, philosophy, or some other "impractical" major that he or she will never get a job. Liberal arts studies sharpen skills which are critical to the "package" employers are seeking: strong written and oral communication skills; problem-solving skills; the ability to synthesize information; and excellent research skills.
- Suggest learning a foreign language and developing computer skills. Both of these skills can be helpful in today's market, no matter what career field he or she chooses!
- Direct your child to family, friends, or colleagues who are in fields in which your student has an interest. "Informational interviewing" with people can be extremely helpful at this stage!
- Steer your child toward a source of information. Many campuses have a career consultant or mentoring network of alumni in various career fields who are willing to share information with students about their careers. These resources are invaluable both in this exploratory stage and later as students are seeking internships and jobs!

Careers 301 - For Parents Of the "Mid-Career" Student

During the sophomore year and throughout the junior year, it is important for students to experiment with possible career options. They can do this in a variety of ways: internships, cooperative education programs, summer jobs, campus jobs, and responsible volunteer experiences both on campus and in the local community. This is a critical time for your support and understanding.

Here's what you need to do:

- Encourage your child to use the resources available at the campus career center. Experts there will assist your student in preparing a good resume and finding opportunities to test their career choices, including internships, cooperative education programs, and summer job listings. Most career centers are in direct contact with employers.

Top 15 ways employers look for new hires

- Organization's internship program
- Organization's co-op program
- On-campus recruiting
- Career/job fairs
- Faculty contacts
- Employee referrals
- Student organizations/clubs
- Internet job postings (campus web site)
- Internet job postings (company web site)
- Job postings to career offices (printed)
- Resumes from career offices
- Recruitment advertising (print)
- Internet job postings (commercial web site)
- Internet resume data bases
- Career/job fairs (online)

- Tell your student that you understand the importance of their gaining exposure to and experience in his or her field of career interest. Broadening experience through involvement outside the classroom is a valuable use of time.
- Internships or summer experiences in some very competitive fields may be non-paying. Also, a good opportunity may be in a distant location. Discuss your financial expectations with your student before a commitment is made.
- Don't conduct the internship or summer job search for your child. It's a great help to provide networking contacts or names of people who may be helpful, however, making the contact and speaking for your child deprives him or her of an important learning experience—and may make a poor impression on the future employer.

Careers 401 - For Parents Of Graduating Seniors

The senior year is when organizing and conducting a job search or graduate school search begins in earnest.

It is also a time when students are heavily involved in more advanced courses in their majors and often have more responsible roles in campus and/or volunteer activities. Balancing these important pursuits and setting priorities is a constant challenge for seniors!

You are probably anxious for this young adult to make a decision—and yet, he or she may be moving toward closure more slowly than you would wish.

There are a number of ways you can lend support during this challenging time.

- Suggest that he or she use the campus career center throughout the senior year. These offices provide assistance in preparation for the job search offering.
- Workshops and individual help with resume and cover letter writing, interviewing, and other job-search skills.
- Individual and group career advising.
- A library of books and bookmarks to web sites with links to job resources.
- In many cases, on-campus interviewing opportunities.
- Alumni career consultant or mentor programs may also be a part of their services.
- Don't nag your child about not having a job yet! This will often have the reverse effect. Use positive reinforcement.
- Offer to assist by sending information you may have found about the career field of your student's choice and/or job listings that may be of interest. Listen for indications from the student that you are getting carried away—and back off!
- Don't call potential employers to intervene for your child. Contact with potential employers is the candidate's responsibility!
- Be prepared to support your child through the ups and downs of the job and graduate school search. It can be a bumpy road! Not every desired job or graduate school acceptance will come through. Your student will need reassurance that for every door that closes, another opens.

A Few Final Thoughts

The college years are a time of exploration, experimentation, and learning on many levels for students

Qualities/skills employers look for in new hires

Communication skills (verbal & written)
Honesty/integrity
Interpersonal skills (relates well to others)
Motivation/initiative
Strong work ethic
Teamwork skills (works well with others)
Analytical skills
Flexibility/adaptability
Computer skills
Detail-oriented
Leadership skills
Organizational skills
Self-confidence
Friendly/outgoing personality
Tactfulness
Well mannered/polite
Creativity
GPA (3.0 or better)
Entrepreneurial skills/risk-taker
Sense of humor

and their parents! Some student challenges may seem more positive than others, but all contribute to the educational outcomes of the college or university experience.

Throughout these years, students are developing a "record of achievement" which will be evaluated by employers and graduate schools as they move beyond college. There are several pieces of this record:

- Academic Achievement. Although it is not (and should not be) the primary factor in determining a candidate's success, the grade point average (GPA) is one factor considered by competitive employers and graduate schools. It is one of the few tangible indications of a student's ability to learn and perform effectively, at least in the academic environment. Therefore, students need to do as well as possible in the classroom,

especially in courses in their majors.

- **Responsible Work Experience.** In today's competitive employment market, many employers seek students who have related internship, summer, cooperative education, or part-time job or volunteer experiences. In fact, employers often look to their own such programs as primary sources for their new hires. These experiences are particularly critical for liberal arts students whose majors may not appear to be directly related to their areas of career interest.

