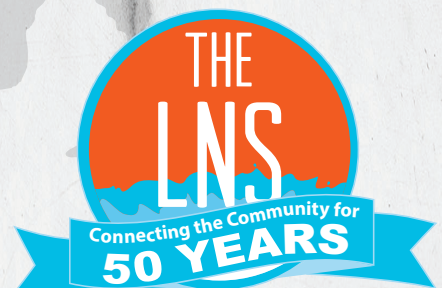




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6 Ways to Tame Nerves Before a Job Interview



Interviews are an integral component of the hiring process. According to Zippia, the average corporate job opening garners 250 résumés. Among those, only four to six people are likely to be interviewed.

With such competition for jobs, landing an interview is an opportunity to be cherished. Furthermore, candidates should do their best to ensure interviews go as smoothly and effectively as possible. Nerves can derail an interview. Nervous energy is a byproduct of humans' "flight or fight" response in stressful situations. Adrenaline builds up in the body and that can make for a nervous interview. The following anxiety-taming tips can help anyone remain calm, cool and collected during an interview.

1. Laugh out loud. Humor can diffuse nervous feelings. Rather than stewing on the upcoming interview, watch a funny movie or listen to some stand-up comedy to help you laugh and lighten up.

2. Leave plenty of time for travel. Anxiety can creep in if you're running late for an interview. Leave plenty of time to get there when interviewing in person. You don't want to stroll in sweaty and out of breath because you just ran from the subway

station or parking lot. For remote interviews, ensure that meeting links are working properly and that you understand how to use the conferencing application in advance of the interview.

3. Be prepared. Prepare for the interview and conduct a trial run with a friend or family member. Research commonly asked interview questions but be prepared to answer more job-specific queries as well. Preparation can help you feel less nervous and more in control.

4. Clear your mind. Figure out which relaxation method works for you and employ it. Some find taking a short stroll outside enjoying nature clears their mind, while others prefer deep breathing and meditation. Some people may feel more relaxed after an exercise session. Build these coping mechanisms into your schedule on the day of an interview.

5. Change your perception. An interview is a conversation and not an interrogation. Certainly you are selling yourself to the recruiter, but the company also has to sell itself to you. Interviews are two-way streets to determine if the employer-employee dynamic is the right fit. Remembering that you are on somewhat equal footing can make the interview less nerve-wracking.

6. Make small talk. While waiting to be called into the interview, speak with others, such as the receptionist, other employees walking by or even people in the elevator. Small conversations can shift your focus from internal thoughts to external stimuli.

Job interviews can drum up nerves, but there are strategies to help candidates overcome their nerves.

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How to Land a Job After Graduation

The road to graduation can be long and winding. Graduation often is an exciting time in a person's life. However, it also may spark some anxiety as newly minted grads prepare to look for jobs and begin their careers.

An unpredictable economic climate coupled with the rising cost of education can make soon-to-be graduates curious about what awaits them after graduation. According to the market data reporting firm Gitnux, 86 percent of college graduates can expect to find jobs within six months of graduation. While the economy can affect how quickly new grads begin their careers, it's not the only variable that affects where grads go after tossing their caps in the air. Students on the cusp of graduation can employ various strategies to increase their chances of finding a job.

- Start while in school. It's never too early to think about the hiring process and what can be done to improve your profile as a candidate. Maintain a grade point average that will impress employers, suggests Indeed. Also, part-time jobs and internships in your field will help you gain valuable experience and determine if working in a particular field is a good fit.

- Select an off-peak time to search for a job. Many people start searching and applying for jobs at the same time, typically after

graduation ceremonies in December and May. That floods the market with applicants. Increase the chances your résumé is read by staggering when you apply for jobs and sending out inquiries before you graduate.

- Streamline your résumé. Many companies receive thousands of applications per position, so it is essential to cater your résumé to the specific job to which you are applying. Include key words that match those in the job listing and will attract the attention of hiring managers. If you do not yet have experience, replace that section on the résumé with your accomplishments or special projects you have worked on.

- Network as much as possible. Many job openings are learned about through personal relationships. Employers may not advertise widely and hope that word of mouth will bring applicants to their doors, or through recommendations from other employees. Reach out to academic advisors, former professors and colleagues in your academic department. Be sure to maintain these networking relationships.

- Consider growth-stage companies. The University of Missouri Career Center says growth-stage companies tend to hire entry level professionals who do not necessarily have a lot of experience. These are fast-growing companies looking to expand their operations and build company culture.

- Utilize networking social media apps. Indeed and LinkedIn enable people to network and make it easy to apply for jobs directly through their sites or apps. There's even the option to passively apply for jobs by having a résumé uploaded where companies can search and find you if your skills are a match. Finding a job after graduation is a priority for graduates anxious to begin their careers. Various strategies can help new grads find work sooner rather than later.

