

# Your Second Career

A

n estimated 9 million Americans ages 44 to 70 are engaged in what is labeled a "second career," according to a survey from the MetLife Foundation. So what exactly is a "second career?"

For some baby boomers and older workers, it can encompass paid, part-time work that helps support retirement income or Medicare. Other people are exploring full-time jobs, starting a new business or working with a non-profit organization.

No matter how it is classified, finding satisfaction in a career later in life is becoming the new standard for retirement.

# THE RETIREMENT DREAM

You see the commercials depicting older Americans riding into the sunset — long days filled with golf and perfect nights begun by beautiful sunsets. For many Americans, this just isn't a reality.

Many older adults simply can't afford to fully retire today. They may not have traditional pensions, or their investments may have been negatively impacted by the Great Recession.

In other cases, older Americans don't want to stop working. They still find personal fulfillment in earning a paycheck or in helping charitable organizations. The aforementioned MetLife Foundation study shows that within the next 10 years, 25 percent of boomers hope to



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start a business or non-profit. The vision of retirement has certainly changed.

## **LANDING A JOB**

Secure, long-term employment is definitely an achievable objective later in life.

Businesses across various industries are looking for quality, knowledgeable workers. The key is selling your value to them against younger – and sometimes more affordable – workforce talent.

Consider your areas of expertise. Do you have a

background in finance or business development? Many startup companies are looking for off-site consultants to work them through building strategy for their operations.

If community work is more in line with your interests, there are many university and community college programs designed to train and re-train workers. Going through such a program will prepare you for your next opportunity while also helping you make important connections that could lead to employment.

# Advice on Relocating

ometimes a change of scenery is nice. While the act of moving your family across the country definitely comes with challenges, it also can offer excitement for what lies ahead. That includes your career.

Many people relocate for work due to corporate restructuring or new internal opportunities for promotion. But what about moving before you find work?

Many life changes can necessitate a physical relocation, and it's important to make sure you are financially able to sustain being unemployed for a few months.

### **FINDING WORK**

If you plan on relocating soon and don't have a job lined up, it's time to update some of the information on your resume and cover letter.

### **Contact information:**

Sometimes a spouse may move to a family's new location ahead of the other. If this is the case, you can list your new address on your resume with a brief note such as, "In process of moving from California to Texas." Remember that most companies will initially reach out via phone or email, so the physical address has lessened in importance over the years.

Cover letter blurb: You should apprise your reviewers of why you are relocating, without giving too much detail. Some common reasons for relocation include:



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- Spouse takes a new position in a new geographic location
- Changes in family dynamic that require a move, such as a divorce or

caring for older parents; and

• A desire to experience life in a different part of the country.

**Expenses:** Also in your cover letter, inform your

prospective employer that you are willing to cover relocation costs. Consider your target company, though. This can definitely make you more attractive as an employee to an up-and-coming firm, but many larger companies already include relocation fees in their compensation packages.

# Find a Federal Job

oes working for the National Parks Service or a global defense agency sound exciting to you? Then a federal employment position may be right up your alley.

There are hundreds of agencies and departments within the federal government, all looking for quality employees to achieve their missions.

And while transferring from the public work space into the government can be a difficult task, it is an attainable goal. Having a military background will help you, as will having high-level work experience similar to that required by your target position.

## **FINDING A JOB**

There are many online job portals that list available federal openings, including www.usajobs.gov and www. makingthedifference.org.
These sites announce all government and public service jobs, along with detailed instructions on how to apply.

Be prepared to devote more time to pursuing these opportunities than your standard job application. Many federal positions require a version of your resume that aligns with their various needs. And instead of a basic cover letter, you may have to fill out a KSA – a comprehensive collection of essay questions measuring your knowledge, skills and abilities.



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Networking with friends and family members also is an effective way of uncovering federal work opportunities. Tools such as LinkedIn can help you collaborate with people and groups who work in or with the federal government, as well.

Speak with any friends who have federal jobs to

gain insights into the application and interview processes. If you're a college student attempting to land a federal internship, check in with your university's career services department to see if there are any openings or an established relationship with any government agencies or recruiters.

## THE PERKS

Putting in more effort on the front end can definitely be a great investment if you have the time. That is because federal jobs are very competitive with their pay and benefits packages in comparison with those of public and private job markets.