- **Responsible Involvement Outside the Classroom.** Extracurricular activities provide the opportunity for students to gain many valuable and career-related skills such as the ability to work effectively with others in a team environment; leadership; planning and organizational skills; and priority-setting and time management. These are part of the package of skills employers seek in their new hires.

Best of luck to you in navigating the challenging waters of parenting a college or university student!

A Parents' Guide to Career Development

By Thomas J. Denham
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One of the most valuable things parents can do to help a student with career planning is listen: be open to ideas, try to help your student find information, and be nonjudgmental.

Here are 10 ways you can help:

1. Encourage your child to visit the career center (and you go too!)

Next time you visit campus, drop into the career services office and pick up a business card from one of the career counselors. When your son or daughter is feeling anxious about his/her future, offer the card and say, "Please call this person. He (or she) can help you."

Many students use their first semester to "settle into" college life, and so perhaps the spring semester of the freshman year is the optimal time to start using career center services. And, it's a good time for you to prompt that first visit.

Ask your student (in an off-handed way), "Have you visited the career center?" If you hear, "You only go there when you are a senior," then it's time to reassure them that career services is not just for seniors, and meeting with a career counselor can take place at any point (and should take place frequently) in their college career. The sooner a student becomes familiar with the staff, resources, and programs, the better prepared he or she will be to make wise career decisions.

Many centers offer a full range of career development and job-search help including:

- mock interviews,
- a network of alumni willing to talk about their jobs and careers,
- a library of books on a wide range of careers,
- workshops on writing resumes and cover letters,
- a recruiting program, and
- individual advising.

2. Advise your student to write a resume

Writing a resume can be a "reality test" and can help a student identify weak areas that require improvement. Suggest your student get sample resumes from the career center, from books at the public library, or online [put link here to our resume information].

You can review resume drafts for grammar, spelling, and content, but recommend that the final product be critiqued by a career center professional.

3. Challenge your student to become "occupationally literate"

Ask: "Do you have any ideas about what you might want to do when you graduate?"

If your student seems unsure, you can talk about personal qualities you see as talents and strengths.

You can also recommend:

- Taking a "self-assessment inventory," such as the Myers-Briggs Type Indicator or the Campbell Interest and Skill Survey at the career center,
- Talking to favorite faculty members,
- Researching a variety of interesting career fields and employers.

A career decision should be a process and not a one-time, last-minute event: Discourage putting this decision off until the senior year.

4. Allow your student to make the decision

Even though it is helpful to ask occasionally about career plans, too much prodding can backfire.

Myth: A student must major in something "practical" or marketable. **Truth:** Students should follow their own interests and passions.

Myth: Picking your major means picking the career you will have forever.

Truth: That's not true anymore. "Major" does not necessarily mean "career", and it is not unusual for a

student to change majors. Many students change majors after gaining more information about specific fields of study and career fields of interest. Many students end up doing something very different than originally planned, so don't freak out when they come up with an outrageous or impractical career idea. Chances are plans will develop and change. It's okay to change majors—and careers.

It's okay to make suggestions about majors and career fields, but let your student be the ultimate judge of what's best.

Career development can be stressful. Maybe this is the first really big decision that your son or daughter has had to make. Be patient, sympathetic and understanding, even if you don't agree with your child's decisions.

5. Emphasize the importance of internships

The career center will not “place” your child in a job at graduation. Colleges grant degrees, but not job guarantees, so having relevant experience in this competitive job market is critical.

Your son or daughter can sample career options by completing internships and experimenting with summer employment opportunities or volunteer work.

Why an internship?

- Employers are interested in communication, problem-solving, and administrative skills, which can be developed through internships.
- Employers look for experience on a student's resume and often hire from within their own internship programs.
- Having a high GPA is not enough.
- A strong letter of recommendation from an internship supervisor can often tip the scale of an important interview in their favor.

6. Encourage extracurricular involvement

Part of experiencing college life is to be involved and active outside the classroom. Interpersonal and leadership skills—qualities valued by future employers—are often developed in extracurricular activities.

7. Persuade your student to stay up-to-date with current events

Employers will expect students to know what is happening around them. Buy your student a subscription to the New York Times or the Wall Street Journal.

When they are home on break, discuss major world and business issues with them.

8. Expose your student to the world of work

Most students have a stereotypical view of the workplace. Take your child to your workplace. Explain to your son or daughter what you do for a living. Show him or her how to network by interacting with your own colleagues. Help your student identify potential employers.

9. Teach the value of networking

Introduce your student to people who have the careers/jobs that are of interest. Suggest your son or daughter contact people in your personal and professional networks for information on summer jobs. Encourage your child to “shadow” someone in the workplace to increase awareness of interesting career fields.

10. Help the career center

Call your campus career center when you have a summer, part-time or full-time job opening. The staff will help you find a hard-working student. If your company hires interns, have the internships listed in the career center. Join the campus career center's career advisory network and use your “real world” experience to advise students of their career options, participate in a career panel or career related workshop.

Thomas J. Denham is a career counselor, teacher, and author. He is the director of the Siena College Career Center in Loudonville, New York, where he was voted Administrator of the Year in 2000 by Siena students. Denham is also executive director and career adviser for *Careers In Transition*, a private practice in career counseling with a focus on individual clients as well as institutional clients such as National-Louis University and Excelsior College. He founded Northeast Public Radio's award winning talk show, *The Career Forum*, and serves as their Career Columnist. He is in the dissertation stage of his doctoral program at Nova Southeastern University.