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Tips To Build a Nest Egg In a Time Marked by a High Cost of Living

A rise in the cost of living has presented challenges to millions of households across the globe. As the cost of everything from food to natural gas to fuel for vehicles has risen, many people have struggled to find ways to save money, especially for their long-term goals like retirement.

The term "nest egg" has long been associated with long-term financial goals like retirement savings or college tuition. But what are individuals to do if short-term costs get in the way of their long-term goals? There's no magic formula for build-

ing a nest egg, but these tips can help anyone grow their savings despite the high cost of living.

- Identify a specific, achievable goal. Simply resolving to save "more" without attaching a figure that defines what "more" is can make it hard to build a substantial nest egg. Examine your finances, including what's coming in each month (i.e., take-home wages) and what has to go out each month (i.e., housing and automotive costs, etc.). Document these expenses and then identify an achievable goal to build your nest egg. If necessary, trim some fat related to monthly expenses that are not necessities so you can redirect funds to your nest egg. Cancel streaming services or cut back on dining out so those funds can be redirected to building a nest egg.
- Take advantage of pre-tax opportunities to save. Pre-tax opportunities to build a nest include retirement vehicles like a 401(k). With these plans, money is deducted from a paycheck before taxes, thus lowering workers' immediate tax burdens (taxes are paid when funds are withdrawn) and enabling them to save more now. Some employers even match contributions up to a predetermined percentage, so enrolling in plans that offer employer match contributions can be an especially effective way to build a nest egg.
- Begin living on a budget, and stick to it. The idea of living on

a budget may seem simple, but it's less common than some may recognize. A 2023 survey from the online financial resource NerdWallet found that 83 percent of the more than 2,000 adults 18 and over who participated acknowledged they overspend. Perhaps more telling is that 84 percent of respondents indicate they have a monthly budget but exceed it anyway. Individuals who want to build a sizable nest egg are urged to work with a financial advisor to devise a monthly budget and then stick to it.

- Save for emergencies. A lack of emergency funds can quickly jeopardize a nest egg. Without a somewhat sizable savings account, individuals could be forced to borrow from their retirement accounts in emergency situations. That strategy hurts in more ways than one, as it both reduces the amount in the nest egg and also affects how much the nest egg can grow, as gains are greater when balances are higher. The NerdWallet survey found that 48 percent of respondents want to prioritize emergency savings, and that strategy can be vital to building a nest egg.

A sizable nest egg can help anyone live comfortably in retirement, and various strategies can help people grow their nest egg even as the cost of living remains high.

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Young Workers and Retirement Savings



Young adults newly introduced to the professional arena may not immediately be thinking of the future when their careers will come to a close. Retirement may seem like a distant goal when it's 50 years or more away. However, pushing off retirement savings because it is not viewed as a necessity could turn out to be a significant mistake.

According to Mass Mutual, the economic disruption caused by the global pandemic pushed retirement to the bottom of many workers' lists of financial priorities. That was especially so among young professionals. A 2019 survey found roughly half of millennial and Generation Z professionals believe they are not saving enough for retirement. Student loan burdens are another reason why certain people may delay saving for retirement until they are older.

Young workers need to get the facts about retirement. For example, The U.S. Social Security Administration says that Social Security taxes that people now pay into the Social Security Trust funds that used to pay benefits to current beneficiaries, not future ones. The Board of Trustees estimates that, in 2041, and based on current law, the Trust Funds will be depleted since people are living longer and the birth rate is low. The taxes being paid now will not be enough to pay the full benefit amounts scheduled for future retirees.

Young people can no longer rely on Social Security benefits to finance their retirements in the United States. Rather, young workers need to be proactive and take control of their own retirement savings.

Experts advise following the general rule of saving 10 percent to 12 percent of your salary when you are in your 20s, including factoring in any employer match.

Working for companies that offer defined-contribution plans like a 401(k)

or 403(b) can make it easier for young professionals to begin saving for retirement.

- Setting aside a portion of your income early on in retirement savings ensures more years of savings and investments will benefit from decades of compounding.

- Those who contribute to a retirement plan may receive an immediate tax break because the contributions come out of paychecks before taxes are withheld. Many of these plans also offer the advantage of tax-deferred growth. This translates to not being required to pay taxes each year on capital gains, dividends or other yield distributions if the money is not withdrawn before age 59 1/2. Speak with a financial advisor to learn more about tax-advantaged accounts.

- T. Rowe Price says there are certain benchmarks that can help people save enough money for retirement. By age 30, you should have .5 times the amount of your salary. At age 35, that amount should increase to 1.5 times your salary. These numbers are based on an assumed retirement age of 65 and with a household income growth of 5 percent until age 45 and 3 percent thereafter.

- According to research from Qualtrics, young workers don't plan on working until they can receive full benefits from Social Security. Twenty-four percent plan to retire early, and 41 percent want to do so by the time they turn 50. That could spark more ambition among younger generations to save for retirement and to save more aggressively.

Even if retirement is many years in the future, young workers need to start saving for retirement early on to be able to retire comfortably.

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