



Playbook: Your Guide to Life & Money

Starting Your First Job: What You Didn't Learn in School

What Is Covered in This Chapter:

- Choosing a career path that is right for you
- Ways to tackle the job search, from prep work to follow up
- Why you may want to review your social media, stat
- Things to know regarding salary and employee benefits
- Tips for building authentic business relationships

Rise and grind! Starting a new job can be nerve-wracking, but it's a crucial first step toward finding a career that gets you out of bed in the morning and inspires you to grow. Getting your priorities in order will help determine what path is right for you (not your parents, not your friends, not your old classmates—just you) and prepare you for making decisions down the road. From professionalism and productivity to paychecks and purpose, get ready to jump-start your career like a #boss. But first, coffee.

When it comes to job searching,
the right preparation will
help you make the most of
every opportunity.

Choosing a Career Path That Is Right for You

Sure, you probably thought you knew exactly what you wanted to do when you were in the 4th grade. But unless you have spent the past twenty-something years training to be an astronaut, you probably feel a bit overwhelmed by the sheer number of possibilities out there. (Note: for all those would-be astronauts, it's not too late—NASA just reopened applications). So where do you start?

A little self-reflection can go a long way. By digging into what makes you tick, how you work best with others, and the skills you bring to the table, you can better identify the environments and career paths you are most likely to thrive in.

No. 1 Self-Evaluation



Instructions:

For each question in the Self-Evaluation Quiz, select the answer option that best reflects your personality and preferences. Circle your answers as you go, and sum up the numbers associated with each answer option (1, 2, or 3) to get your total score.

How do you deal with uncertainty?	<ol style="list-style-type: none"> 1. Can't eat, can't sleep, can't handle. 2. I can handle uncertainty in moderation. 3. I find it thrilling. What's life without a few surprises? 	Are you willing to put time and effort into building your personal brand?	<ol style="list-style-type: none"> 1. No. I'm only on Instagram so I can keep up with other people's lives. 2. I would be willing to make more of an effort if I had to. 3. Absolutely. I am constantly managing my various social feeds and I make sure to post something at least once every few days.
How much flexibility do you have to explore a variety of options right now?	<ol style="list-style-type: none"> 1. Very little. I have clearly articulated goals and people counting on me—I refuse to get sidetracked. 2. As long as the level of uncertainty is within reason, I am willing to bet on an idea I believe in. 3. I'm game for anything—even if I fail, I know I'll learn something from it. 	How would you describe your working style?	<ol style="list-style-type: none"> 1. I am a master at multitasking and am happiest when working on several things at once. 2. It depends on a lot of things—my mood, the task itself, and the time of day. 3. I am most productive when I can dedicate large, uninterrupted chunks of time to a task.
What best describes your preferred work environment?	<ol style="list-style-type: none"> 1. I get my energy from being around other people and working in a collaborative setting. 2. I need a balance between people time and alone time, but prefer to be in an office environment at least a few days a week. 3. I am most productive when I'm alone and have no problem working from home or from a local coffee shop. 	How motivated are you to learn new things?	<ol style="list-style-type: none"> 1. I will take on a new learning challenge if I think it's necessary or if I have some extra time on my hands, but it isn't a priority. 2. I'll read a nonfiction book and watch a good documentary every once in a while, but that's about it. 3. I am extremely curious and regularly find myself watching video tutorials online in my spare time.
How much structure is too much structure?	<ol style="list-style-type: none"> 1. You can never have enough structure. I am happiest when I have clear milestones and a clearly defined career trajectory. 2. It depends. I like having some routines, but I'm pretty good at creating these for myself. 3. Structure makes me feel claustrophobic—I never know what my day will look like and I prefer it that way. 		

SCORE YOURSELF: Self-Evaluation Results

Corporate Gig

7 – 12 POINTS



There is no need to cause unnecessary stress or sleepless nights. You may want to opt for a stable, structured environment where you know precisely where you stand. Your hours, benefits, salary, and career trajectory are clearly defined. All you have to do is show up and kick some corporate booty. There are both pros and cons to working in the corporate world, but big companies have the resources to make a difference at scale, and many of them are abandoning cubicles for a more purposeful and open work culture. Don't expect to roll in at 11 a.m. after a late night, however, or jump the line and get a promotion. To climb the corporate ladder, you must pay your junior dues.