Parents Have Their Say...About Their College-Age Children's Career Decisions

By Jeffrey Taylor,
Marcia B. Harris,
and Susan Taylor

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Although this study provides insight about how parents perceive their role in career development, bear in mind that there was no random sampling of participants and all responses were voluntary. Parents may have attempted to provide answers that they believed were desirable to the career office staff—those who distributed the survey. In addition, only parents of incoming college freshman were questioned. It is feasible that at different class years, parents would answer differently as they and the students become more career savvy. The sample may only be representative of incoming freshmen of a large public university. Smaller institutions, or even other institutions with the same enrollment, may attract a different type of student and family; therefore, the results may not be applicable to other institutions.

Families, parents and guardians in particular, play a significant role in the occupational aspirations and career goal development of their children. Without parental approval or support, students and young adults are often reluctant to pursue—or even explore—diverse career possibilities. Although parents acknowledge their role and attempt to support the career development of their children, parental messages contain an underlying message of “don’t make the same mistakes that I did.” These interactions may influence adolescents and young adults to select specific collegiate majors or pursue particular occupations. Numerous studies (Knowles, 1998; Marjoribanks, 1997; Mau and Bikos, 2000; Smith, 1991; Wilson and Wilson, 1992) have found that college students and young adults cite parents as an important influence on their choice of career. Yet parents may be unaware of the influence they have on the career development and vocational choice of their children. University career services of

the University of North Carolina at Chapel Hill (UNC-Chapel Hill) decided to survey parents of incoming freshmen in order to learn more about parents’ beliefs regarding their college-age children’s career choice and the influences on that choice.

Background

Studies find that the family appears to play a critical role in a child’s career development (Guerra and Braungart-Rieker, 1999; Lankard, 1995; Mickelson and Valasco, 1998; Otto, 2000; Mau, Hitchcock and Calvert, 1998). Researchers have attempted to understand the variables that influence students’ occupational goals (e.g. family, level of parental education, school, peers, personality, and socioeconomic status).

There have been varying opinions and findings, however, as to which specific family characteristics influence career aspirations. For instance, conflicting data exist regarding the influence of socioeconomic variables. Some research (Crockett and Bingham, 2000; Mau and Bikos, 2000; Teachman and Paasch, 1998) suggests that both parent education and income influence career aspirations, whereas other research (Hossler and Stage, 1992; Sarigiani, Wilson, Peterson, and Vicary, 1990; Wilson and Wilson, 1992) indicates only parent education is an influence. Other family variables that have been shown to influence career aspirations include the parents’ occupation (Trice, 1991) and family size (Downey, 1995; Marjoribanks, 1986; Schulenberg, Vondracek, and Croutter, 1984; Singh, et al., 1995). The father’s occupational status is highly correlated with his son’s occupation (Blau, 1992; Blau and Duncan, 1967; Conroy, 1997). Family size also appears to influence adolescent career aspirations because parents with

large families tend to have less money to aid the older children in attending college, while younger children may receive more financial assistance since the financial strain is less once the older children leave home (Schulenberg, et al., 1984).

Yet, in other studies (Boatwright, Ching, and Parr, 1992; Mau and Bikos, 2000), each of these family variables has also been found to be insignificant in influencing aspirations. Nevertheless, families appear to influence, at least to some extent, career aspirations of adolescents and young adults. If these family factors are influential in career decision making, then it becomes difficult to explain how an impoverished student from a broken home can go on to become a wealthy, financially successful worker. As the paradigm of research shifts, it becomes clear that family interactions are just as important as physical descriptors, as discussed in the next section.

Parental Expectations

Over the years, research has moved from examining family demographics and their relationships to career development to examining the dynamics of family interactions. One consistent finding in research suggests that adolescents' own aspirations are influenced by their parents' aspirations or expectations for them. When adolescents perceive their parents to have high educational expectations for them, adolescents are likely to have higher aspirations for themselves. A 1998 Sylvan Learning Center report indicates that parents' and childrens' views about career aspirations are more compatible than incompatible. Parents are influential figures with whom, whether intentionally or unintentionally, children become aware of and get exposed to occupations or career opportunities and implied expectations.

Other studies have separately examined the influences of each parent on the career choices of their sons or daughters and have found that mothers tend to have more influence on the career decisions/aspirations of their children than fathers. For instance, Mickelson and Velasco (1998) cited their interviews conducted with 70 young adults in 1986. They found that mothers were the most influential and that daughters' occupational aspirations were often similar to their mothers'

chosen professions (Mickelson and Velasco, 1998). In similar studies, students were asked items such as, "What do you want to do with your life?" and to indicate if they agree or disagree with statements such as "My mother (father) encouraged me to make my own decisions." The students' responses were similar to those of their parents. These studies also found that students wanted to discuss career planning primarily with their mothers.

Overall, research supports the influence of parental expectations and aspirations on the career decisions and aspirations of their children. These expectations lay a foundation for parents' behaviors and interactions with their children, which then indirectly or directly influence choices they make in the future.

