

Invest in your future



NIE

Choose career that's right for you

By AMANDA PRISCHAK
nie@timesnews.com

When you start thinking about what you want to do with your life, it's important to consider the difference between a job and a career.

While a job is something you do mainly to earn cash, a career is an occupation that provides you with challenges, opportunities and a sense of purpose in addition to financial stability.

Remember that your chosen career not only provides you with a means to achieve your financial goals, but also determines your lifestyle. Don't like getting up early? Then don't opt to be a baker or a farmer. Not a fan of being at someone's beck and call outside of regular business hours? Then you better rethink many jobs in the medical profession or at an advanced corporate level.

Also remember that though it is important that you earn enough money to sustain the lifestyle you desire, money really cannot make you happy. Studies show that lottery winners are as happy as they were a year after hitting the jackpot while research out of Science magazine found that 61 percent of people earning less than \$20,000 a year claimed to be "pretty happy" compared with 52 percent of those earning more than \$90,000 a year.

That said, you should know that it pays to further your education. Consider that annual earnings for the average high school dropout are \$19,226; the average high school graduate, \$28,950; the average associate degree holder, \$36,395; the average bachelor's degree holder, \$51,568; the average postgraduate degree holder, \$67,073. The lesson is simple: to increase your lifetime earnings, increase the level of educational attainment you reach.

Another action you can take to land a job with good pay and security is to consult the Department of Labor's forecast for the fastest-growing and highest-paying jobs. The list through 2014



©ISTOCKPHOTO.COM

Consider your talents, lifestyle preferences and financial goals when researching potential career paths.

includes these occupations: registered nurse, network systems administrator/analyst, physical therapist, occupational therapist, health diagnosis technician, computer software engineer, dental hygienist, law enforcement officer, teacher and accountant.

Yet no matter what career you choose, there are several cross-cutting work skills that employers want in all employees. And they include being:

- Analytical
- A strong communicator
- Computer savvy
- Detail-oriented
- Flexible and adaptable
- Honest
- Interpersonal
- A leader
- Driven and initiative-seeking
- Organized
- Self-confident

■ Someone with a strong work ethic

■ A team player

These skills — as well as so many others — can be learned not just on any job, but also through volunteer work, internships, hobbies, sports and other extracurricular activities in which you participate. These skills are all transferable, meaning they will help you get ahead in any job you subsequently take.

And the research shows that you will have many different jobs in your lifetime, changing for reasons that include making more money, accepting a more advanced position or seeking out a more satisfying work environment or lifestyle. In fact, studies show that the average working American will have 10 jobs between the ages of 18 and 38, which is about one new job

KEY POINTS

- While a job is something you do mainly to earn money, a career is an occupation that provides you with challenges, opportunities and a sense of purpose in addition to financial stability.
- Although it is important to make sure you earn enough money to sustain the lifestyle you desire, research shows that more money really cannot make you substantially happier.
- Attaining a high level of education is one of the ways you can increase your earning power.
- Another step you can take to land a job with good pay and security is to consult the Department of Labor's forecast for the fastest-growing and highest-paying jobs.
- Work to strengthen transferable skills like being a team player and a leader that you can learn through volunteer work, internships, hobbies, sports and other extracurricular activities in which you participate.
- Know that the average working American will have 10 jobs between the ages of 18 and 38, and that he or she will have three to five careers during his or her lifetime.

every two years, and that he or she will have three to five careers during his or her lifetime. This is why it is important to build those transferable skills at each job you hold.

If you are puzzled about what path you want to take in life, recognize that you can (and probably will) have many careers over your lifetime and make a point to strengthen transferable skills that will serve you well in any job you take.

AMANDA PRISCHAK,
Newspaper in Education
Coordinator, can be reached at
870-1611.



©ISTOCKPHOTO.COM

Many successful entrepreneurs started small ventures when they were young.

JA survey shows most teens consider entrepreneurship

When you're finished with school and ready to go to work, you'll have some big choices to make. You may consider working in an international corporation or in a small shop; you may choose to work near your family or thousands of miles away. Another choice is whether to work for someone else or to start your own business.

Junior Achievement surveyed thousands of teens in 2006 to find out what they thought about being an entrepreneur — someone who's willing to take a risk to start a business in hopes of realizing a profit.

Here's what teens told JA in a poll about entrepreneurship: (http://www.ja.org/files/polls/entrepreneurship_2006.pdf)

■ 71 percent said they'd like to be self-employed sometime in their lives.

■ 92 percent appreciated that starting a business involves challenges and is not easy, and 33 percent felt that "hard work and determination" were the most important ingredients for

business success.

■ 84 percent of those surveyed thought they'd have greater job satisfaction owning their own business than working for someone else; only 5 percent felt the opposite was true.

Teens realized that starting a business means using resources to learn. They believed that the best ways to learn are:

- Working in the same industry first (50 percent)
- Getting information on the Internet (15 percent)
- Using government sources (15 percent)
- Finding out from a family member or friend (7 percent)
- Searching in books and magazines (5 percent)
- Going to college (4 percent)
- Other (4 percent)

You don't have to wait years and years to become an entrepreneur. Some people start really young. Check out <http://studentcenter.ja.org/Business/Pages/default.aspx> to read about teens who did just that and to chat online with successful entrepreneurs.

Your newspaper's classified ads are a great resource for those looking for a job. Flip over to the classified ads to search for jobs or careers that meet your criteria for the ideal job. List all the jobs that sound interesting to you. If the ads do not mention what the jobs pay, consult www.salary.com to get an idea of the pay range. What skills or knowledge do these jobs require? Where can you acquire the necessary skills or knowledge? Is the job you chose in a field with projected growth? What is it about this job that is interesting to you?



Check out these Web sites to learn more:

www.teachmeaboutmoney.org
www.eriefcu.org/savings/financial-literacy

www.unitedwayerie.org/financial-stability
www.goerie.com/nie

www.erie.ja.org
www.eriebc.edu