#StartupLife

13 – 17 POINTS



If you're looking for an opportunity to be an integral part of building something—even if it means less certainty around compensation and job security—you may consider working at a startup. There can be days of utter chaos; startups move quickly and you are expected to keep up (often with very little direction). But if you're up for the challenge, being part of a startup can be an incredible learning opportunity.

Freelance or Contractor work

18 – 21 POINTS



There are two main reasons you may want to consider this route. One reason is that you may be incredibly disciplined and drawn to the opportunity of being in control of your own destiny; another is that you may be someone who works best when you don't have to report to a boss or manager. Maybe it's a little of both. As a freelancer or contractor, you may be juggling multiple projects at once. In addition to client work, a successful freelancer also stays focused on business development by investing in a strong personal brand and the ongoing refinement of your skills. While freelancers may have the option to stay in their PJs until noon, it is by no means a "balanced" lifestyle. Be prepared for stressful weeks to meet project deadlines while simultaneously searching for the next contract to pay the bills.

No. 2 The Job Search

Armed with a better understanding of the types of environments in which you're likely to thrive, it's time to begin looking for a job. Without a plan of attack, it can be disheartening spending hours scrolling through online job boards or sending carefully crafted emails to HR representatives only to get the silent treatment. Here are several steps you can take to prepare yourself for the search.

Preparation Is Half the Work

A big part of the job search is timing. While this part may be hard to control, preparation can help ensure that you are ready whenever an amazing opportunity might present itself. Help position yourself for success by getting your basic career assets in order.

STEP 1: Spruce up Your Resume

The purpose of a resume is to communicate your talents and qualifications as a job candidate, but it is not always easy to describe these qualities on a piece of paper. Make yourself stand out by clearly demonstrating the value you could bring to the role. Don't be afraid to show potential employers a bit of your personality by adding some creativity to your resume.

STEP 2: Revamp Your Online Presence

Here are a few ways to help ensure that you are portraying the most employable version of yourself to the public:

1. Review your social media accounts and what public information can be viewed on each profile. Google yourself.
2. Check your privacy settings. This is particularly important for Facebook.
3. Clean up any public photos, posts, and comments that may be seen as inappropriate for the workplace or could be misconstrued out of context. Never share anything negative about previous employers online.
4. Establish a presence on professional sites such as LinkedIn.

STEP 3: Work Your Network

Your network is perhaps the most powerful tool in your arsenal. Between people you already know, family contacts, friends of friends, and alumni circles, you have an ever-growing list of people that may be appropriate to reach out to. Investing in professional relationships can not only help you land a job in the near-term, but can also result in potential partnerships, future client work, or interesting opportunities down the road. Leveraging your relationships effectively can be challenging, so here are some tips to get the most out of your network.

Meeting Prep: How to Prepare for a Meeting**DO YOUR RESEARCH.**

Make sure that you have an understanding of the individual's career experience to avoid wasting his or her time discussing general information that is available online. If the individual works at a company that you are interested in joining, review job listings on the website beforehand to ask about specific opportunities.

PREPARE QUESTIONS.

Remember that with informal networking meetings, it may be up to you to guide the conversation. Looking to learn more about a company, understand a particular industry, or navigate a specific challenge? Prepare questions in advance to help get the information you need.

Some Example Questions

INDUSTRY OR COMPANY PERSPECTIVE	What do you see as the major issues/changes/opportunities in the industry today?
	Where do you see the industry heading in the next five years?
	What trends are influencing the industry's direction?
PROFESSIONAL DEVELOPMENT	What skills are most in demand? Is there a particular skill set that would be valuable to develop (e.g., taking an intensive workshop on Excel)?
	What relevant books or online resources would you recommend reading or following?
JOB SEARCH	Do you have any feedback regarding my job search strategy or suggestions on what I can do to get in front of the right people?
	Do you have any suggestions for other people that I could reach out to?

PREPARE FOR VIRTUAL INTERVIEWS.

When prepping for virtual interviews, keep these best practices in mind to ensure things run smoothly. Download the app or program you will be using and make sure your camera, microphone and Wi-Fi are working. Dress professionally and opt for a neutral background and space with minimal background noise. Making a connection virtually can be more challenging than in person, so try to find a common interest or share a personal anecdote that will set you apart. Ultimately, if you come prepared and just be yourself, you will do well!