Parent-Child Interactions

Since the mid-fifties, research has suggested that family interaction is linked to occupational behavior. It is even believed that possibly the notion of family interaction or functioning—incorporating parenting style (authoritarian or passive), level of support, guidance, and responsiveness—may have more influence on career development than demographics, including educational aspirations of parents.

Parental support and encouragement are factors that have been found to influence vocational outcome. For instance, the attitudes and behaviors that children adopt toward work may be the result of what parents say. Parents convey their influence to children through interactions such as conversations and through their reactions (both verbal and nonverbal). This then affects what children think, say, and perceive about various careers.

Often there is a contradiction between what parents say to young adults and what they ask of them. For instance, a parent may comment that it is acceptable to pursue a position with a nonprofit agency, but then counter such statements with comments about low pay and long hours. These types of references imply that it's more important to earn a high salary than to pursue a satisfying position. Parents may also become overly involved in career decisions because they want their child to be more content in a career than they are in their own jobs. Children may begin to identify and

accept what parents say in order to please them. Therefore, they take their parents' comments as absolute and neglect to challenge them or to assess their validity. Although parenting styles may differ, parents tend to want to do what is best for their children, and children generally pay attention to what is said by their parents. Thus, children are affected.

Summary of Previous Research

While research has shown that there are numerous family variables that influence the career choices of young adults (i.e. socioeconomic status, education level of parents, parenting styles, interactions), it appears that family interactions play an important role in forming aspirations and decisions about careers. Interestingly, there has been a great deal of research focusing on family interactions and family characteristics on career development, yet there have been few studies that examine parental perceptions of their influence.

The UNC Study

UNC-Chapel Hill's career office, through this study, aimed to examine the following questions:

1. Who do parents perceive as having the greatest influence on their children's career development (mother, father, counselor, etc.)?
2. Is there a difference between the levels of influence that parents think they should have versus what they perceive they do have over their children?
3. Which factors do parents believe their child's career choice should be based upon?

In August 2001, the parents of incoming freshmen (Class of 2005) were asked to complete a brief four-question survey during summer orientation. A total of 1,115 people attended the orientation seminars and 493 surveys were returned, yielding a 44 percent response rate.

The survey asked the following questions:

- "How much influence do you think you as a parent should have on your student's career choice?"
- "How much influence do you think you as a parent do have on your student's career choice?"
- "Do you think your student's career choice should

be based upon:

- The job market,
- Interests and abilities,
- A combination of the two.
- "Which three individuals do you think have had the greatest influence thus far on your student's career direction?"

A five-point rating scale was used, with "1=very little" and "5=very great" for the first two questions. For the final question, parents selected from choices such as mother, father, counselor, friend, etc. Parents could also select "other" and provide a description or name of the person(s).

Results

Close to half of the parents (46.4 percent) chose a neutral rating of "3" on a 5-point scale for the first two questions (How much influence should you have, and how much influence do you have, on your child's career development?). An almost equal number of parents (45.4 percent) stated that they should have little to very little influence on career decisions. Only 8.1 percent suggested that they should have a great influence on career decision-making.

When asked to rate their "actual" influence on career decisions, 38.5 percent said that they have little to very little influence and only 15.8 percent rated themselves as having a very high influence on career decisions. Again, 45.4 percent gave a neutral response. (Please note: Percentages may not add up to 100 due to rounding.)

When asked what they believed should be the basis for career choice, parents overwhelmingly (72.2 percent) responded that career choice should be based upon a combination of interests/abilities and the job market. Of the remaining respondents, 27.6 percent said that career choice should be based solely upon interests/abilities, and 0.2 percent stated that career choice should be based upon the labor market.

The final question asked parents to rank the top three influential people in their children's career development. Mother or father was most often ranked first or second. However, in this study, a teacher was ranked first almost as often as a parent. A counselor was almost never ranked in the first slot—overall, counselors came

in a distant fourth. It's important to note that this study was conducted with parents of incoming freshmen—students who had not yet come in contact with a college counselor.

Discussion

Research demonstrates that parents' comments, beliefs, and interactions with their children may have a profound influence on their child's vocational development. Many of these past studies focused on demographics or interactions from the young adult perspective; previous researchers did not ask parents themselves about their perceptions of their role in this developmental process. The findings in this study appear to replicate some findings of previous studies. However, when examining parental perceptions, an interesting trend was found. In rating their perceptions of their influence, 38.5 percent of parents responded that they do not have much influence on career decisions. An even greater percentage of parents, 45.4 percent, believe they should have little to very little influence on career decisions. And only 8.1 percent state that they should have a significant influence on their child's career decisions.

The results appear to demonstrate that the majority of parents may be viewing career development as a something that is out of their control. Parents seem to realize that while they may have more influence than anyone else, it is nevertheless rather minimal.

Consistent with previous findings, parents perceive themselves as the most influential figures in their children's career development and decisions. Parents overwhelmingly ranked themselves as the most influential people. The only other groups mentioned fairly consistently were teachers, followed by counselors. Therefore, it appears as if parents recognize their role in the career decision-making process. They may also have felt obligated to list themselves high and rank others lower because it may be disheartening to a parent to think that they are not influential in their children's development. Although they perceive themselves to have minimal influence on adolescent career decision-making, they, nevertheless, view themselves as being more influential than any other individual. They may be interpreting career choice as simply a process

of trial and error that their children need to experience for themselves.