Federal jobs can sometimes pay more than \$100,000 for a management position, which also will be compensated with top-tier health insurance and retirement benefits. Your level of responsibility in working toward making the nation a stronger, safer place to live is another reason to pursue a federal position.

# Virtual Career Fairs

oodbye suit and tie. Hello click and send. The career fair is undergoing a rapid transformation.

The traditional face-to-face career fairs may soon be a thing of the past. It can now take the form of a digital collaboration meant to streamline the interview process to save the employer both time and money.

### **FIND A FAIR**

An online search for a virtual career fair in your area is likely to reveal multiple events scheduled through your local community college or university. These fairs take place completely online, allowing job-seekers to handle all aspects of their job search from the comfort of their own computer.

When you find a virtual job fair, you can search through the list of employers that will be represented. This will give you get a sense of what types of opportunities will be available, which also will help you in customizing your resume and cover letter for the positions that interest you the most.

# RECRUITER INTERACTION

Traditionalists may be slow to embrace virtual job fairs because of their lack of human interaction. But many of these events are set up with live chat capabilities.

Candidates can chat with recruiters from various companies to ask questions about their open positions. They also can answer any immediate inquiries a hiring manager may have about professional achievements, educational backgrounds and key strengths.



# DIVERSIFY YOUR STRATEGY

There are many reasons to jump on board the virtual train when it comes to job-seeking. The act of reaching recruiters through digital means is convenient, simple and proving to be effective for all involved parties.

But just like your investment strategy, it is important to diversify. Depending solely on one avenue for potential job opportunities can damage your chances of landing your next gig. For every digital career fair you "attend," you should make plans to visit a traditional fair at your local college or trade organization.

Doing so will help get you face to

face with hiring managers, who in many cases still prefer this type of interaction to get a feel for your personality. Other career-seeking strategies to employ include uploading your resume to job boards, searching for specific job openings on social media, cold-calling potential employers and using a headhunter to find tailored openings.

# Areas of Expertise

our resume is a like a complex jigsaw puzzle. If any pieces are missing, you will sell yourself short on showcasing the complete picture of you.

One of the most important sections on your resume is the Areas of Expertise. It is a space dedicated to highlighting the skills that set you apart from the competition, while also conveying your acumen for your particular industry.

### **LOCATION**

Your resume should begin with an opening summary section of three to four sentences that tell a hiring manager what you bring to the table. This summary has gradually replaced the generic objective statement that sheds no light onto your personal and professional strengths.

Below this summary is the perfect location for the Areas of Expertise. This paragraph serves as a perfect complement to the summary and helps give the top half of your document a nice balance of narrative and bullet points.

## THE RIGHT KEYWORDS

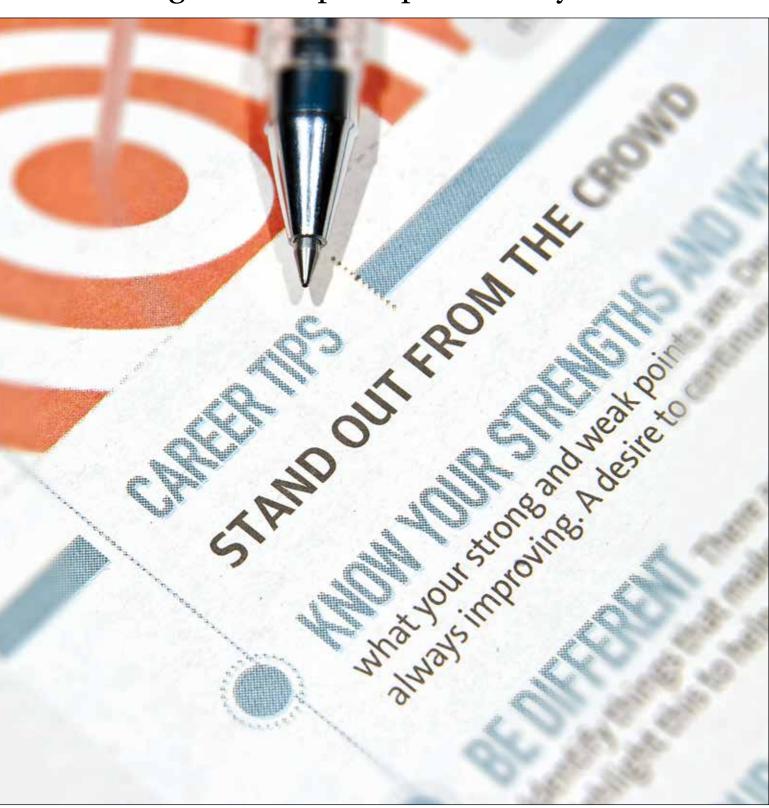
A section outlining your key skills should do just that – as succinctly as possible. Loading it with industry-specific keywords that will pay off two-fold:

**Human Review:** If you are targeting a smaller company, odds are that a good-old-fashioned human review is in the cards for your document. This means that you will want to impress your reviewer by highlighting specific keywords.

You can analyze the job description you are targeting for what seem like the most important words, and then incorporate them into your Areas of Expertise.

**Computer Review:** Larger companies use applicant tracking systems to screen incoming documents for relevance to the open position. Hiring managers load their ATS software with keywords specific to the vacancy.

For example, an accounting position would require knowledge in accounts payable, accounts receivable, quality assurance and audits. The Areas of Expertise section is the perfect place to list those critical terms, helping your resume pass through ATS filters.



# Physician Assistant

he healthcare field is budding with new talent and exciting opportunities for career growth. One of the fastest-growing sectors of employment is that of physician assistants.

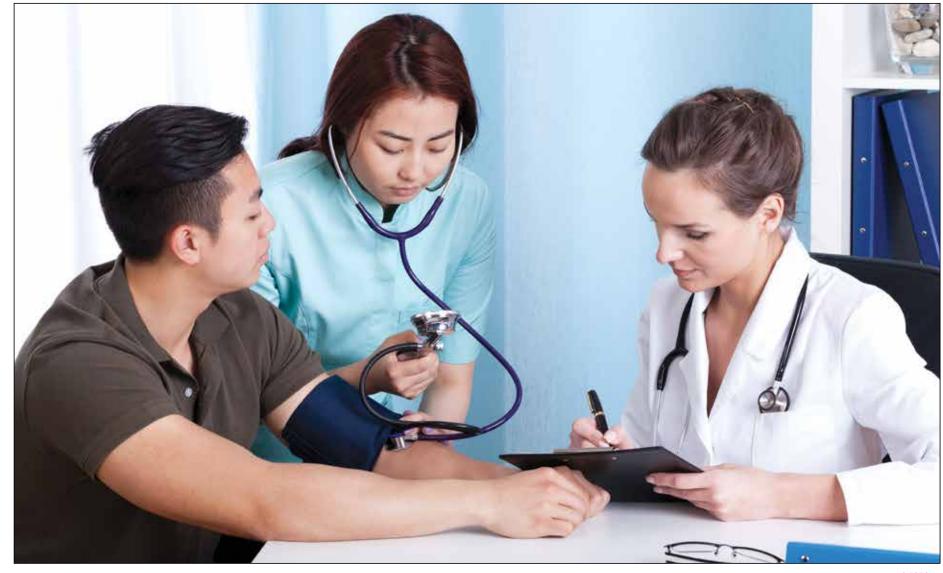
A physician assistant is a nationally certified and state-licensed medical professional able to practice medicine in all 50 states. The position is crucial within many medical centers and hospitals, and requires hands-on patient care and physician support. Here's what a physician generally does on a daily basis, according to the American Academy of Physician Assistants:

- Taking medical history
- Conducting physical exams
- Diagnosing and treating illnesses
- Ordering and interpreting tests
- Developing treatment plans
- Counseling on preventive care
- Assisting in surgery
- Writing prescriptions
- Making rounds in hospitals and nursing homes

The United States
Department of Labor reports
that the field is projected to
grow 38 percent in the next 10
years, which is much faster
than expected compared to
other professional fields. The
median salary is about \$90,000.

## **BECOME A PA**

To become a physician assistant, get ready to work hard. The field is extremely competitive, and in most cases, requires extensive col-



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lege training and more than 2,000 hours of clinical rotations, according to the American Academy of Physician Assistants.

Begin looking into physician assistant programs as early as your freshman year of college. Speak with your advisor about loading up your coursework schedule with basic and

behavioral sciences, including chemistry, physiology, anatomy, microbiology and biology.