WINNING PLAYS for Resumes & Cover Letters:

Resumes:

Include a summary phrase or descriptive “elevator pitch” (one or two sentences) at the top to highlight why you would be a great fit for the role.

- List your experience starting with most recent experience in reverse chronological order.
- Try to quantify your accomplishments by providing data points whenever possible to demonstrate results.
- Play around with layout, add color, and bring basic contact information to life with icons.
- Add relevant social media handles if appropriate.
- Depending on the career opportunity, you may even consider creating a video resume, personal website, or online portfolio to showcase your expertise.

Cover Letters:

Writing a cover letter gives you the opportunity to tell your future employer exactly why you would be the best fit for the job, beyond the experience and skills listed on your resume. Here are a few guidelines to consider when crafting your story.

- Take the time to research. Dig into the company: what it does and what your responsibilities would be in the advertised role. This can make it easier to communicate why a company might consider hiring you.
- Share information that isn’t found on your resume. Cover letters allow you to communicate why you are excited about a company and why you believe you are an ideal fit for the role.
- Address someone by name. If you can gather intel about a blind date before agreeing to meet for dinner, finding the name of the right HR person shouldn’t be too challenging.
- Be authentic. Describe your value add to the specific job you are applying for rather than just highlighting your general strengths.
- Show you care. Mention something that the company or team has recently accomplished or point out a specific responsibility that is particularly interesting to you. Show how excited you are about the opportunity on a personal, as well as a professional, level.

Following up: You Met With Your Uncle's Friend About Your Job Search. Now What?

Following up is critical—and not just because it’s polite. A well-crafted note can help to ensure that you remain at the top of their lists, while also providing another opportunity to demonstrate your professionalism, values, and skills. A handwritten thank-you note can be a thoughtful gesture, but nowadays a sincere thank you email can work just as well—especially given the fast pace at which businesses and people move.

Beyond showing appreciation for someone’s time and advice, here are three ways to make the most of your follow up:

Mention an actionable takeaway to show that you are taking proactive steps: *“After our conversation, I... (e.g., looked up the company you had mentioned, reached out to a particular person, reviewed available positions on the team, etc.).”*

If you were able to talk about a relevant project, article, or program you worked on or were involved with, provide some additional detail and reiterate how the item showcases your skills and experience: *“I have attached [insert example] that I mentioned during our conversation...”*

Make an ask. If you are looking for an introduction or a follow-up meeting, now is your time to muster up the courage and make the request. The worst they can say is no.

1.

2.

3.

83%

FACT:

of recruiters agree that including a good cover letter is crucial.¹

No. 3

Making a Decision

Career development can come in many forms. Even though a job may not be perfect, it may have potential to be a valuable experience or stepping stone depending on what you are looking for. For some of you, location is non-negotiable, while others would move practically anywhere if it might provide a means to pay off student loans. Everyone's priorities are different, so take time to consider what is most important to you when choosing a career.

STEP 1.

This framework can serve as a tool to help you evaluate each job based on seven key criteria. Rank these seven criteria from most important to you (7) to least important to you (1).

Seven Evaluation Criteria:



ROLE

Do the role and responsibilities of the work excite me? Will I be challenged?



GROWTH

Is there a clear growth trajectory in this role? Will there be people invested in my professional development and/or will I be developing a valuable skill set? Will this job help me figure out where I want to be in the long term and will it help me get there?



PEOPLE

What type of people will I be working with? What are their skillsets, personalities, and experience levels? Is this a work culture I want to be a part of?



LIFESTYLE

Does this job offer the balance I need? Will I be able to pursue my passions outside of work? Do I care?



PURPOSE

Do I feel passionate about the company's mission and the impact it can have on the world? Do I feel like my work will be directly contributing to this mission?



MONEY

Will this job provide the income I need to support myself? Does the company provide benefits like health insurance or a 401(k)? If not, are the other benefits important enough to me to prompt me to accept an offer?



LOCATION

With work policies becoming more flexible, what are other factors that weigh on where I'm located? Are there co-working spaces? Community groups that share my interests?

STEP 2.

Use the questions as a guide to score each job on the seven criteria. A score of 1 suggests the job does not perform well in that particular area, while a score of 10 suggests that the job provides everything you dreamed of and more.

STEP 3.