When students become curious about pursuing a particular field of study or career plan, parents who feel that they should not interfere may appear aloof to their children, causing miscommunication between the two parties. This passivity may result from a lack of knowledge about careers, a desire to instill independence in their children, or a fear of becoming dictatorial (particularly if a child is not content with the parents' choice). Regardless of their motives, parents need to be aware of their role in career development, since previous research indicates that they have the most influential role. If parents do not feel comfortable discussing various careers with their children, it may be easier to do nothing or say that they don't have any influence.

Most parents in this study (72.2 percent) feel career choice should be based on a combination of the job market and the student's interests/abilities. Although it may be important to pursue a job in a field with a moderate to high demand, parents recognize it's also important to discover and uncover all careers that may be of interest to their children. Although parents perceived career choice to be based upon the job market and likes/abilities, they should be conscious of how this message gets communicated. For instance, if a child wishes to pursue a particular vocation that is not in high demand, how are parents going to react? This reaction and the comments they make will be of significant influence. Parents may not be aware that many careers encompass similar personality types. For example, certain positions in human resources may not be all that different from career counseling or vocational rehabilitation positions.

Although it makes sense to pursue a career that coincides with one's own interests and abilities, the job market plays a huge role in the ultimate hiring process. By selecting the third choice (market and likes/abilities), parents may be indicating that both elements are equally important. College is where students develop their identities (Evans, Forney, and Guido-BiDrito, 1998), and exploration during this time is critical. The researchers are not suggesting that students disregard the job market as a basis for career choice; however, it changes over time just as students'

likes/abilities change. As a result, parents, through their actions and statements, should encourage children to consider all factors.

The results from this survey clearly demonstrate that parents recognize themselves as having influence on the career decisions of their children. However, when asked to rate their perceived and actual influence, many parents believe that they should have and do have very little influence. Results of the present study on perceived parental influence on career development of adolescents suggests that parents may feel nobody except the "self" can impact career development.

Conclusion

This study on parental perceptions of career influence on their children provides some enlightening results. In previous research, it was found that students seek career advice and approval most often from their

parents. This research confirms those findings from the parental point of view. However, it was also found that although parents see themselves as being more influential than anyone else, at the same time they believe that they do not have and should not have much influence on their childrens' career decisions.

Since most young adults begin exploring careers in college, the link between students, parents, and career centers may be a more valuable link than once thought. Rather than just serving students, career centers may be well-served by implementing programs and methods to also educate parents about career development. Students may be young adults, yet previous research shows that in the end, most still seek parental approval. This study on parental perceptions illustrates the need for more research on parental perceptions and for programs that make parents aware of career information as well as their actual influence.

How Assessment Can Help You Choose a Major or Career

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Where to go . . .

When you were a kid, you probably knew exactly what you wanted to be when you grew up.

Today, you may not be so sure.

The good news is that if you haven't yet declared your major or zeroed in on a career you'd like to pursue, there's still time. Better yet, you don't have to agonize over these decisions. Your career center can steer you in the right direction.

The center staff can't make academic or career decisions for you. You can, by scheduling counseling sessions with the staff and using other resources available through your career center, including assessment tools.

These tools can tell you a lot about yourself, including things you aren't aware of or haven't thought much about. Or, they may verify what you already know.

"One of our students had a great deal of interest in art and law," recalls A. Charles Kovacs, director of career services at Bates College in Lewiston, Maine. "We used various tools to gauge her interest in these fields. We then looked at potential career opportunities that would correspond with her interests, such as a graphic designer for a law firm or a legal adviser/consultant to artists."

In general, assessment tools help you:

- Identify your strengths and weaknesses—what you do well and what you could do better.
- Pinpoint your interests and match them with your strengths.
- Clarify your values, specifically what matters to you, e.g., making a lot of money or feeling that what you do makes a difference, working alone or as a part of a team.
- Look at the overlap among your strengths, interests, and values to identify corresponding majors or careers.

"It depends on what the issue is," says Jean Wilcox, career counselor at University of Wisconsin-Eau Claire. "Assessment can help an undecided freshman pick a major or help a sophomore consider career options. Assessment can also help a junior focus on a career goal and look at course work to meet that goal or give the senior a start on his or her job search."

Career counselors also recommend that students do not look at assessment as a once-and-done proposition, but to do it periodically. After all, your interests and skills will change over time.

The Many Types of Assessment Tools

From "Compass" and "Discover" to "FOCUS II" and "Please Understand Me," a wide variety of assessment tools are available to identify your skills, interests, preferences, values, and abilities.

Which, if any, you use will depend on what your career counselor suggests and what your specific needs are.

Here are a few of the more typical tools, according to Robin Lipkin, career counselor, and Michelle Watson, assistant director of career services, at Lehigh University, Bethlehem, Pennsylvania.

Myers-Briggs Type Indicator can help you determine your personal preferences and strengths based on four dimensions that describe a specific personality type:

- focus of energy (introversion vs. extraversion);
- information gathering methods (concrete facts vs. meanings and possibilities);
- decision-making preferences (objective vs. subjective); and
- lifestyle preferences (planned and orderly vs. spontaneous and less structured).