## GETTING HEALTHCARE EXPERIENCE

Many future physician assistants have a bachelor's

degree and three years of healthcare experience before entering a program.

The American Academy of Physician Assistants urges professionals to obtain this experience by working in the following areas:

- Medical assistant
- Emergency medical technician

- Paramedic
- Medic or medical corpsman
  - Peace Corps volunteer
  - Lab assistant
  - Phlebotomist
  - Registered nurse
  - Emergency room techni-
  - Surgical technician
  - Certified nursing assistant

# Getting a Degree Pays Off

ou can never have too much education. Below are the statistics to prove it.

Today's population of 25to 32-year-olds make up the best-educated generation in history. Thirty-four percent of them have at least a bachelor's degree, according to a recent study by the Pew Research Center.

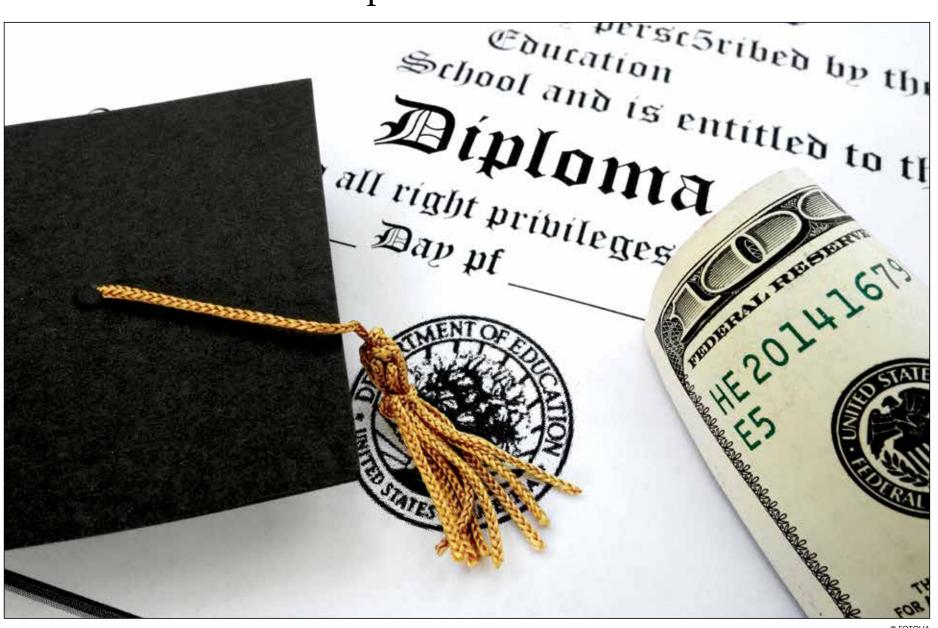
According to previous Pew research, only 13 percent of this same age group in 1965 had a college degree, while 24 percent of young baby boomers in the late 1970s and 1980s fit into this category.

# THE VALUE OF A DEGREE

College graduates age 25 to 32 who are working full-time earn about \$17,500 more annually than employed young adults holding only a high school diploma, Pew analysis has found. That pay gap only figures to widen over the next 10 to 20 years, conveying the importance of pursuing a college degree immediately out of high school.

Other numbers from the recent Pew study:

• College-educated young adults are more likely to be employed full-time than their less-educated counterparts (89 percent vs. 82 percent) and significantly less likely to be unemployed (3.8 percent vs. 12.2 percent).



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- Young college graduates are more likely than their peers with a high school diploma or less education to say their job is a career or a steppingstone to a career (86 percent vs. 57 percent)
- Millennials with a high school diploma or less are about three times as likely as
- college graduates to say their work is "just a job to get them by."
- College graduates are significantly more likely than those without any college experience to say that their education has been "very useful" in preparing them for work and a career.
- Better educated young adults are more likely to say they have the necessary education and training to advance in their careers (63 percent vs. 41 percent)
- About nine in 10 with at least a bachelor's degree say college has already paid off (72 percent) or will pay off in

the future (17 percent)

• Even among the twothirds of college-educated millennials who borrowed money to pay for their schooling, nearly nine in 10 (86 percent) say their degrees have been worth it or expect that they will be in the future.