Multiply the rank you gave each criterion by the score you gave a particular job on that criterion. When you tally up the final score, the jobs with the highest number of points should be the most compelling.

TIP: The top-ranked opportunity does not necessarily mean it is the best option for you. This exercise is simply meant to help you clarify what trade-offs or sacrifices you are willing to make, as well as the aspects of a job that are most important to you.

NON-NEGOTIABLES

Consider what your non-negotiables are and take these "must haves" into account when comparing opportunities. Non-negotiables can include company culture, office environment, schedule flexibility, team dynamics, or creative freedom. Remember that your preferences may shift over time so be sure to consider whether the job offers room to evolve alongside your lifestyle.

No. 4

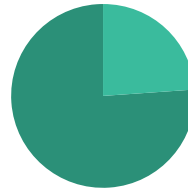
Working It

First day on the job and you're ready for action. As a new employee, you may have a bunch of logistics to finalize before jumping in. Spoiler alert: There is a lot of paperwork involved.

EMPLOYEE BENEFITS:

The [Boring] Stuff That's Worth Paying Attention To

Selecting your benefits can seem unnecessarily complex, but educating yourself about benefits prior to signing new employee HR forms can make the process a lot less overwhelming (and may even end up saving you some of that hard-earned income).



FACT:

A survey found that 76% of Gen Z workers are saving for retirement through 401(k).²

A 401(k) is a company-sponsored plan that allows you to save a portion of your money for retirement. 401(k)s are not offered by all companies, however. If your company does not offer a 401(k) or similar tax-qualified retirement plan, be sure to check out some of the other retirement savings vehicles in our chapter on *Savings*.

The bottom line? You can decide what percentage of your paycheck you'd like to contribute to your 401(k) account, subject to certain limits. That percentage is then taken from your compensation on a pre-tax basis, and stashed safely away before your paycheck hits your bank account each month. As a young professional, it can be tempting to minimize savings to maximize your income, but a 401(k) provides an easy way to start preparing for your life in the future. Not totally sold? Learn more about compound interest, one of the greatest money hacks, in our chapter on *Savings*.



WINNING PLAYS for Your 401(k):

Some companies will match their employees' 401(k) contributions up to a certain amount or percentage, no strings attached. If your employer offers a 401(k) plan with a match, consider contributing at least the amount necessary to take full advantage of the opportunity.

Health Insurance

Securing health insurance is incredibly important. It might seem like a lot of money for a healthy twenty-something to pay every month, but without insurance you may find yourself spending your entire paycheck on an unexpected emergency room visit.

TIP: If you're under the age of 26, you may be able to piggyback on your parents' health insurance plan. If they aren't thrilled about this idea, you may want to offer contributing the additional amount it will cost them to add you to their policy, as typically it is more cost-effective to add a family member to an existing policy than it is to take out your own.

Your employer may offer you a particular health insurance plan as part of your employment package. You may also have the option to upgrade your plan for an additional cost. Depending on your (family) health history and lifestyle, certain plans may be a better fit for your needs, so make sure to read the paperwork carefully when considering your options.

In between policies?

You may be eligible to get short-term coverage. If you do not have access to health insurance at the moment, there are alternatives—such as purchasing coverage from your previous insurance provider for up to 18 months through COBRA.

Need-to-know insurance jargon:

DEDUCTIBLE
"You go first"—the amount you must spend on certain expenses before your insurance company will begin paying

CO-PAYMENT
"Shall we go halvesies?"—the amount you pay alongside your insurance company's contribution to cover certain costs

PREMIUM
"Pay to play"—the cost for having health insurance



HMO

Typically least expensive and least flexible

Covers in-network doctors; you pay for out-of-network doctors

Requires a referral from primary care doctor to see any specialists



EVERYTHING IN THE MIDDLE:

One example of the many plans that fit somewhere between a HMO and a PPO is a POS

Price and flexibility can fall somewhere in between

Out-of-network doctors may have an added cost

Requires a referral from primary care



PPO

Typically most flexible and most expensive

Covers in-network doctors and may share cost of out-of-network doctors

Does not require a referral to see other doctors

Salary: The Art of Negotiation

Negotiating can be an important part of your growth trajectory. In order to negotiate effectively, it is important to have a strong understanding of the position within the company and the unique value you will add to it, and then to be able to clearly articulate that value.