"This is an excellent tool for discovering your strengths and applying them to matching occupations and working environments," Lipkin says.

SIGI Plus is a computerized guidance program that is useful to students in evaluating their values, interests, and activities and making decisions about their career choices.

“Two features can help you create lists of occupations based on a ranking of your values, interests, and activities, and to find more in-depth information about these occupations,” Watson says.

Strong Interest Inventory matches students, based on their likes and dislikes, with individuals who share their interests, to determine if the students might enjoy the same kind of careers as those individuals. Students are provided with three sets of information:

A combination of general interest scales (realistic, investigative, artistic, social, enterprising, and conventional) that provide an overall picture of the student’s preferences, values, and interests;

Basic interest scales that target specific subcategories of general scales and further narrow down interests and desirable aspects of potential careers (such as writing, public speaking, computers, teaching); and

A list of 10 careers, corresponding to a three-letter code, that encourages further exploration.

Self-Directed Search is very similar to the Strong Interest Inventory and based on the same premise. The student receives a three-letter code that describes his or her personality/career type. An accompanying booklet provides listings of careers upon which careers can be selected by code for further research.

Besides these, many other exercises are devised by career counselors to help students figure out what they want to be and do.

Rachel Seff, director of the career services center at University of Houston-College of Business Administration, has students go through the Sunday classifieds and circle every job that interests them—whether or not they have the needed skills. Then, she suggests that they pick out ads for jobs that would “turn their stomachs.” A pattern soon starts to emerge and enables Seff to identify potential majors and careers for students.

Several assessment tools are also available online, including:

- Steps to Career/Life Planning Success
- Career Planning Process
- Coaching for Success, Inc.

While you can use assessment tools independently of the career center, you stand to benefit more by selecting tools with a career counselor. This is the person who can provide context for the results, help you prioritize the data, and help you identify careers that might suit you.

Assessment tools, including SIGI Plus and the Keirse Character Sorter, gave Gwendolen Goodale career direction.

“I was always interested in agriculture, but I didn’t want to work in production or as a teacher,” she says. Assessment confirmed her interest in the field and influenced her decision to pursue a degree in agricultural communication. In May 2000, Goodale graduated from North Carolina State University’s College of Agriculture and Life Sciences, with an eye on a public relations career with an agricultural firm.

“Assessment isn’t intended to pigeonhole you,” says Goodale. “It’s a way of learning more about yourself, what you like, and what you might enjoy doing for a living.”

“What assessment does give you is structure and direction,” says Al Aubin, associate director of the UCLA career center. By direction, Aubin isn’t referring to just one way of going career-wise. “Assessment can show you all the options available to you,” he says.

Technology has streamlined the assessment process, with a growing number of tools available online. So, you may be wondering: Can you do this stuff yourself, independent of your career center?

“In some ways, I think the more tools you use, the more you’ll get out of assessment,” Aubin says. “But, you stand to benefit most by selecting tools with a career counselor.” This is the person who can provide context for the results, prioritize the data, and help you identify careers that might suit you.

The Added Benefits of Assessment

Gaining a direction and sharpening your focus are great reasons to undergo assessment, but they’re not the only ones.

For one thing, investing time up front can pay huge dividends when it comes to conducting a job search.

“As a job seeker, you’ll be creating a resume and interviewing with employers,” says Jean Wilcox, career

counselor at the University of Wisconsin-Eau Claire. “In those instances, you must be able to articulate your interests and abilities. Through assessment, you can get a better handle on what you can bring to a job and what you want to get out of it.”

Wilcox adds that some students think of an interview solely as a means for an employer to evaluate a candidate. “It also is an opportunity for you to determine whether it’s the kind of organization where you want to work,” she says. If you have a strong sense of your skills and values, you’ll be in a better position to make that decision. If you happen to receive two or more offers, having that kind of insight will also work to your advantage.”

The benefits of assessment don’t end there. Career services practitioners point out that it can help you to:

- Identify areas for self-improvement, e.g., oral communication, and decide how to hone your skills in those areas.
- Decide if you want to continue your education and, if so, where to apply.

- Build your confidence in yourself and confirm that you’ve chosen the right career direction.

Assessment can be worth your while even if you have narrowed your career goals to a fine point. Given the fickle nature of the world of work, it’s wise to be aware of all your options.

Now is the Time

If you’ve put off career planning until now, it’s time to take stock of your situation—to figure out where you are and where you’d like to be beyond graduation. In fact, this may be the best time to do it.

“As you wrap up your degree requirements, you’ve got a lot of life experience behind you,” says Andrew Ceperley, director of career services at the University of California-San Diego. “With that experience, you will have a better idea of how to apply what you learn from assessment.”

You’ve come a long way already; your degree is within your reach. Now is the time to embark on a voyage of self-discovery and figure out where you want to go.

A Career Action Plan

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Question: *Have you figured out yet what you want to be when you graduate?*

Answer: *Graduate? I just got here! I have plenty of time—years—to think about a career and what I'm going to do in the future.*

Maybe you don't even know which classes to take next semester, but today's a good day to start thinking about what you might like to be when you finish school.