FACT:

55%

of candidates avoid salary negotiations.³

42%

of women avoid salary negotiations due to lack of confidence.³

33%

of men avoid salary negotiations due to lack of confidence.³

18.8%

Average salary increase for candidates who do negotiate.³

HERE'S SOME ADVICE ON WHEN AND HOW TO NEGOTIATE EFFECTIVELY:

Do your homework.

Research the average salary range for comparable jobs in your industry. Check out Salary.com's [salary wizard](#), [payscale.com](#), and [glassdoor.com](#) for company salary information and resources to help determine if you're underpaid. Remember that an employee's level of education, experience, and track record can also influence salary.

Have a magic number in mind.

Be prepared to suggest a specific number when negotiating to demonstrate you have put significant thought into your request. It may be a good idea to start high, assuming they will come back with a counteroffer; just make sure you are able to back it up with sound reasoning.

Timing matters.

Some companies determine pay raises in advance of performance reviews, so you may want to speak to your boss about your salary earlier rather than waiting to negotiate during your review.

Show and tell.

It is important to keep track of your successes while in a particular role so that if you plan to ask for a raise, you have concrete examples to help communicate why you feel that you deserve it. Research industry comparables online to compare your salary against those of similar roles. Review how long you have been at your job. Highlight new responsibilities you have taken on since your last review. Most importantly, identify what you have achieved, how your output can be measured, and where you have gone above and beyond. Be specific about your value add and provide relevant examples that show how your performance has helped move the needle for the company.

Keep a log of job highlights — including positive feedback or metrics — to reference for your next salary negotiation or job interview.

Taxes

Get ready for judgment day. Whether you're working full time, starting a career as an entrepreneur, heading back to school, or on the hunt for a new opportunity, taxes are a reality we all have to face each year come April 15th. The three main ways to file your taxes are hiring an accountant, using an online tool (e.g., TurboTax), or for you brave souls, choosing to go the DIY route and finding the necessary forms at IRS.gov.

Pre-tax benefits

As an employee, you may be able to take advantage of pre-tax benefits—the ability to pay for certain expenses with income before you are taxed. This generally allows you to take home a larger paycheck than paying for those expenses post-tax. Eligible expenses can include health- and transportation-related costs, such as subway passes. Make sure to ask your HR department about the expenses you may be able to deduct pre-tax.

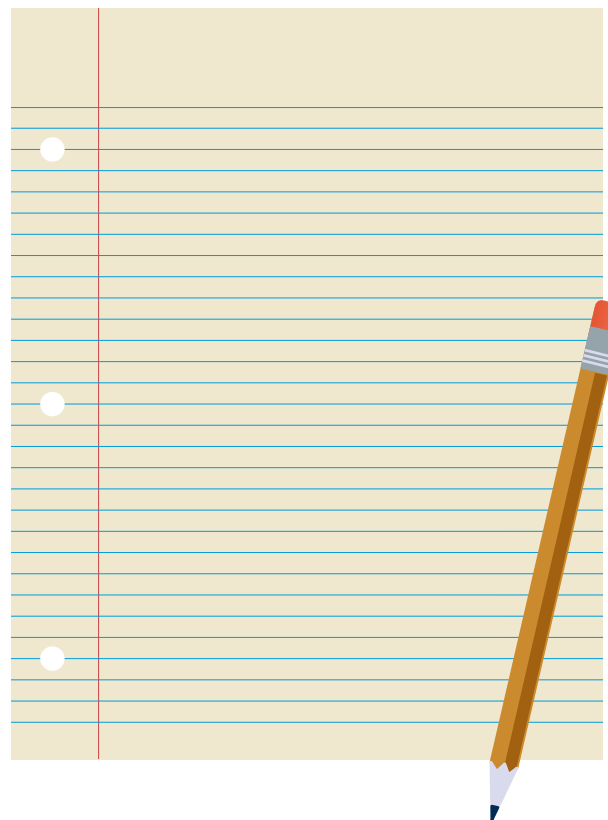
Here's a line up of key tax documents to be aware of. However, tax implications can vary depending on your professional and personal circumstances, so make sure to speak to your own independent tax advisor about any specific questions.