It's important, career counselors say, to start thinking about your career as early as possible. That doesn't mean you have to know exactly what you want to be after college—or that you can't change your mind along the way. Your freshman year isn't too early to start mapping out your future—even if you haven't chosen a major yet. Career counselors recommend students take a few preliminary steps in the career exploration process during their first few months in college.

But don't worry if you are long past your first year in school. Counselors say early is best, but it's never too late. Your first step, though, is to introduce yourself to a counselor at the career center.

"Start wherever you are in the process," says Terri Gelles, director of the career center at Mount Saint Mary's College in Emmitsburg, Maryland. "And go from there. It's easier to structure the process year by year, but it's never too late.

"If you begin the process early, you have a relaxed, less anxiety-producing process than if you begin later. The information career counselors offer is an outline" of steps that will make your first job search—and job searches your whole life—more organized and thorough.

The early start method has clear advantages. "Career planning" is a bit like studying for a final exam. If you go to class, read the text, and do a few of the assignments along the way, you won't have to stay up all night at the last minute cramming for the final exam. In

this case, if you start early in your college years, go to a few workshops, follow some simple advice, and complete a few assignments, you won't be scrambling for help two weeks before graduation.

Many colleges and universities require freshmen to complete an orientation program. At some time during that hour-long, day-long, week-long, or semester-long program, someone may talk about the career center and how it can help you meet your goals. Or, a career counselor may show up in one of your classes to talk about what the career center can do for you. While your first contact may be through the orientation or in class presentation, it's up to you to stay in touch with the career center and use its resources. And, if your school doesn't include career center staff in orientation or class presentations, it's very important that you take the first step and go to the center to check it out.

At the career center, you will probably find a "career timeline" or "career action plan" for working through the career planning process. These describe activities you need to do each year in college that will give you the skills you need to land a job at graduation. The steps in each college's timeline are pretty much the same. They are:

- Discovery;
- Exploration;
- Experience and Experiment; and
- Choice.

Discovery Phase

In the **Discovery phase**, you take easy tests (there are *no* wrong answers) to explore your interests, values, and skills and how they may relate to various jobs. The results will help you pinpoint careers that might suit you. Career counselors will encourage you to join Campus clubs, talk to faculty and professionals in fields you think you may be interested in, and

participate in volunteer community service activities. Often career counselors can also help you find a part-time or summer job that relates to your major or career goals. If you haven't chosen a major, you can do it now or in the next phase.

Exploration Phase

The Exploration phase narrows your career exploration path just a little. After you've chosen a major, you will need to ensure your academics support your goals. Career counselors can help you contact people in jobs that interest you so that you can find out more about those jobs. You should also attend short workshops and seminars that teach you preliminary job-search skills—resume writing, for example—to help you find a part-time or summer job to test your chosen career field.

Experience and Experiment

The Experience and Experiment stage gives you a chance to decide if the career you've chosen is right for you or if you should look at other careers. (You can change your mind at any time, of course.) This is the time to consider graduate school or professional school and take the required tests for admission. If the work world is your goal, career counselors will direct you to job fairs and to internships in your field. You should also participate in more job-search workshops to hone your resume writing skills and help you compose a cover letter to an employer. And, plug

into your school's alumni network for firsthand information on employers and the work environment.

Choice Phase

In the final phase—the Choice Phase—get your resume critiqued and proofread in preparation for real interviews with real employers for real jobs. Research potential employers and sign up for on-campus interviews with those you choose. Go to job fairs. Network with professionals—especially alumni who might be supporting your job-search efforts—in the field you have chosen. Then, pursue your first job.

The career planning process really can take four years. However, if you've come in a little late, counselors say a modified version of the timeline can help a student find a job in six months. If you are late, be prepared for a more intense and time consuming process.

"I sit down with [late students] and ask them to tell me what they've done as a student," Gelles says. "What activities have they participated in? Why did they choose their major? What have they done during the summer?" A lot of things students naturally engage in on campus have implications for the career process, yet students don't know that.

"My message to all students is, look at the skills you have developed through your experiences," she says. "Many skills are not really taught, but are developed. Interpersonal skills and communication skills, for instance, are developed through interaction with other students during group activities, sports, clubs, and organizations."

Special thanks to the career services professionals at the following schools who provided information for this article: Ashland University, Austin State University, Chapman University, Illinois Wesleyan University, Lafayette College, LaSalle University, Loras College, Mount Saint Mary's College, Louisiana State University, Muhlenberg College, Ramapo College, Saddleback College, St. Norbert College, Siena College, Seton Hall University, The University of Toledo, University of Texas-Dallas, University of Wisconsin-Superior, and York College.

What a Career Center Can Do For You

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The career center at your college or university can be a valuable—and sometimes fun—place to visit. So what can a trip to a career center do for you? How can a career counselor or adviser help you? There's more than you might think. Following are just some of the services college and university career services centers and offices offer.

Assessment Testing

Are you uncertain about what major to pursue or have you already chosen a major but aren't sure where it can take you? Career counselors are trained to administer a variety of standardized tests that can help you pinpoint careers that suit your interests, values, and personality type.

Career Advice

Career counselors and advisers can meet with you one-on-one to discuss your plans and help you find a focus. They can also introduce you to a wealth of resources at the career services office.

Career Fair Information

Are you hoping to meet lots of employers at once? Most career services offices sponsor at least one career fair a year. Staff members can also point you to fairs at nearby colleges and universities.