W-4

Upon starting a job, you will be required to fill out an IRS Form W-4, which asks about your marital status, any children you may have, and potential exemptions you might be eligible for. This tells your employer how much of your salary to withhold for tax purposes. You may want to review Form W-4 with your tax advisor to determine whether or not you should have more income tax withheld from your pay, particularly if you have multiple jobs or if you're married and your spouse works as well.

W-2

This is the form that your employer is generally required to send you as an employee at the end of the year to document what you earned in wages and how much they withheld on your behalf in taxes. Keep an eye out for it in the mail, because you need your IRS Form W-2 to prepare your income tax returns (and should retain it for your tax records) and may be required to send a copy to the Internal Revenue Service (IRS) when reporting your taxes. The IRS uses this form to calculate whether you paid too much or too little in taxes that year, so they can either determine that you underpaid your income taxes and assess potential penalties, or issue a tax refund (hooray for payday). To avoid an unexpected bill, talk to your tax advisor about your personal situation to help ensure you have sufficient income tax withheld from your pay and/or make estimated tax payments if necessary.



1099

If you are self-employed, a freelancer or an independent contractor, you may receive a Form 1099-NEC reporting the amount paid to you. Similar to the IRS Form W-2, the Form 1099-NEC helps the IRS determine whether you under- or over-paid the government that year. At the end of the year, you will also receive Forms 1099, such as 1099-INT, for any bank account that has earned at least \$10 in interest. You will receive Forms 1099 such as 1099-INT, 1099-DIV, and 1099-B, for your investment accounts detailing the amount of dividends and interest you have earned and any capital gains and/or losses. You will need these forms to prepare and file your taxes.

TIP: It's important to have documentation of any expenses that may be eligible for a tax deduction (meaning they may reduce your taxable income, saving you money). Subject to certain limitations, these can include student loan payments, charitable donations, health insurance premiums, mortgage interest, and business expenses if you are self-employed. Check out our chapter on *Starting a Business*.



WINNING PLAYS for Your Taxes:

Make sure to save records of your tax returns and supporting documents for at least three years after filing. You may need them for certain applications or background checks, or to substantiate your income or deductions for the IRS or other taxing authority.

No. 5

Professional Development

Networking Events

Networking may not be your favorite way to spend your time, but it is an essential practice for career success. It can help you expand your professional circles, introduce you to new opportunities, and push you to step outside of your comfort zone. Here are some helpful hints to help you work a room at networking events.

COME PREPARED

It never hurts to have a plan. If you know who will be attending the event, take some time to determine whom you want to talk to and what you want to get out of those conversations. Be prepared with business cards if you have them. If you don't, bring a few copies of your resume (which should have your contact information on it).

BREAKING THE ICE

"What do you do?" may be the single most uninventive way to start a conversation, rivaled only by commenting on the weather. Great conversations start with great questions.

Some alternative lead-ins may include:

- How was your weekend?
- What is the most interesting thing that has happened to you today?
- What is something you recently tried for the first time?
- What is something most people find surprising to learn about you?

MAKE THE MOST OF NEW CONNECTIONS

Always try to exchange contact information so that you can follow up with questions or revisit the dialogue at a later date when you have a more specific ask. It can be helpful to jot down a few notes on the back of someone's business card to help jog your memory when you get home.

Ask how you may be able to provide value to their efforts; it shows your commitment to developing the relationship and will most likely prompt others to want to collaborate or help you in the future. There is a limit to how much you can offer, however, so use your best judgment to determine what is appropriate.

TIP: Remember that networking can be just as useful online as it is offline. Use professional networks such as LinkedIn to join relevant professional communities and connect with industry peers.

NETWORKING IN A VIRTUAL WORLD

Attending virtual events to maintain relationships and connect is important, from one-on-one check-ins via Zoom or FaceTime to larger virtual seminars, panels and social events. Make sure to reach out to speakers or other attendees afterwards via email or LinkedIn. Participate in online forums and communities by sending out links to interesting articles or highlighting your subject-matter-expertise.



WINNING PLAYS for LinkedIn:

Have an appropriate headshot that is aligned with the work environment you are looking for. (Note: not the beach photo from your recent vacation.) Your photo is often the first thing viewers will look at on your profile.

Manage your privacy settings to be able to view other profiles anonymously, or show interest by purposefully allowing others to see you are looking at their page.

Ask your colleagues and mentors to endorse you for certain skills.

Join groups related to your expertise or field of work.