Career Libraries

Most career centers keep plenty of information about employers handy for students to peruse. This can include company brochures, annual reports, news articles, and listings in guides. Many also maintain collections of reference books periodicals, newspapers, and employment newsletters that contain information on occupational exploration, emerging occupations,

salaries, undergraduate and graduate schools, resume writing, interviewing, and more.

Computer Access

Are you having trouble accessing job-search sites on the Internet? Or do you need access to a computer and printer to prepare a professional-looking resume? Most career centers offer at least a few computers for students to use, and staff members can offer advice on how to use them.

Employer Information Sessions

Career centers often sponsor sessions in which students can meet representatives of one or more companies and learn what they have to offer. Sometimes these representatives are alumni, and can relate how their experiences at a college or university translate into their current career.

Job, Co-op, and Internship Listings

You don't have to confine your job search to newspaper classified ads and online search engines. Most career centers keep updated lists of entry-level jobs, co-ops, and internships, either on paper or online.

Recruiting

Recruiters from a variety of companies, agencies, and even the federal government often spend a day or several days on campus interviewing students.

Resume and Cover Letter Advice and Critiques

Are you wondering whether you've prepared your resume correctly, or have you put off preparing one at all? A meeting with a career counselor or adviser can help you learn the basics, from what information to include to what typeface to use.

Great Books for Graduating Seniors

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Even though life after college doesn't come with an instruction book, here are some great books to get your graduate started with "life in the real world." If you're the parent or friend of a student about to graduate, you might want to consider giving one of these books as a graduation gift. Career counselors at schools nationwide recommend these books for the valuable advice they offer.

Delaying the Real World. A Twentysomething's Guide to Seeking Adventure.

Colleen Kinder. Running Press. www.runningpress.com. 2005. 240 pps.

"There will never be a better time to pick up and go," writes Kinder "You are young, curious, and have loads of energy to pour into the place of your choice. Not to mention the fact that you are kidless, jobless, and totally autonomous—you may never again be this portable. Kinder offers a wide range of possibilities for traveling the world and landing unique and creative jobs plus all the practical information needed to make it happen. *Delaying the Real World* shows new grads how to plan an adventure with information on how to finance it.

Twentysomething: Surviving and Thriving in the Real World.

Margaret Feinberg. W Publishing Group. www.thomasnelson.com/consumer/2004. 192 pp. \$12.99.

Margaret Feinberg—a twentysomething herself—offers advice to new graduates who have to relocate, find a place to live, find a job, pay the bills, and make new friends.

Connect College to Career: A Student's Guide to Work and Life Transitions.

Paul Hettich and Camille Helkowski. Wadsworth Publishing. www.wadsworth.com. 2004 192 pp. \$41.95.

This book, written by a professors from DePaul University (Hettich) and Loyola University Chicago

(Helkowski) offers new graduates advice on how to prepare for the future: expectations, corporate culture, young adult development, cognitive development, intelligence, motivation, relationships, satisfaction, and self-assessment.

Life After School Explained.

Cap and Compass. www.capandcompass.com. 2002. 168 pp. \$14.95.

Three recent grads offer advice to new grads on a variety of "adult" topics: using credit cards and HMOs, dining etiquette, buying mutual funds, investing in 401ks, buying versus leasing a car, paying student loans, dressing for work, paying taxes, and more.

Don't Wait Until You Graduate: How to "Jump-Start" Your Career While Still in School.

Keith Luscher. New Horizon Press Publishers. www.newhorizonpressbooks.com. 1998. 249 pp.

New grads without jobs will find advice on how to contact potential employers, how to build relationships with people who hire, where to get good experience, and more.

Love is the Killer App: How to Win Business and Influence Friends.

Tim Sanders. Three Rivers Press. www.randomhouse.com. 2003. 240 pp.

Tim Sanders, director of Yahoo's in-house think tank, says the key in the new grad's search for personal and professional success is to amass usable knowledge; take time out to read as many cutting-edge books; compile a super list of contacts and ensure that they are stored in an always-accessible format. Plus, the new grad/new worker should be compassionate: share knowledge and help anyone who may ultimately help you.

Quarterlife Crisis: The Unique Challenges of Life in Your Twenties.

Alexandra Robbins and Abby Wilner. Penguin Putnam. www.penguinputnam.com. 2001. 224pps.

At graduation, young adults leave two decades of schooling to step on the first landmine of adult development: the quarterlife crisis. It's a time of choices in career, finances, home, social networks, responsibility, and liberty. Options that may leave a new graduate feeling helpless, indecisive, and apprehensive. Based on stories from 100 20-somethings who describe their struggles, this book offers proof that the new grad isn't alone in feeling a little panicky at graduation.

Welcome to Your Financial Life: A Guide to Personal Finance in Your 20's and 30's.

Virginia B. Morris, Kenneth Morris, Kenneth M. Morris. www.diabetes.org/home.jsp. American Diabetes Association. 2003. 160 pps.

This practical guide for the new graduate offers tips on how to avoid debt and unnecessary fees and penalties, while starting an investment program. It also includes information on using credit, smart banking, buying a first car or home, investing in an IRA and/or 401(K), and paying off student loans.