Mentorship

Mentors can be catalysts for both professional and personal growth. They can be colleagues, managers, peers, or occasionally strangers you happen to cross paths with. Every relationship is different: While some mentor-mentee relationships are cultivated in a more formal setting at work, others can be more informal in nature.

There are three types of roles a mentor can play in your professional and personal development. The type of advice and support you need will vary based on your life stage and priorities. Understanding the various types of mentorship and the purpose of each type can help you make the most of these relationships.

MENTOR	ADVOCATE	SPONSOR
Your sounding board; someone who helps you talk through decisions, shares experience and coaches you professionally or personally.	Your champion; someone who helps represent your strengths and interests to others on your behalf.	Your secret weapon; a decision maker who has the influence to help advance your career by opening doors and making introductions.

MODERN HUSTLING:

Pursuing a Side Project in Addition to a Full-Time Job

If your 9-5 job isn't giving you the fulfillment or cash flow you need, consider starting a side hustle. A "side hustle" is a sideline business that gives you something worthwhile in return.

While some are motivated by the extra cash, others may pursue side hustles to build a new skill set, exercise their creativity, support a cause they're passionate about, or try out a particular industry or role before deciding to make a more permanent move.

A "portfolio career" is not just for freelancers anymore—nowadays you'll find corporate employees running online shops on Etsy and retirees spending their weekends driving for Uber. The rapid growth of the on-demand economy now makes it easier than ever to find the side hustle that is right for you.



WINNING PLAYS for Boss Talk:

Come prepared. Before meeting with your boss, even informally, make sure to define your objectives and goals and be ready to support what you say with additional information and data.

Collect yourself. If you are frustrated, upset or angry, take time to cool off and gather your thoughts before speaking with your boss. Getting caught up in your emotions in the workplace can give the impression that you are unreliable rather than establishing your ability to deal with a crisis in a mature and professional manner.

Always be open to feedback. By checking in with your boss to ask for constructive feedback on what you could have done better after a presentation or what you should focus on developing further for next time, your boss will see your dedication to improving on the job.

Be positive. If you are facing an issue with a team member, avoid harping on the negative by focusing on what others did wrong. Rather, approach the dialogue in a proactive manner by acknowledging that you may work slightly differently and suggesting what would be most helpful for for you to do to be part of the solution. A positive attitude is always a good place to start.

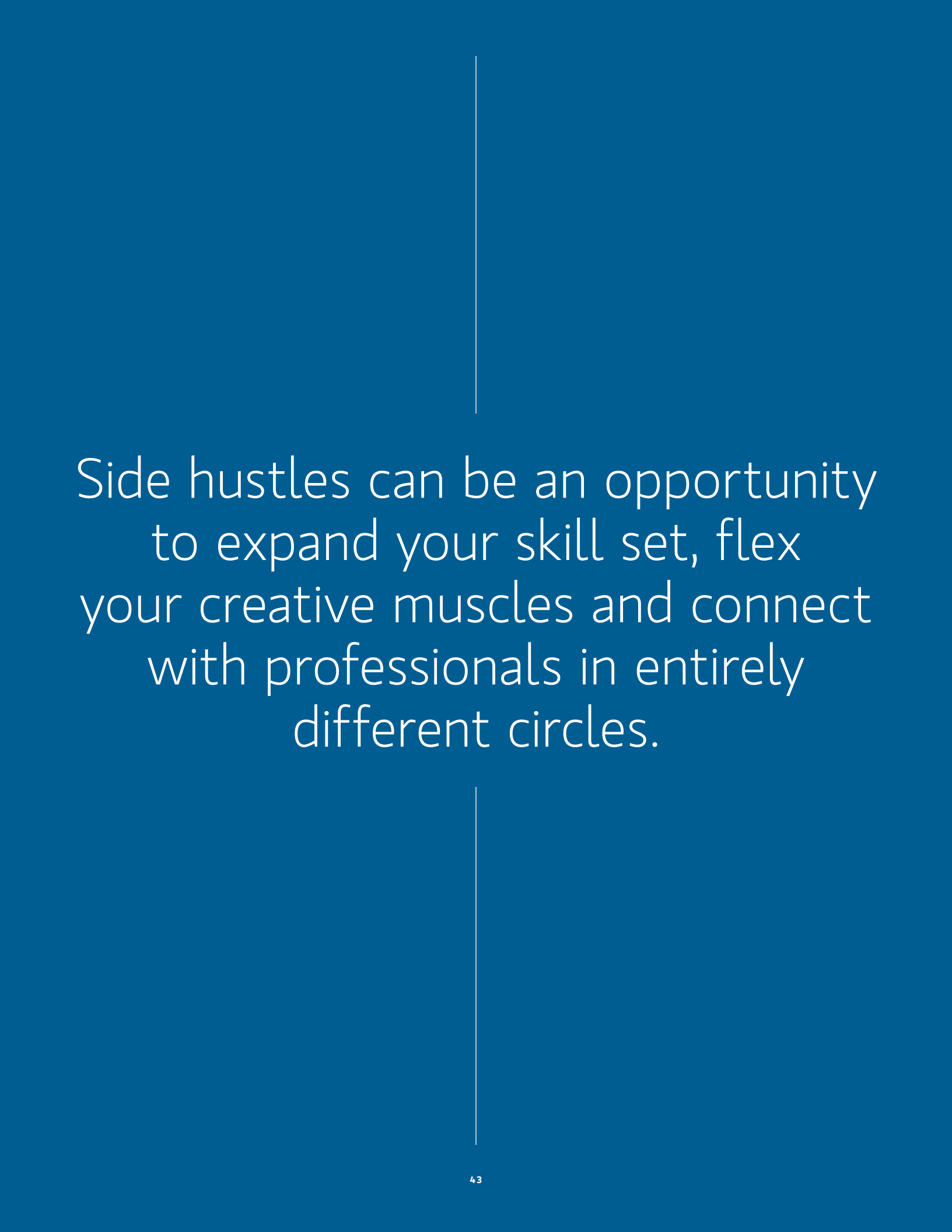
WINNING PLAYS on Mentorship:

Mentorship is a two-way street. Both parties have to get something out of the relationship for it to be sustainable.

Do not force it. Mentorship may not work as well in a forced environment. Rather, try finding a shared interest or mutual experience to connect over first.

Seek out balance. It's important to have a variety of mentors. At different moments throughout your career, you may look to different types of people for advice.

Be direct, yet respectful. Everyone's time is limited, so take advantage of the moments you have. Be clear and upfront about what you want.



Side hustles can be an opportunity
to expand your skill set, flex
your creative muscles and connect
with professionals in entirely
different circles.

Questions to Ask Your Financial Advisor

- How can I make the most of tax-advantaged retirement accounts offered by my employer?
- How should I start reducing any outstanding debt?
- Do you have any suggestions about how I can maximize the advantage of compound interest at this stage in my life?
- What is the appropriate risk tolerance for my investment strategy?
- Do you host any events or recommend any conferences that I should attend to meet like-minded young investors and professionals?

Must Reads

7 Habits of Highly Effective People

AUTHOR: STEPHEN COVEY

This guide on achieving success through personal and professional effectiveness has transformed the lives of presidents, CEOs, educators, and readers of all ages.

How to Win Friends and Influence People

AUTHOR: DALE CARNEGIE

This “grandfather of people-skills” book on dealing with relationships in life and business has been an invaluable resource for millions, including Warren Buffett who noted, “it changed my life.”

The 4-Hour Work Week

AUTHOR: TIM FERRISS

This book provides step-by-step directions for designing your lifestyle to maximize productivity, minimize stress, and live with greater fulfillment.

What Color is Your Parachute?

AUTHOR: RICHARD BOLLES

The world's most popular job-hunting book focuses on figuring out your career and what matters to you as a person.

Getting to Yes: Negotiating Agreement Without Giving In

AUTHORS: ROBERT FISHER AND WILLIAM URY

A bestselling guide to negotiating professional and personal disputes effectively.

Quiet: The Power of Introverts in a World That Can't Stop Talking

AUTHOR: SUSAN CAIN

This book explores the psychological, neurological, and social traits of introverts and the important role they play in society.

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[1] [Is a Cover Letter Necessary in 2026? Do I Need a Cover Letter?.](#) (2026).

[2] [4 Generations Are Persevering Against Headwinds and Uncertainties to Prepare for Retirement.](#) (2025).

[3] [The Business Grad's Guide to Salary Negotiation and Benefits in 2025.](#) (2025).

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